Preventing Homelessness Among Older Women

PHASE TWO SOLUTIONS REPORT

November 2023

PREVENTING HOMELESSNESS AMONG OLDER WOMEN

Phase Two Report

FINAL

Prepared by
Umwelt (Australia) Pty Limited
on behalf of
Eastern Affordable Housing Alliance (EAHA)

This report was prepared using Umwelt's ISO 9001 certified Quality Management System.

Document Status

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Draft V1	Dr Sheridan Coakes	14/11/23	Dr Sheridan Coakes	14/11/23
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We would like to acknowledge the
Wurundjeri Woi-wurrung people
and Bunurong people of the Kulin Nation
as the Traditional Custodians of the land
on which Melbourne's Eastern suburbs lie.

We pay respect to their cultural heritage, beliefs,
and continuing relationship with the land.
We pay our respect to Elders – past, present, and future.

1.0   Executive Summary

The Preventing Homelessness Among Older Women (PHOW) Research Project was commissioned by the Eastern Affordable Housing Alliance (EAHA), delivered through funding from the Victorian Government's Metropolitan Partnerships Development Fund, with support from Knox City Council. This two-phase research project aims to understand:

- the context of older women's homelessness in Melbourne's Eastern Metropolitan Region (Phase One); and

- develop solutions to address this issue (Phase Two).

This report summarises findings from Phase Two of the Project and focuses on two key solutions:

1. how retirement villages and Independent Living Units can better support older women at risk of homelessness; and

2. how under-utilised buildings and homes can be utilised to unlock much-needed housing supply.

These solutions were identified based on consultation conducted during Phase One of the project and represent two mechanisms with the potential to increase housing supply for at-risk older women in the Eastern Metropolitan Region (EMR). The Eastern Metropolitan Region is comprised of Yarra Ranges Council, Manningham City Council, Maroondah City Council, City of Knox, City of Whitehorse and City of Monash.

1.1   Project Process

Since the end of 2022, this project has mapped the prevalence of older women at risk of homelessness across the region and the services that support them and has identified a number of ways to address homelessness in this cohort.

Utilising outcomes of interviews, surveys and focus groups with 147 participants, the project has focused on what the experience of seeking and delivering housing and homelessness support in Melbourne's EMR, what it is like to experience housing stress and homelessness, and what we should be doing to resolve the growing prevalence of homelessness among older women. Across its phases, the project has worked to give a voice to women who have often felt invisible. The Project methodology is summarised below in **Figure 1.1.**

Figure 1.1 **Summary of project methodology**

1.2 Key Findings

1.2.1 Centring Women's Experiences in Decision Making

Both the research and engagement outcomes of the project have emphasised the importance of lived experience. The Project was designed to generate nuanced understandings of older women's life courses and to centre women's experiences and preferences in the development of housing and care solutions. The report has built on the concept of gradual and rapid pathways into homelessness (Burns & Sussman, 2019) to provide insight into two key cohorts of women who experience homelessness in later life. The stories of Grace (refer to **Figure 1.2**) and Julie (refer to **Figure 1.3**) are outlined below to highlight two of the unique stories shared during the project. These stories have helped to inform discussion about older women's homelessness solutions.
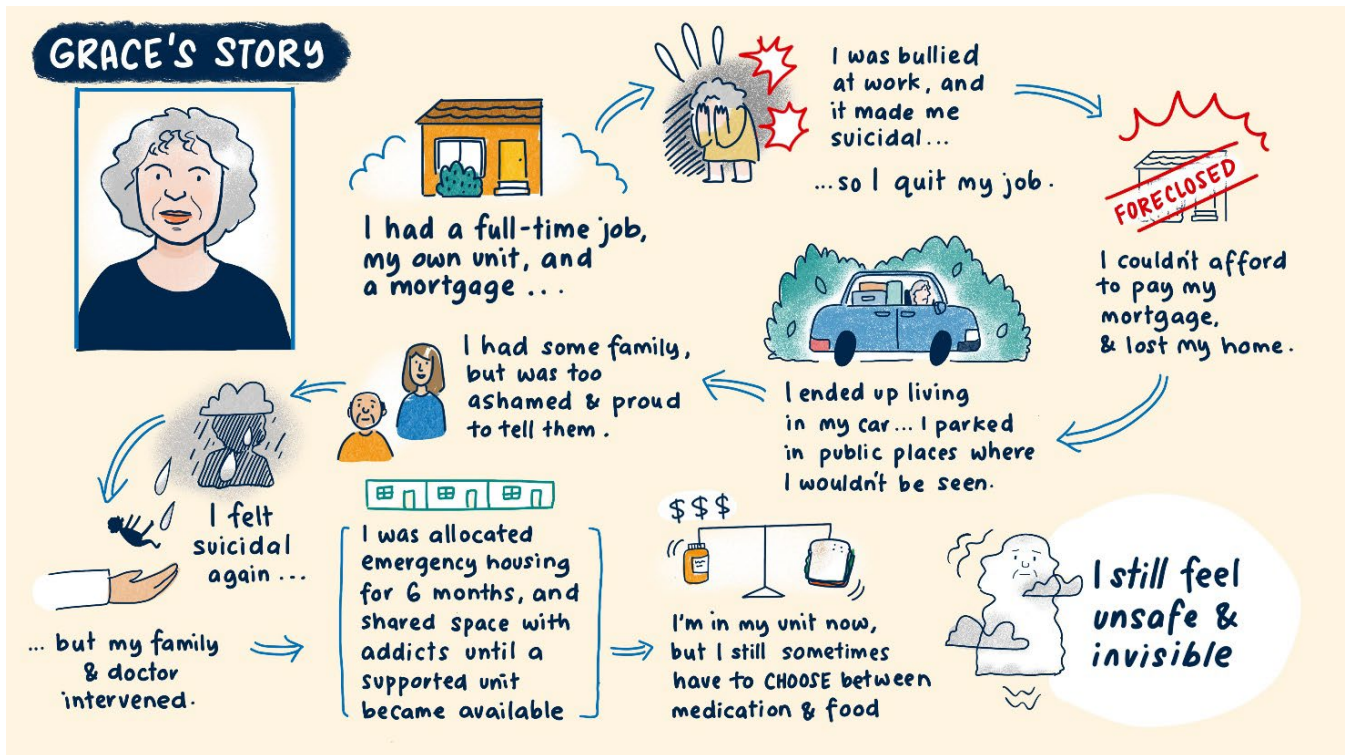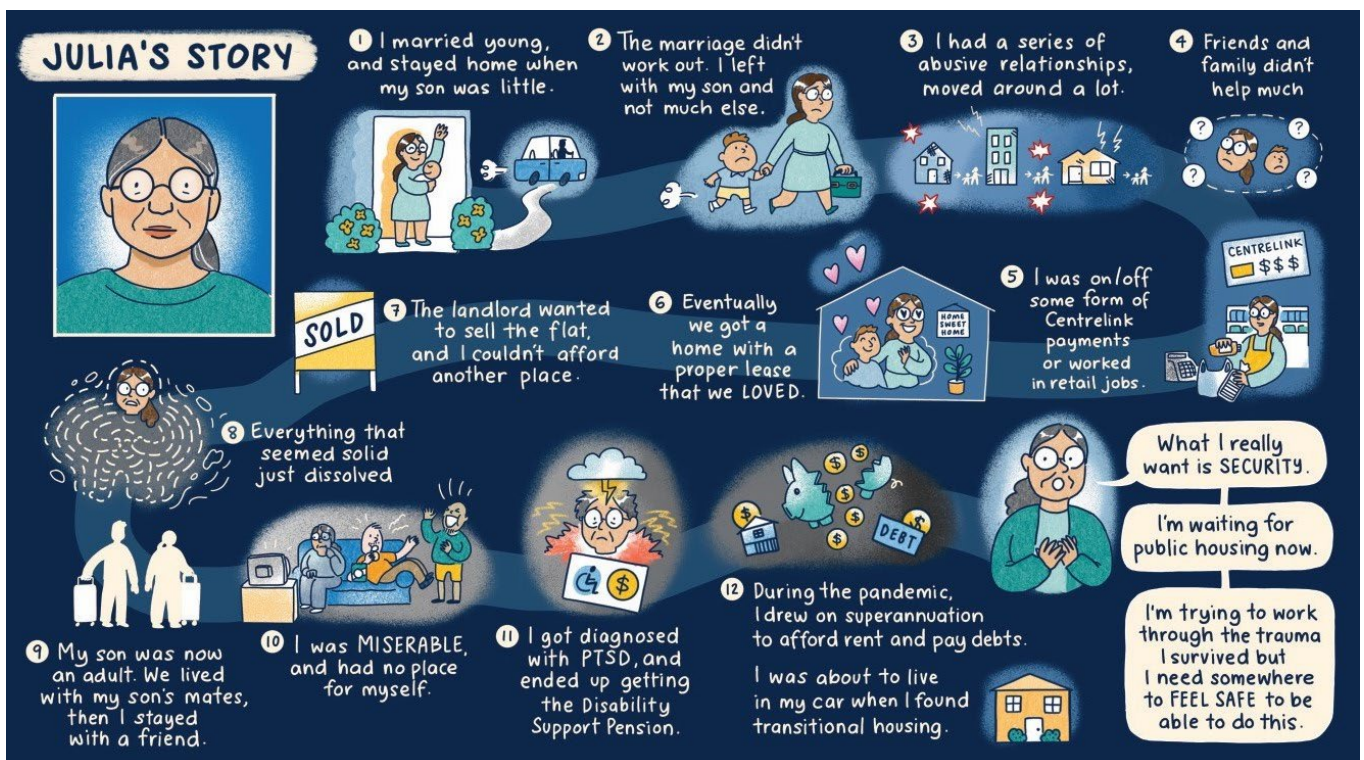
Figure 1.2   Grace's story

Figure 1.3   Julie's story

1.2.2 Tapping into Underutilised Homes and Buildings

Under-utilised buildings are a substantially untapped resource across Victoria. Prosper Australia, a non-profit membership-based association that focuses on the management of exclusive and essential resource allocation through tax, estimates that approximately 64,000 properties are vacant in Victoria each year – enough to house over 185,000 people (Prosper Australia, 2019).

Under-utilised homes represent a significant resource, with 75% of Australians aged over 65 having a spare bedroom (James et al. 2020). Across the EMR, over 37,000 sole residents aged 60 years and above live in dwellings with two or more bedrooms (ABS, 2021).

These facts represent opportunities to deliver housing for older women at risk of homelessness if connected to the correct resources, stakeholders and actions. Our research suggests that the key ways local and state government can assist are:

1. **Support building owners** with temporarily unused buildings to generate 'meanwhile use' temporary accommodation for older women at risk of homelessness. This could be undertaken in collaboration with Housing All Australians, with funding from private industry, state government or philanthropy.

2. **Work as a connector** to ensure recent changes to increase flexibility around secondary dwellings (or granny flats) result in increased affordable housing options for older women at risk of homelessness. Build familiarity within the EMR about the role of social enterprise property managers like HomeGround Real Estate to link property owners with potential tenants.

3. **Advocate for or allocate funding** to pilot a program to support for homesharing for older people in the EMR (and then extend if successful). This could be undertaken with Homeshare Australia and New Zealand Alliance (HANZA) or another provider.

4. **Establish a Housing Portal** where anyone can upload ideas about solutions, land parcels, buildings or services relevant to delivering affordable housing. The Queensland State Government provides an example of how this can be a successful mechanism in crowd-sourcing ideas and resources.

1.2.3 Retirement Villages and Independent Living Units

There are 476 retirement villages in Victoria. While some of these retirement villages are targeted exclusively at high income retirees, many provide essential affordable housing for low-income older women. This is particularly true of Manufactured Home Estates, not-for-profit Independent Living Units (ILUs) and rental retirement villages.

The retirement village sector is becoming increasingly corporatised as additional for-profit organisations enter the sector. Despite this, there are ways to support not-for-profit retirement village models and encourage for-profit actors to include a proportion of affordable options. Our research suggests that the key ways the local and state government can assist are:

1. **Identifying existing state/local government-owned land or buildings** with the capacity to host affordable retirement village-style housing for older women, partnering with a not-for-profit housing provider and tapping into state government for funds to deliver housing for vulnerable older people in the Eastern Metropolitan Region (EMR). The Big Housing Build and Housing Australia Future Fund (HAFF) provide relevant mechanisms for accessing funds with initiatives to deliver homes to women and children escaping family violence.

2. Negotiating for affordable retirement homes within retirement villages and Manufactured Home Estates at the planning application stage. Victoria's Section 173 agreements provide a mechanism for this.

3. **Identifying where existing ageing retirement villages may be disused**, underutilised or at risk of being purchased and converted into more expensive retirement villages. Work with state government to purchase these developments and ensure they are retained as affordable ILUs.

There are many opportunities for members of the EAHA to progress the delivery of additional housing and care services for older women at risk of homelessness in Melbourne's EMR. Local government can work as an advocate, service provide, landowner, developer, approver or networker to progress these solutions. State government can provide the funding, overarching strategy and policy framework, resources and linkages to support localised solutions. The following report provides background context for how this may be achieved, with an emphasis on local case studies that highlight the steps EAHA and the Victorian Government could take to implement similar models within the EMR.

The current research project has been designed to develop implementable solutions and to build the networks and levels of familiarity required to deliver them. The value of outputs lies not only in the written findings but also in the formal and informal connections between participants, the advice from lived experience advocates, the awareness-raising aspects of the project and the development of mailing lists, partnerships and idea sharing that emerges from Participatory Action Research. Next phases of research and action may focus on funding and piloting a single idea from the above list to progress outcomes.

1.2.4   Next Steps

The purpose of Phase Two of this report and action research project has been to build the evidence base and networks necessary to deliver the solutions highlighted above. Next steps by EAHA and the Victorian Government should include:

- Identifying and allocating funding to pilot or scale the solutions identified above.

- Appropriately resourcing EAHA with the funds and staff required to implement and champion the solutions identified above.

- Sharing the findings and testing the applicability of this research project with other Metropolitan Partnerships and local stakeholders.

- Maintaining the network developed through this research through targeted events, email updates and the generation of opportunities for cross-sectoral collaboration.

Abbreviations and Glossary

Term	Definition
ABS	Australian Bureau of Statistics.
Affordable Housing	Housing, including social housing, that is appropriate for the needs of a range of *very low to moderate* income households, and priced so these households are able to meet their other essential basic living costs (i.e., not more than 30% of their income).
Age-in-place	The ability of older adults to remain in their own homes and communities as they age, with access to the necessary support services, healthcare, and transportation.
Age Pension	An ongoing payment from the government designed to support people who meet age, financial and residency requirements to meet basic living standards. As of 1 July 2023, those requirements are: aged 67 years or older, an Australian resident living in Australia at time of claim, and eligible after means testing (income and assets). The maximum basic rate is $971.50/fortnight for singles, or for couples combined, $1464.60/fortnight.
AHURI	Australian Housing and Urban Research Institute
AR	Action Research
At Risk	Refers to individuals or groups who are more likely to experience homelessness due to a combination of risk factors such as poverty, housing insecurity, disability, mental health or substance abuse issues, domestic violence, and social isolation.
CALD	Culturally and Linguistically Diverse
CaSPA	Centralised Application Service for Physician Assistants
CBD	Central business district
Community Housing	Housing owned or managed by community housing agencies for low-income people, including those eligible for public housing. Community housing agencies are regulated by the government.
Disability	A physical or mental impairment that substantially limits one or more major life activities, such as walking, seeing, hearing, or learning.
EAHA	Eastern Affordable Housing Alliance
EMR	Eastern Metropolitan Region. The EMR includes Manningham City Council, Maroondah City Council, Knox City Council, Monash City Council, Yarra Ranges Shire Council and Whitehorse City Council.
ESG goals	Environmental, social and corporate government goals – forming the three pillars of the risk and opportunities management framework for organisations.
GCF	Geelong Community Foundation
GP	General Practitioner
HAAG	Housing for the Aged Action Group
HAFF	Housing Australia Future Fund
HANZA	Homeshare Australia and New Zealand Alliance
Housing Stress	A household is considered in housing stress if they are a very low or low income household and are spending more than 30% of their income on housing costs.

Term	Definition
Homelessness	The condition of lacking a stable, safe, and permanent place to live, often accompanied by a lack of basic necessities such as food, clothing, and healthcare. May include: • Tertiary homelessness: people living in single rooms in private boarding houses without their own bathroom, kitchen or security of tenure. • Secondary homelessness: people moving between various forms of temporary shelter including friends, emergency accommodation, youth refuges, hostels and boarding houses. • Primary homelessness: people without conventional accommodation (living in the streets, in deserted buildings, improvised dwellings, under bridges, in parks, etc).
ILU	Independent Living Unit
LGA	Local Government Area
Low Income	In Victoria, a low-income household is defined as one that earns between 50% to 80% of Area Median Income. The figures below are adjusted based on household composition and number of occupants. Low income[1] for people living in the Greater Capital City Statistical Area of Melbourne is as follows: • Single: $29,771 to $47,630. • Couple: $44,651 to $71,450. • Family (Single / Couple with dependent children) $62, 511 to $100,030 (Planning Victoria, 2023).
LpD	Litres per Day
Manufactured Home Estates (MHE)	Manufactured homes are moveable or relocatable homes that are installed in an estate owned and run by a site operator. In this model, occupants buy the home and rent or lease the land under the land. This is an increasingly popular model and is often cheaper than other forms of retirement village.
NDIS	National Disability Insurance Scheme
PCA	Property Council of Australia
PHOW	Preventing Homelessness Among Older Women
Public Housing	Housing owned and managed by the State and provided to eligible disadvantaged Victorians.
RVRA	Retirement Village Residents Association
Shared equity	A shared equity scheme is a type of home ownership arrangement where a home buyer partners with an equity partner, often a government or non-profit organization, to purchase a property. Under this arrangement, the equity partner provides a portion of the capital required to buy the property, allowing the homebuyer to make a smaller initial deposit and have lower ongoing housing costs. However, the homebuyer also has reduced equity in the property, meaning they will receive a reduced capital gain when they sell the property.
Shelter	A temporary living arrangement for people experiencing homelessness, often provided by non-profit organizations or government agencies.
Social Impact Investing	Refers to investments that are granted for not only a financial return, but a measurable social return as well.

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[1] These numbers are subject to annual change

Term	Definition
Social Isolation	A state of loneliness or disconnection from others, often resulting from a lack of social support or interaction.
Social Housing	An umbrella term that refers to both community and public housing.
Very Low Income	In Victoria, a very low-income household is defined as one that earns up to 50% of Area Median Income. The figures below are adjusted based on household composition and number of occupants. Very low income for people living in the Greater Capital City Statistical Area of Melbourne is as follows: • Single: Up to $29,770. • Couple: Up to $44,650. • Family (Single / Couple with dependent children) Up to $62,510 (Planning Victoria, 2023).
YWCA	Young Women's Christian Association

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2.0 Introduction

2.1 Report Purpose

The PHOW Research Project was commissioned by the Eastern Affordable Housing Alliance (EAHA), delivered through funding from the Victorian Government's Metropolitan Partnerships Development Fund, with support from Knox City Council. This two-phase research project aims to understand the context of older women's homelessness in Melbourne's Eastern Metropolitan Region (Phase One) and develop solutions to address this issue (Phase Two).

The purpose of the Phase Two Report is to summarise findings from the second phase of the Preventing Homelessness Among Older Women (PHOW) Project which focused on developing recommendations for place-based solutions for older women's homelessness in the Eastern Metropolitan Region (EMR) of Melbourne.

In this phase we focus on two key solutions:

1. The role of **retirement villages and Independent Living Units** in housing and caring for older women at risk of homelessness.

2. The capacity for **under-utilised buildings and homes** to unlock much-needed housing supply.

These solutions were chosen based on consultation conducted during Phase One of the project and represent two mechanisms with the potential to increase housing supply for at-risk older women in the EMR.

A key aim of this project is to provide evidenced-based advice to government and stakeholders and inform Victorian Metropolitan Partnerships priorities. This includes providing practical advice on the implementation of priority interventions/actions in the EMR.

The project methodology and outcomes are scalable and able to be adapted to other regions and state-wide.

2.2 Phase One Summary

Since the end of 2022, the project has mapped the prevalence of older women at risk of homelessness across the region and the services that support them. Utilising outcomes of interviews, surveys and focus groups with over 90 participants, the project focused on:

- the experience of seeking and delivering housing and homelessness support in Melbourne's EMR

- the lived experience of housing stress and homelessness and

- insights into what we should be doing to resolve the growing prevalence of homelessness among older women.

- The key findings from Phase One are summarised in **Figure 2.1**.

KEY FINDINGS

Phase One of this research has focused on understanding the context of older women's homelessness, especially at it relates to the Eastern Metropolitan Region. Key findings are summarized below:

Housing risk is prevalent in the EMR:

Across the EMR, there are just under 150,000 women over 55. That's 16% of the region's population. 8,050 (or 5% of this cohort) rent in the private sector and two thirds earn a very low or low income.

There are two key 'pathways' into homelessness:

Pathway One is the 'gradual pathway,' where women become homeless later in life after decades of social isolation, housing insecurity and poverty. Pathway Two is the 'rapid pathway,' where a relatively 'middle class' older woman experiences a shock like a divorce, job loss or serious illness resulting in homelessness

Services and housing in the EMR (and across Australia) are insufficient:

Services are difficult to qualify for, systems are difficult to navigate and lack of crisis housing, social housing and affordable housing put vulnerable women at risk

The issue is intersectional:

Responding to older women's homelessness requires consideration of intersecting and cumulative vulnerabilities of age, gender, cultural and linguistic background, disability, poverty and trauma

Prevention is far more effective than crisis response:

Despite this, oursystems rarely have the capacity and resources to prioritise prevention

Housing and homelessness is deeply emotional:

Pride, shame and the experience of feeling invisible are key barriers to accessing and receiving support for older women

Solutions are cross-sectoral:

This report includes a wide variety of potential solutions, reflecting the diversity of recommendations that emerged throughout Phase One. Solutions need to consider connected responses to health, housing, social connection and finance.

Figure 2.1   Key findings from Phase One of the PHOW Project

Source: (Umwelt, 2023)

2.3   Introduction to Older Women's Homelessness

Single women over 55 years old are the fastest growing cohort of people experiencing homelessness in Australia (ABS, 2018). A report released in 2020 suggests that over 400,000 older women in Australia are at risk of homelessness (Lester & Faulkner, 2020). This includes 240,000 women aged 55 years or older and 165,000 women aged 45 to 55 years. This figure is likely to have increased in response to greater housing prices and rental prices since the onset of COVID-19. Women are increasingly reaching retirement either without ever having purchased a home, with a large mortgage remaining, or having exited homeownership due to financial hardship, relationship breakdown and/or ill health.

Reasons for rising homelessness and housing insecurity include rapid house price increases and rental costs, evident since the late 1980s, as well as long-term declines in social housing provision (Raynor & Panza, 2021). Older women are particularly vulnerable to these structural problems as, on average, they live longer than men; they earn less over their lifetimes and accrue less superannuation; they disproportionately take on unpaid caring roles; and are more likely to experience ageism in the workplace (Darab, Hartman, & Holdsworth, 2018)

Women also tend to experience homelessness differently to men as they are more likely to be staying with friends, living in their car, or remaining in at-risk situations of physical, emotional, economic and/or sexual violence in the home. For these reasons, their homelessness is more likely to be 'statistically invisible' and therefore underreported (Thredgold, Beer, Zufferey, Peters, & Spinney, 2019).

2.3.1   Who is Most at Risk of Homelessness?

Risk of homelessness is highest amongst First Nations women, women from Culturally and Linguistically Diverse (CALD) backgrounds, single parents, and those that have previously experienced homelessness (Lester & Faulkner, 2020). In addition, LGBTIQA+ elders are more likely to live in poverty and experience homelessness compared to the mainstream population, due to both the complexity of their experiences and difficulty accessing services (Walton, 2020). Those renting in the private rental sector are at highest risk of housing stress.

A woman aged 45 years and above is most at risk of homelessness if they have one or more of the following attributes:

- have been previously at risk

- are not employed full-time

- are an immigrant from a non-English speaking country

- are in private rental

- would have difficulty raising emergency funds

- are First Nations

- are a lone person household

- a lone parent who is separated, divorce or widowed, or

- specifically indicate they would have trouble paying their mortgage or rent (Lester & Faulkner, 2020).

These risks are also compounding, with Lester and Faulkner (2020) finding that:

- for women aged 55–64 years in a private rental, approximately 28% are likely to be at risk

- for women who are also not employed full-time the percentage of risk increases to approximately 34%

- for those who are also a lone parent, the risk rises to over 65%

- the risk increases to over 85% if, in addition, they have experienced at least one prior occurrence of being at risk.

A summary of the prevalence of these risk factors for homelessness in women aged over 55 in the EMR of Victoria are provided in **Figure 2.2,** based on Census data. There are just under 150,000 women aged over 55 living in the EMR, representing 16% of the region's population. The most prevalent risk factors identified in this population included very low to low income and unemployment, however this is to be expected in a cohort at or approaching retirement age. Other prevalent attributes include living alone and renting in the private rental sector.

Please note, when calculating numbers of older women in the EMR, this study used women of 55 years for the broader cohort and women over 45 for those who identified as Aboriginal or Torres Strait Islander. This is due to existing research as well as feedback gathered during this project that emphasised the premature ageing and associated vulnerability experienced by First Nations women.

Figure 2.2   Attributes of women aged over 55 in the EMR

Source: (Umwelt, 2023)

3.0   Project Methodology

3.1   Methodology Overview

This report represents the culmination of outcomes of Phase Two of the broader research project as illustrated in **Figure 3.1.**

Figure 3.1   Project Methodology

Source: Umwelt, 2023

A high-level summary of the research methodology that has been adopted for the Project is provided in **Table 3.1.**

Table 3.1   Phase 2 Project activities and inclusions

Activity	Inclusion
Understanding the Solutions – Key Stakeholder Interviews	Interviews (total of 10 interviews) were conducted with key stakeholders with expertise in retirement villages or unoccupied homes to understand current solutions offered along with challenges in the EMR. Refer to **Appendix A** for further detail on interview questions. The purpose of the interviews was to: • Build understanding of two chosen solutions: affordable access to retirement villages and access to underutilised dwellings, rooms and buildings. • Share information about the two chosen solutions. • Identify stakeholders to be engaged or speak at the Round Table events.
Briefing Notes	Two briefing notes, one for each solution, were issued prior to the Round Table sessions. These briefing notes were developed based on interview findings and desktop research and were designed to build participant knowledge of the topic ahead of discussions. These briefing notes informed this final report.

Activity	Inclusion
Understanding the Solutions – Round Table sessions	Two sessions (Round Table One: 38 attendees & Round Table Two: 39 attendees) were hosted with industry experts from the public and private sector and older women with lived experience of homelessness on the following topics: • Whether retirement villages and Independent Living Units can support older women at risk of homelessness • How we can tap into under-utilised buildings and homes to unlock much-needed housing supply The goal of these sessions was to share information, spark new ideas and build a knowledge base for the Eastern Affordable Housing Alliance and their partners. Industry experts shared their perspectives and big ideas on each topic, then the session shifted to 'world café' style conversations where smaller groups could speak directly with each expert to ask follow-up questions, provide feedback or network over shared passions. See **Appendix B** for the Round Table invitation.
Information Sharing Activities	
Presentation to Knox City Council	A final public research presentation was delivered on November 23rd to share findings from the entire project.

Source: Umwelt (2023).

3.2 Action Research Approach

The Project was designed to deliver an Action Research (AR) approach to understanding older women's experiences of homelessness and housing stress in the Eastern Metropolitan Region and to identify solutions to address this challenge.

AR is both an ethical approach to research and a framework for guiding methodology. It seeks transformative change through taking action and undertaking research. It is based on methodological, ethical and epistemological values that promote direct participation of affected communities and a commitment to transformative activities (Saija, 2014).

Participatory AR places emphasis on the following:

• Involving impacted communities (i.e., older women at risk of homelessness and the individuals and organisations seeking to support them).

• Creating platforms and opportunities for collaborative problem solving.

• Delivering ethical, inclusive, trauma-informed, and emancipatory research methods and approaches.

• Creating opportunities for transformative action, moving from research to place-based solutions in housing, homelessness, or care systems.

• Commitment to partnerships, relationships and networks of long-term collaborators to ensure the longevity and application of identified solutions.

• These concepts have underpinned the methodology applied throughout the research project.

4.0 Applying a Pathways Approach

Research in Australia and overseas suggests that there are two key 'cohorts' of older women who experience homelessness for the first time in later life with distinct pathways into homelessness (Om, Whitehead, Vafeas, & Towell-Barnard, 2022; Burns & Sussman, 2019). These include the gradual and rapid pathways, as summarised in **Figure 4.1** and further described below.

GRADUAL PATHWAY

- Little or no housing satisfaction
- Low-income renters
- Little choice to age in place or relocate
- Long-term instability & feeling "homeless while housed"

- Reaching out for help many times, with little change
- Ageing becomes a justification for seeking help

Housing circumstances

Help-seeking behavior

RAPID PATHWAY

- Greater housing stability and satisfaction
- Private renters and home-owners
- Abruptly losing housing in later life due to intense loss

- Reluctant to seek help; sense of shame
- Working hard to maintain independence while ageing

Source: Burns & Sussman 2019

Figure 4.1   Two divergent pathways into first-time homelessness in later life: rapid and gradual

Source: (Burns & Sussman, 2019).

4.1 The Gradual Pathway

Women in this group often follow a slow pathway into homelessness after sustained periods of housing instability. They often endure many years of poor housing conditions, long periods of housing insecurity and a lack of social support (Om, Whitehead, Vafeas, & Towell-Barnard, 2022). Individuals may experience a gradual decline into homelessness through precarious employment, diminishing finances leading to poverty, poor mental and physical health, decreasing social connections, psychiatric conditions, or alcoholism (Dietz, 2009). They often have histories of asking for housing or homelessness support but have not been able to access it. They may be unemployed or under-employed and have relatively transient housing and employment histories. For example, they may spend many years renting formally or informally, living in caravan parks with precarious contracts or couch surfing. Their capacity to age-in-place and prepare for older age is severely limited (Burns & Sussman, 2019).

The following case study is a summary of Emma's story (pictured in

Figure 4.2), shared with generous permission. Emma is a resident of Wintringham, a non-religious not-for-profit housing welfare organisation that is committed to providing older people who are at risk of homelessness with a range of high-quality housing and service supports. While Emma's story is unique, it is not uncommon.

Emma's story can be seen as an example of the 'gradual pathway' into homelessness:

"My husband and I eventually became grandparents to a beautiful girl. We did not know at the time that circumstances beyond our control would lead us to raise this girl as our own.

Our household was quite full back then. We had my mother living with us, as I was caring for her after her stroke; my brother, who at this point had become blind, was also living with us; we had our granddaughter and ourselves. It was a very busy period of our lives.

We lost my mum when she died of a stroke, aged 74.

A few years later my brother also passed away; but we continued to care for our granddaughter even until today. Now our extended family includes my three great grandchildren, they are my world.

The pressures of life, looking after so many, took its toll and my husband and I drifted apart, and divorced. That led me to become homeless when I was 58, with my teenage granddaughter.

We went to see Sasha, my support worker at the Salvation Army in Sunshine, to help us find housing. We moved around quite a bit at that time. We kept getting placed in rooming houses, but they didn't suit us at all.

We found ourselves in caravan parks and cabins. The initial weeks were paid by the Salvation Army, and that was helpful, but it still wasn't affordable for us to maintain.

In 2011 my granddaughter moved to Bendigo to live with her boyfriend, and I found myself on my own.

I found a room for rent with a family which didn't work out, meals were meant to be included in my rent, but they never fed me much. For example, dinner was two chicken wings and a small amount of vegetables. I needed to get out of there as fast as I could, which of course meant I would be homeless again.

It was 2012 and once again I had no idea where I was going to sleep, but I knew I needed to charge my mobile phone, so I went into the office of HAAG (Housing for the Aged Action Group) and asked them to charge my phone. I remember at the time, walking into Flinders Lane and sitting on the pavement crying, wondering what the hell I was going to do.

One of the support workers, April, came out and asked me where I was sleeping that night. I told her that I had no idea. She took me back into the office and rang the caravan park in Braybrook and booked and paid for a lovely cabin for a week. She even drove me there! While I was there, the team at HAAG helped me to fill in my application to Wintringham, and that's when I was placed on the waitlist. While I was living in the cabin, a place at Wintringham became available. I was shown the available apartment; it was so modern looking and very inviting. It was a done deal, I was taking it!

April organised to bring my things from storage to me, she made a welcome pack of food and goodies, and then she drove me to Wintringham where I still am today! I still remember moving in and how, for the first time in a long time, it felt like I was home.

The community opened their arms to me, and I remember many hot nights sitting outside the community room with fellow residents, enjoying a cold drink. One had a guitar and played for us. This was family.

I spend a lot of time with my great grandkids and granddaughter so for me it's a perfect mix.

The support staff at Wintringham including Heather and Nicole are always available to have a chat if you are feeling down. It makes Wintringham Delahey a delightful place to live. You never feel alone here! There are always things happening in the community room, like various activities, from board games to movies, with the added touch of popcorn or ice cream.

The Planned Activity Groups (PAG) have also allowed me to experience things that I could never do on my own, such as enjoying high tea at the Windsor Hotel! Getting tickets to the football prior to [COVID-19] enabled me to take my great grandson and enjoy some sporting moments with him. There are many, many memories that have been made at Wintringham which I truly cherish." – Emma, 2023

Figure 4.2   Emma, resident at Wintringham

A further example of a 'gradual pathway' into homeless is provided in **Figure 4.3,** which summarises Julia's experience. Many other older women experience 'gradual pathways' into homelessness characterised by decades of housing, employment and social instability and disconnection before ageing into homelessness. The experience of trauma, mental and physical disability and histories of family violence are extremely common for women in this cohort. There is a need for solutions to provide both housing and support to address the multiple and overlapping needs of people who have experiences of long-term homelessness and housing instability.

Figure 4.3   Julia's story

Source: Zahra Zainal, 2023

4.2   The Rapid Pathway

Women in this group are relatively distinct from women in the 'gradual pathway' cohort. Women with rapid pathways to homelessness in later life often have relatively stable work, housing and family lives prior to experiencing homelessness. They tend to experience an intense series of shocks in later life such as divorce, loss of a loved one, sickness or injury that precipitate housing stress and homelessness. This group often resist asking for help because of internalised concerns that reaching out to existing social networks is shameful and to be avoided. Similarly, women in this group often do not perceive of themselves as in a crisis or requiring of support until they reach crisis point. For this group, the rapid nature of transitions into homelessness means that accessing supported housing is accompanied by a sense of disbelief or confusion as the transition was experienced as jarring and difficult to comprehend (Burns & Sussman, 2019).

The following case study from a resident in the EMR is reflective of the 'rapid pathway' into homelessness. Grace's story is summarised in **Figure 4.4.**

Figure 4.4   Grace's story

Source: Zahra Zainal, 2023

Grace is an example of the ways that 'shocks' (like job loss and mental health crises) and 'buffering resources' (like family support, services and social housing) contribute to pathways into, through, and out of homelessness. Grace's story shows the power that intervention before crisis can achieve and highlights the importance of family and social networks and health systems in helping to identify vulnerable women before they reach deep crisis.

4.3   Applying a Pathways Approach to Solution Design

The stories of Grace, Julia, Emma and others, provide a framework for thinking through holistic pathways and emotional and physical experiences of older women. They force us to consider life-long journeys rather than just considering the point of crisis, and to consider broader needs than a roof over someone's head.

The following chapters consider two key solutions with merit for women from either cohort, providing more detail on how these solutions may be delivered in the EMR.

5.0   Utilising Underutilised Homes and Buildings

This section provides an overview of considerations for using underutilised homes and buildings to house and support older women at risk of homelessness. Findings reported here are derived from a desktop review, interviews with industry experts and findings from a Round Table discussion hosted with service providers and lived experience experts (older women) in October 2023.

A key solution raised in the project was the role of utilising under-utilised homes and buildings as a key resource for housing older women at risk of homelessness. This section focuses on these resources as mechanisms for supporting older women at risk of homelessness. It draws on literature review findings and outcomes from expert interviews and Round Table discussions to provide greater insight into the potential for underutilised buildings and homes to support vulnerable older women.

The project has deliberately applied broad definitions of key terms to support further debate, discussion and refinement of this topic, utilising the following definitions for underutilised homes and buildings.

- *Underutilised homes*: refers to residential zoned homes that are currently vacant for all or most of the time or homes with more rooms than the occupant wants or requires and with the capacity to appropriately house other occupants. It could also apply to homes currently rented at market rates that could be converted to affordable rentals.

- *Underutilised buildings*: refers to buildings, or parts of buildings, that are currently unused or underutilised that could be converted from an existing use to safe, appropriate and affordable housing.

5.1   How Prevalent are Underutilised Homes and Buildings?

Vacancy rates are poorly measured in Australia. Vacancy rates often lack comprehensive and up-to-date data collection, which is why Prosper Australia Research Institute uses water usage rates as an alternative indicator for assessing property occupancy trends (Propser Australia, 2019). Prosper's report provides measures of vacancy at two thresholds: absolute vacancy at 0 litres per day (LpD) on average for 12 months; and speculative vacancy at less than 50LpD on average over 12 months. Speculative vacancies reflect underutilisation, such as dwellings that are intermittently inhabited.

Underutilised buildings:

Prosper Australia Research Institute conducts research on land and housing topics related to public policy making. Prosper Australia's Speculative Vacancies 10 report on Melbourne's vacant land and housing in 2019 revealed that approximately 64,000 properties were 'speculatively vacant' each year between 2012 and 2019, constituting a 4.0% speculative vacancy rate. These empty properties could potentially house over 185,000 people, underscoring a stark contrast with Victoria's 80,000-person public housing waiting list. Further, 38,200 properties consumed zero L of water daily over the year of 2019, meaning they were 'absolutely vacant' (Propser Australia, 2019).

Office buildings are also being considered as unoccupied spaces that have the potential to be turned into homes. A recent study conducted by the design studio Hassell and planning consultancy Ethos Urban for the Property Council of Australia identified 86 buildings in Melbourne as "really ripe for adaptive re-use" and with the potential to generate more than 10,000 new homes (Waters, 2023). The report observed that:

"If we only converted half of those, we could supply around 10,000 to 12,000 new homes, and each repurposed building would use roughly half the upfront embodied carbon compared to knocking existing buildings down and rebuilding." - Ingrid Bakker, principal at Hassell.

Underutilised homes:

The Australian Housing and Urban Research Institute (AHURI), in their report titled *Effective downsizing options for older Australians*, found that the proportion of later-life households with spare bedrooms in Australia is 75%. Indeed, 66% of later-life Australians still have spare bedroom(s) after downsizing. While these findings, summarised in **Figure 5.1**, suggest there may be opportunity to encourage households with 'surplus' bedrooms to share their homes with others, research suggests that many households value having additional bedrooms for visitors and other uses and there is limited appetite for home sharing in older households (James, Rowley, & Stone, 2020).

Spare bedroom(s)	I/we have already downsized (%)	Have not downsized (%)	Have thought about downsizing (%)	All households (%)
Yes	66	73	87	75
No	34	27	13	25

Source: Authors' analysis of AHA survey (2018) data, unweighted.

Figure 5.1   Proportion of later life households with spare bedrooms

Source: (James, Rowley, & Stone, 2020)

Australian Census data from 2021 revealed that across six LGAs in Victoria (Knox, Manningham, Monash, Whitehorse, Yarra Ranges and Maroondah) there were 37,236 sole residents aged 60 and above living in dwellings with two or more bedrooms. The majority (25,529 individuals) were in private dwellings with 3-4 bedrooms. Across the six LGAs, numbers of sole residents living in private dwellings with two or more bedrooms were highest in Whitehorse (13,535 sole residents) with 57% of these residents aged 60 and above (7,710 older sole residents), and lowest in Manningham (8,206 sole residents) with 62% of these residents aged 60 and above (5,087 older sole residents).

5.2   How Can We Increase Access to Affordable Housing by Tapping into Underutilised Homes and Buildings?

There are several mechanisms available for increasing access to underutilised homes and buildings. This section will provide a brief overview, with the following sub-sections providing more concrete examples. Solutions have been derived from Round Table discussions hosted by EAHA in October 2023, and are summarised in **Figure 5.2.**
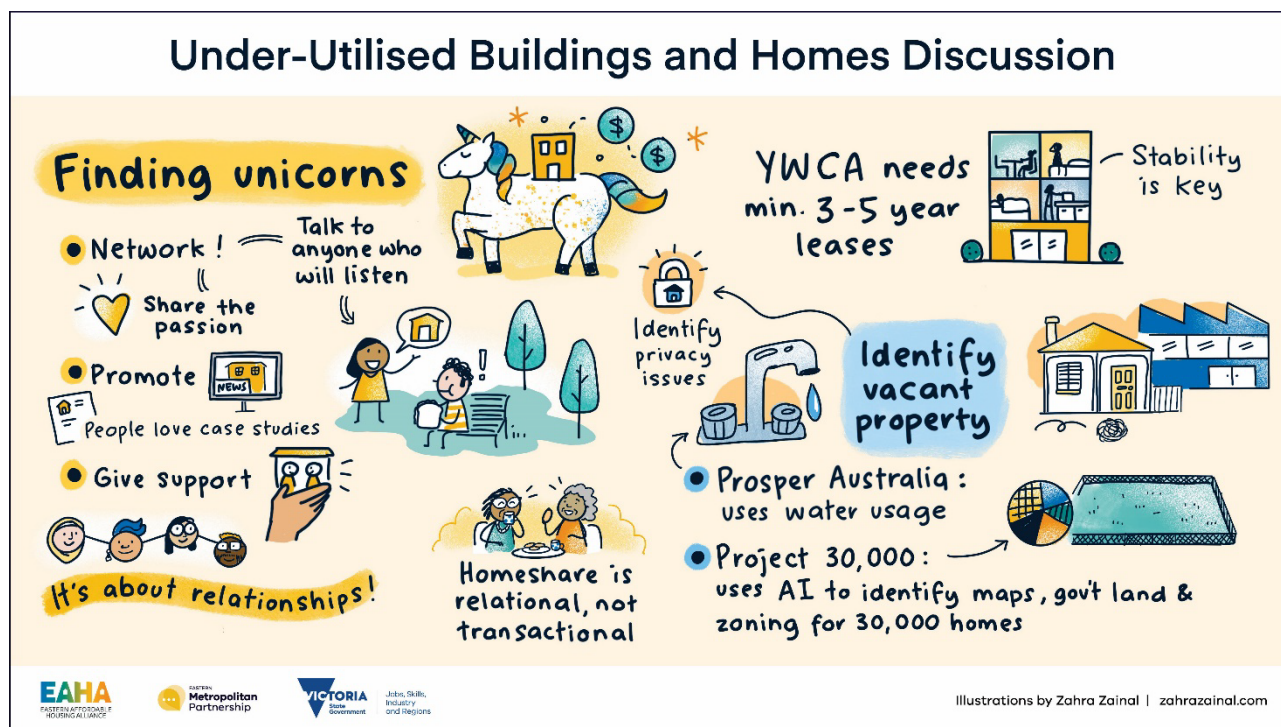
Figure 5.2   The context of under-utilised homes and buildings

Finding unicorns: Participants at Round Tables spoke of the need to 'find unicorns' to tap into underutilised housing or buildings. These 'unicorns' may be existing building owners with no immediate plans to use or redevelop their buildings, philanthropic home-owners with a desire to rent their dwellings at below market rates, or home sharers with appropriate homes and dispositions to share their homes with others. While these opportunities exist, they are rare and may result in opportunistic rather than strategic housing outcomes.

Data and identification: Central to this discussion was the difficulty of finding these people and resources (unicorns) and the importance of networking and partnerships in bringing them together. Round table participants noted the difficulty of identifying appropriate buildings that could be used temporarily or in the long-term for accommodation, while others spoke of the difficulty of identifying which households had the space and desire to share homes with others. Data, mapping and idea portals were key solutions raised to address this issue.

5.2.1   Supporting Homeshare Arrangements
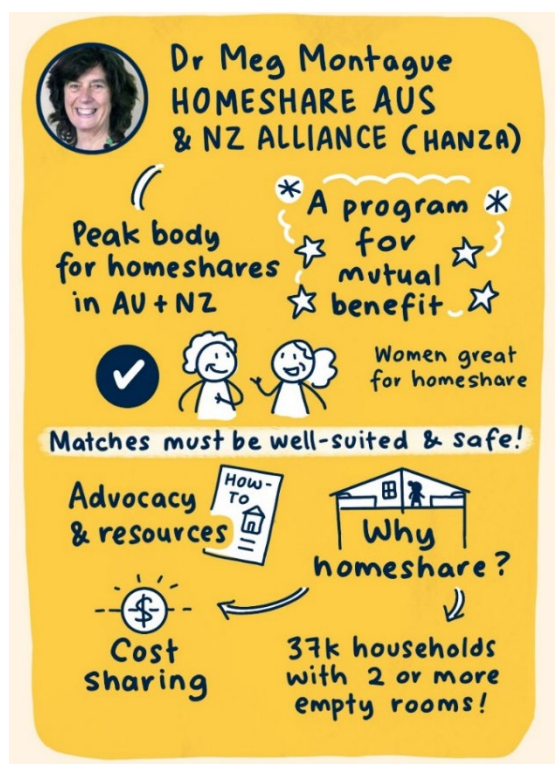
Homeshare Australia and New Zealand Alliance (HANZA) is the peak body supporting organisations and individuals to deliver homeshare programs. It started as a desire to support older people and has broadened to include people with a disability or people at risk of homelessness. HANZA supports organisations to run programs by providing a consultancy service with advice, training and creation of policies and procedures for those implementing the programs. Dr Meg Montague, the Director of HANZA, provided an overview of how the business model works at the Round Table sessions, which is summarised in Figure 5.3**.**

Figure 5.3   **A summary of the HANZA model presented by Dr Meg Montague, Director and Board Chair of HANZA, at the Round Table discussions in October 2023**

The program matches existing homeowners (with spare bedrooms) with people looking for affordable housing in that community. It is designed to help both existing homeowners and homesharers, as it offers support for elderly people who may be lonely or isolated and unable to afford the utilities to stay in the area. The EMR is particularly appropriate for homeshare, due to the presence of large houses, and potential for large utility bill and rate payments that incentivise households to share these costs with other occupants.

Homeshare gives people the opportunity to live in different styles of accommodation and locations that they wouldn't be able to afford if they were living alone. This also keeps people in the communities that they know, which increases their sense of belonging and connectedness to existing informal support systems. This is an affordable option that can be put in place in a timely manner, in comparison to building new apartment buildings or changing existing infrastructure to suit housing.

Homeshare can be suitable for a wide range of people: elderly people – especially older women; disabled people; single people; or young people coming out of out-of-home care. However, it relies on appropriate management and relationship-building processes.

During the Round Table session, the key enabling factors for making homeshare arrangements work were identified and summarised in **Figure 5.4.**

Figure 5.4   Key factors identified from the Round Table discussions for enabling Homeshare arrangements

5.2.1.1   Risks of Homeshare Arrangements

The risks of encouraging homeshare arrangements that link households with additional bedrooms to those looking for housing include the potential for conflict between home sharers, challenges recruiting house holders willing to share, and the funding to facilitate these relationships and support change management for both the house holder and the home sharers. This is particularly relevant to older women, especially those with histories of trauma and/or overlapping vulnerabilities.

During consultation, we heard that for these matches to be made between people who will be home sharing, a skilled person needs to coordinate the matching to minimise the risk of conflict within the households. To have a coordinator with the capacity and relationship-building skills required to successfully match people, the organisation needs to be appropriately funded and have organisational commitment to this strategy. It requires funding to share information about the program and help recruit participants. A lack of funding can cause homeshare breakdowns.

> *"I have seen the matching fail before because the organisation has not supported it enough. It needs to be given a real go, with resources and commitment."* – Industry expert

> *"It is important to improve communication from relevant organisations around the concept of homeshare. Women need to be made aware that this is a solution available to them."* – Industry expert

Another risk includes the recruitment of homesharers, as it is difficult to recruit house holders, especially in a post-COVID world where older people are understandably concerned about health risks associated with home sharing. Similarly, taxation and income barriers exist for home-owners who fear that declaring a rental income will jeopardise their age pension. These barriers increase the likelihood or risk of informal arrangements with limited longevity or security for either party.

> *"Many homesharers are anxious surrounding the potentially insecure and short time frame of homeshare solutions. It is important to understand that home share isn't necessarily the right solution for everyone." – Industry expert*

5.2.2 Supporting Property Investors to Rent Their Homes at an Affordable Rate or Support Social Housing Through Their Properties

HomeGround Real Estate provides a mechanism for homeowners to contribute to affordable housing. It is an innovative social enterprise real estate agency. All profits from the enterprise are reinvested in funding the services of Melbourne's largest housing and homelessness support provider, Launch Housing.

Property owners can choose to have their properties managed by HomeGround Real Estate and rent their properties at market rates, with any profit from those fees then flowing to Launch Housing to address homelessness in Melbourne.

Alternatively, property owners may also choose to rent their properties at a below-market rate to generate affordable housing for tenants. The Australian Tax Office has made a class ruling that allows rental providers who list their property with HomeGround Real Estate at a discounted rate to claim the gap as a tax deduction at the end of the financial year. This is an innovative mechanism for supporting existing homeowners who would like to contribute to addressing homelessness to use their investment properties to achieve this goal.

In some cases, philanthropic property owners have chosen to partner with HomeGround Real Estate to provide whole buildings on a 'peppercorn lease[2]' of $1 a year, allowing HomeGround Real Estate to rent properties to vulnerable and low-income households at 30% of their income. A case study for this is provided below. Samantha Gatherum-Goss, Manager at HomeGround Real Estate, provided an overview of how the business model works at the Round Table sessions, which is summarised in **Figure 5.5.**

Samantha also raised a variety of additional measures with the potential to encourage homeowners to use under-utilised homes or rooms to generate affordable housing. These included:

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[2] A peppercorn leases is where a small nominal rental payment is made (typically $1 per annum) that does not reflect the fair value of the property, but still satisfies the requirements of a legal contract (BDO Australia, n.d.). An owner may wish to charge a peppercorn lease if they want the property to be rent-free, but to still maintain a formal landlord/ tenant relationship.

- **Victoria reconsidering how ancillary dwellings or granny flats are treated in planning**. The Victorian Government has announced that from late 2023, 'small second homes under 60 square metres, also known as granny flats, will no longer require a planning permit on properties 300 square metres or larger where there are no flooding or environmental overlays' and that 'there will be no restrictions on how a small second home can be used. This means these dwellings can be used flexibly, whether it's keeping family members closer, providing temporary housing or being rented out for additional income' (Premier of Victoria, 2023). As previously noted in the Phase One report, granny flats represent a useful way to increase affordable rental options in Victoria. This regulation reform will align Victoria with NSW where granny flats may be built in residential zones and do not need to be occupied by a dependent person of the main household. This would also reduce the risk of informal renting arrangements that may be open to exploitation.

- **Increasing incentives to utilise homes:** Tax policies are currently changing across Australia to disincentivise short-term rentals in highly impacted areas and to implement vacant land and home taxes. However, incentives in the form of insurance premium decreases or rate reductions for long-term vacant homes may also be useful in changing homeowner behaviour.

Figure 5.5 **A summary of the HomeGround Real Estate model presented by Samantha Gatherum-Goss, Manager at HomeGround, at the Round Table discussions in October 2023**

Illustrations by Zahra Zainal | zahrazainal.com

During the Round Table sessions, ways of expanding the real estate market to deliver more affordable housing were discussed and summarised in **Figure 5.6** and are further described in the following case study.

Figure 5.6   Key factors identified from the Round Table discussions for expanding affordable real estate arrangements.

5.2.2.1   Case Study: Peppercorn Block in Brunswick funded through philanthropy, Melbourne

A recently developed block in Brunswick can be seen as an example of how HomeGround Real Estate can support philanthropic individuals with a desire to reduce homelessness (HomeGround Real Estate, n.d.).

Andrew and Glenda renovated an apartment in Brunswick for the purpose of providing social and affordable housing and gave the property to HomeGround Real Estate to manage (HomeGround Real Estate, n.d.). The arrangement is that HomeGround will manage the property for ten years on a peppercorn lease. This equates to the couple receiving only $1 in rent annually, but none of the costs for maintaining the property. This is modelled after federal social housing policies, where rent at the block does not exceed 30% of a tenant's income. Additionally, Andrew and Glenda were exempt from land tax and council rates due to legislation in Victoria for land used for charitable purposes.

Andrew and Glenda shared their challenges in creating social and affordable housing including obtaining insurance and responding to community perceptions. Despite these challenges, the couple were able to create a comfortable and energy-efficient space, as shown in **Figure 5.7**, and the first tenants have now settled into the property with the support of HomeGround Real Estate.

Figure 5.7   Peppercorn block in Brunswick (HomeGround Real Estate, n.d)

5.2.3   Tapping into Under-utilised Existing Buildings

A recent report by Hassell and Ethos Urban for the Property Council of Australia (PCA) identified more than 80 unoccupied or underused office buildings in Melbourne's CBD that were built before 1990 and could potentially be converted to housing. The study focused on buildings over 10 floors and between 20 to 25m wide to allow for high quality apartment design (Hassell, 2023). This model is based on adding additional storeys to existing buildings to generate more space for housing and is unlikely to deliver affordable housing without incentives to achieve this outcome. However, it provides a useful model for thinking through how non-residential buildings could be re-purposed for temporary or long-term housing uses.

The retrofit of commercial buildings has been identified in the Victorian Housing Statement as a state government priority, with the Victorian Government stating that *"we'll work with the PCA and the City to consider opportunities to facilitate the conversion of these offices into around 10,000-12,000 apartments and mixed-use properties"* (State of Victoria: Department of Premier and Cabinet, 2023, p. 12).

Outside of this, there is an opportunity to temporarily access buildings that are not in use. These buildings may be empty while owners seek planning approvals, as they become surplus to need, as part of a land banking strategy, or while owners seek finance to redevelop. They may be owned by private developers, not-for-profit organisations, religious groups or governments. There is a potential for these buildings to be converted into pop-up, safe shelters for three or more years, with conversion undertaken at a pro bono or lo bono rate.

During the Round Table sessions, the key enablers for making temporary housing more available to people were identified and summarised in **Figure 5.8.**

Figure 5.8   Key factors identified from the Round Table discussions for facilitating temporary housing

5.2.3.1   Risks of using under-utilised buildings

While utilising existing buildings represents a significant opportunity for delivering housing rapidly, it also comes with risks. For example, where conversions are intended as a 'temporary use,' the length of time the building is available needs to be long enough to justify the cost associated with adapting the building to meet occupant needs and meet building code requirements.

Further, temporary solutions that deliver crisis accommodation require well-planned and well-supported transition plans to ensure occupants are not exited, or perceived to be evicted, into future homelessness. Projects require at least six months of 'wind down' time to make sure that all residents have secure places to move to at the end of a project. This is both a key consideration for ensuring the temporary housing does not compound the instability and trauma of residents and is also a key reputational risk for building owners and service providers.

> "*What they [building owners] are really worried about is that the news is going to pick up that they are evicting vulnerable people into the street at the end of the lease, even though that isn't what is happening. But that's the biggest risk*." - Private sector developer

Not all buildings are appropriate for residential conversions, especially multi-storey commercial buildings with large floor plates that do not allow for sufficient light and air circulation and fire management systems that do not meet residential requirements. Similarly, not all buildings have appropriate zoning or are in areas with services and facilities that older women require. Interviewees noted a lack of information about the location, quality or ownership of potential buildings with the capacity to be converted.

Similarly, while this is a promising solution for some areas and buildings, it does not replace the need for long-term affordable and social housing.

5.2.3.2   Case Study: Queensland's Housing opportunities portal

Queensland has recently implemented a novel approach to identifying opportunities to deliver new housing, including through the identification of land parcels and buildings that could host affordable housing. The housing opportunities portal is open to individuals as well as groups including not-for profit organisations and local government (Queensland Government, 2023). All submissions will be assessed by the Queensland Housing Department. An industry expert provided the following insights regarding this new initiative:

"In Queensland they have a portal and you can submit your properties or ideas. Last week the Queensland Government purchased hotels and motels and retirement villages to use as social housing. Government are the real leaders in this. I am a huge fan of Minister Scanlon and the work she is doing." – Industry expert

The housing portal represents a useful response to the data and identification issues identified by stakeholders during this research project. It addresses the concern that many buildings, land parcels and opportunities exist but there are few ways to bring together the right people and organisations to support their conversion into affordable housing for vulnerable older women.

5.2.3.3   Case Study: Fire Hall adaptation in Vancouver, Canada

Vancouver, Canada offers examples of the repurposing of government assets to deliver affordable housing. In collaboration with the Vancouver Fire and Rescue Services and the not-for-profit organisation YWCA, the City of Vancouver redeveloped an ageing fire hall to incorporate affordable housing. The project comprised a new fire hall on the lower two floors of the building and affordable housing on the top four floors. The City of Vancouver owns the land and leases it to YWCA (City of Vancouver, 2018). The project created 31 two- and three-bedroom homes for low-income, woman-led households in a well-located area close to services, schools and bus routes. It was funded through a range of contributions from philanthropic organisations, provincial and federal governments and a non-profit housing provider. Significantly, the project is one of 20 sites contributed by the City of Vancouver to encourage affordable housing (City of Vancouver, 2017).

5.2.3.4   Aged Care Facility adaptation in Melbourne, Australia

The Lake House is a repurposed aged care facility in Melbourne owned by CaSPA Care providing short-term crisis or transitional accommodation for up to around 40 older women at a time. The collaboration was facilitated by Housing All Australians, a 'for purpose' organisation committed to bringing private sector voices and resources to addressing Australia's housing crisis. Through collaboration with the private sector and local governments, YWCA National Housing Australia manages short-term leasing of the facility, with tenants paying 'peppercorn' rent of $1 a year, to provide affordable housing for older women.

Building outgoings are recovered via below market rent paid by the women as sub-tenants. This innovative solution has garnered praise not just from tenants and community, but from the wider industry, with the presentation of the PowerHousing Australia's Leadership and Innovation Award in August 2018.

Disused or underutilised buildings present opportunities to provide accommodation on a temporary basis while the building isn't in use or in the long term if supported by sufficient financial support. Libby Van Der Waal, the National Team Lead of YWCA Australia, provided an overview of how the business model works at the Round Table sessions, which is summarised in **Figure 55.9.**

Illustrations by Zahra Zainal | zahrazainal.com

Figure 55.9   A summary of how the YWCA model works presented by Libby Van Der Waal, National Team Leader at YWCA Australia, at the Round Table discussions in October 2023

Key outcomes of the Lake House Project are shown in **Figure 5.10.**

OUTCOMES   **5 years after opening**

125* **WOMEN HOUSED**

*Women housed July 2018 – May 2023

Of those who've departed

57% Have been supported into long term housing with either YWCA, public housing, referrals to other housing providers, or private rentals.

19% Reconnected and moved in with family/friends/partner

3% Moved interstate or overseas

Average length of stay 9 months

CaSPA Care extends the lease in 2021 for an additional 3 years.

In 2023 Planning permission is granted to complete 20 additional bedrooms units taking the total to 50.

Gardenhouse opens in 2023 in Melbourne's east to house 6 women. HAA's 2nd Pop Up Shelter.

YWCA sees an increase in donations of goods and services for its other properties.

Housing All Australians and YWCA attracts significant interest from media, the private sector and government.
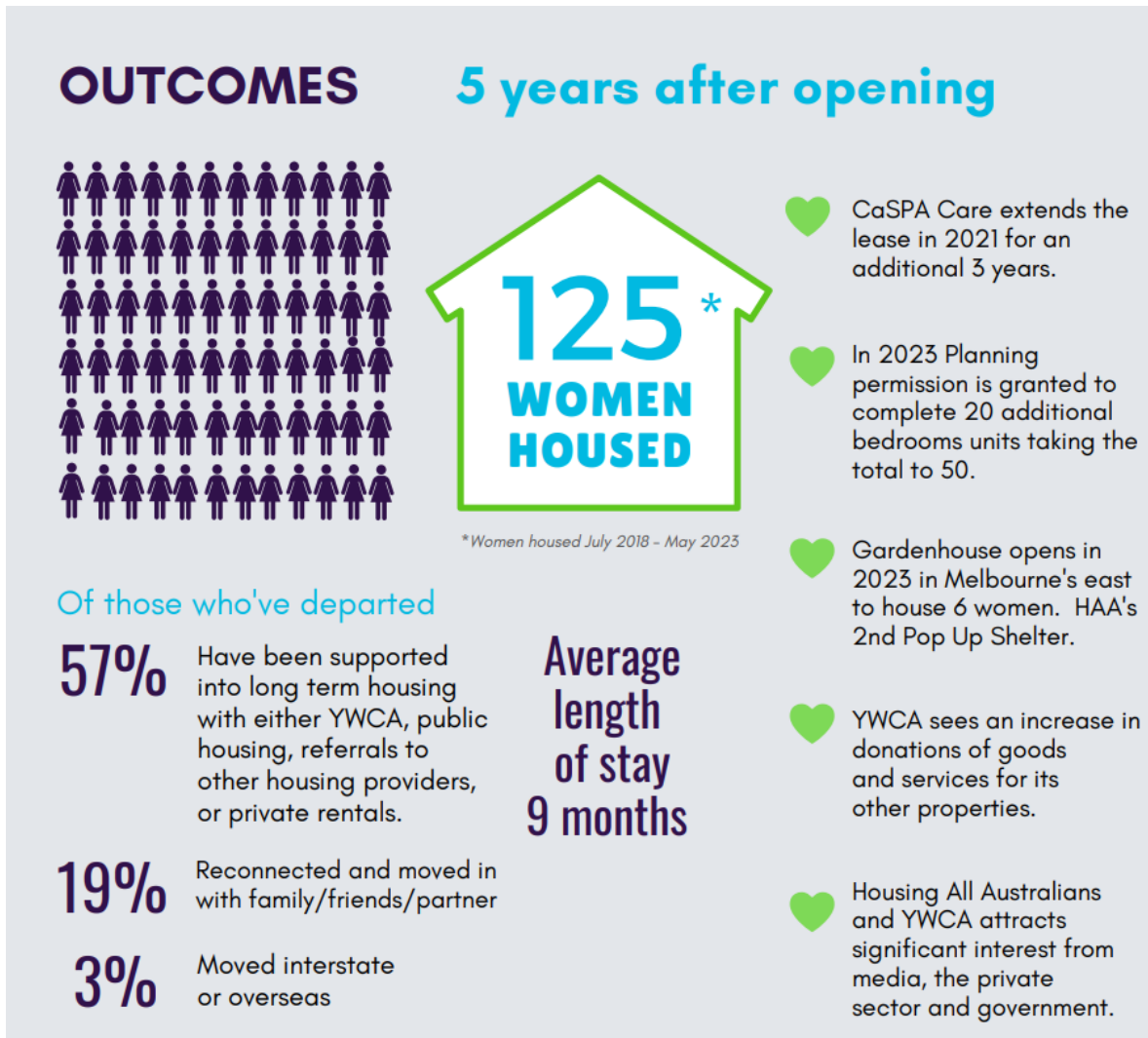
Figure 5.10   Pop Up Shelter, Lake House Victoria

Source: (YWCA & HAA, 2023)

6.0 Retirement Villages and Independent Living Units

This chapter focuses on retirement villages and Independent Living Units as mechanisms for supporting older women at risk of homelessness. It draws on literature review findings and outcomes from expert interviews and round table discussions to provide greater insight into the potential for these housing and care models to support vulnerable older women.

The project has utilised the following definitions for retirement villages and Independent Living Units (ILUs).

Retirement village: run by for-profit and not-for-profit companies and vary greatly in what they offer residents, their cost and the conditions laid out in individual contracts.

A Retirement Village is defined by law as a place where:

- a majority of residents are aged 55 years and over and retired from full-time work,

- residents receive accommodation and services, but not residential aged care services, and;

- at least one of the residents paid an 'ingoing fee'[3] (Housing for the Aged Action Group , 2023).

Independent Living Unit (ILU): are generally understood to be a self-contained dwelling where an older person can live independently. For the purposes of this project, it refers to self-contained dwellings that are managed by a not-for-profit organisation, are funded via a range of sources including ingoing contributions from tenants, donations and internal sources; and are accessible to older persons with low incomes and low value assets.

6.1 How Prevalent are Retirement Villages and ILUs?

Retirement villages have maintained a small but steady market share of housing for older people in Australia and are currently home to approximately five to seven per cent of Australia's population aged 65 years and over (Tually, et al., 2022). Retirement villages are a fast-growing housing sector. Between 2006 and 2016, the number of retirement village residents increased by 78,848 people nationwide, equivalent to a 62 per cent increase. The latest data available on the Victorian Retirement Public Register states that there are 476 retirement villages in Victoria (Consumer Affairs Victoria, 2023).

6.1.1 Are they Currently Affordable?

Before the 1990s, retirement villages were mostly developed and managed by charitable institutions. Growth in this sector since then has been driven by an expansion of for-profit companies offering new products that responded to a demand from retiring baby boomers who sought modern houses and better services (Travers, et al., 2022).

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[3] An ingoing fee is where you pay a fee to live in a retirement village, but you do not own the unit. The fee is an interest-free loan to a retirement village in exchange for your right to live there (Retirement Village, 2019).

Retirement living caravan parks or Manufactured Housing Estates as a form of low-cost longer-term housing for older people are rapidly disappearing. Many traditional caravan parks are being redeveloped for general market housing, or as tourism-only parks, or are being converted into Land Lease communities (Faulkner, Sharam, James, Tually, & Barrie, 2023).

Figure 6.1 provides an overview of key changes occurring in the retirement living sector, including the conversion of traditional caravan parks into tourist parks and/or land lease developments and the transition of rental retirement villages or Independent Living Units into more upmarket for-purchase products. These transitions reflect a loss of previously affordable stock in this sector. Despite this, the figure also highlights new, affordable models with the potential to house lower-income women as well. For example, individual rental retirement villages are also transitioning to affordable rental villages and social impact investing is driving the development of affordable Manufactured Home Estates and shared equity models that support affordable homeownership.
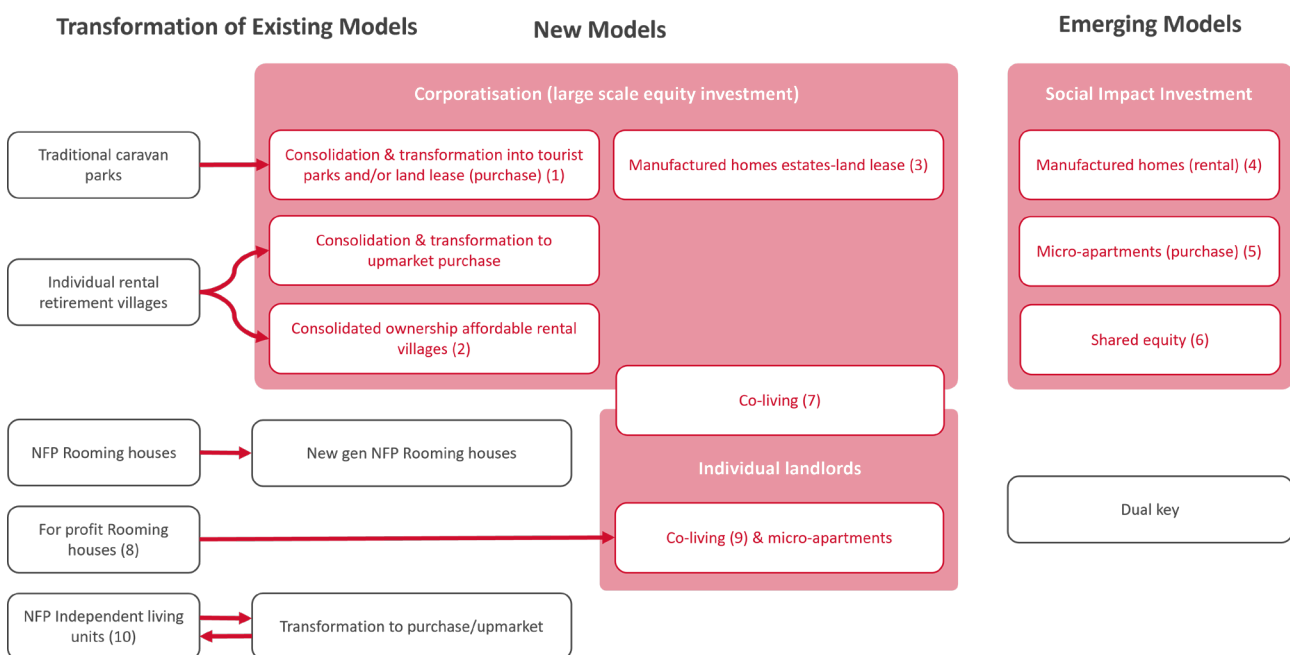

Figure 6.1   **Changes in market structure**

Source: (Faulkner, Sharam, James, Tually, & Barrie, 2023)

Retirement villages often provide comparatively cheaper housing than standard market-rate homes even if they aren't accessible for all households and individuals. Average prices are shown in **Figure 6.2**. In 2021 the average two-bedroom retirement village unit in Australia sold for $484,000, which was 55% of the median house sale price across the same postcode areas (Retirement Living Council, 2022)**.** Many people who choose to move to retirement villages do so as they represent a more affordable housing option than housing in the general market, especially when considering flexible entry fees (Travers, et al., 2022). Despite this, the financial barriers to entry into better quality developments tend to be high (Bridge, et al., 2011)**.**
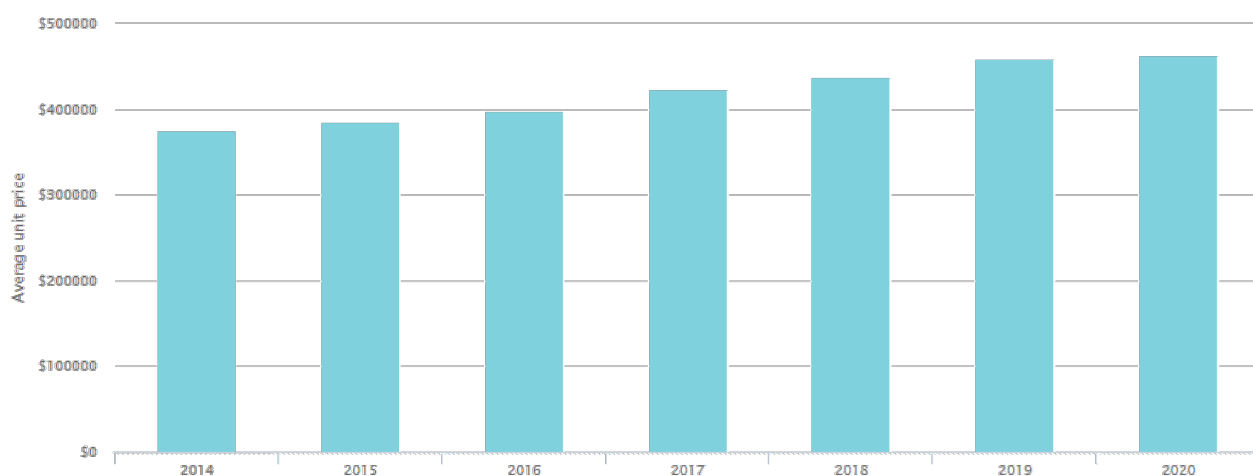
National average unit price
2020 census
$463,000

Figure 6.2   Average price for a 2-bedroom unit in villages across Australia

Source: (PWC/ Property Council of Australia, 2022)

6.1.2   How are they Structured?

In Australia, four types of tenure are typically on offer to retirement village residents:

1. A loan or license arrangement, where the resident pays an entry fee that grants them a licence to live in the property. When a resident departs the community, the entry contribution is refunded, less a delayed management fee (sometimes known as an 'exit fee'). The license agreement is not registered with the Land Titles Offices and provides less tenure security than a leasehold or freehold title.

2. A leasehold arrangement that offers the resident a long-term lease (commonly for 99 years) in exchange for a lump sum payment. Leases are registered with the relevant Land Titles Offices, which provides security of tenure but may also attract stamp duties. Residents who leave the village and have their apartment resold are entitled to a lease termination payout based on a percentage of the selling price.

3. As part of a strata or community scheme, where the resident pays the agreed purchase price to the unit's owner under a sale of land contract and is then considered as a 'registered interest holder'.

4. Freehold and other tenure types (such as company titles and rental villages).

Retirement villages are governed by state and territory legislation in Australia, with state-specific regulations. The legislations govern the contracts signed between operators and residents, define the various tenure types offered by operators, fees payable, cooling off periods, and dispute resolution (Travers, et al., 2022).

6.2 What are the Risks or Barriers to Retirement Villages and Independent Living Units?

The retirement village sector has received significant consumer complaints and negative media publicity over the years. Complaints, barriers and challenges relate to legal or regulatory challenges, a lack of homelessness or trauma-informed care, affordability and eligibility concerns.

6.2.1 Legal Rights and Contractual Challenges

Consumer complaints surrounding retirement villages include excessive exit fees, excessive management fees, excessive refurbishment fees, and unfair buy-back arrangements. These problems have been partially addressed by a series of inquiries leading to strengthened regulation. However, there is still dissatisfaction and mistrust. As National Seniors Australia noted in their submission to the 2022 Review of the Retirement Villages Act 1986, "*retirement villages legislation does not adequately protect older Australians… Retirement villages have the potential to give older Australians a comfortable lifestyle option, which is more suitable as people age, but this promise has been lacking because the legislation has enabled practices that are detrimental to the financial wellbeing of seniors*."

Contractual issues are particularly concerning given the difficulty or inertia surrounding exiting a retirement village once someone has chosen to enter. One retirement village resident explained the barriers to moving and also the risks of signing contracts in this particular housing type:

> "*In the retirement village, the thought of having to move is too much. The next move will be the mortician. [People think], this is the last move I'm going to make. Prospect of moving is a deterrent. We sign the contracts without understanding them at all, they are seductively opaque. They don't understand the financial commitment they are taking on.*" – Retirement village resident

6.2.2 Provision of Trauma-informed Care and Dealing with Vulnerability

There is also a question of whether traditional retirement villages are capable of appropriately supporting people with high needs or complex histories of homelessness and trauma. As industry experts explained:

> "*The lifestyles of women who are long-term homeless tend to age them prematurely – they may well need support before they turn 55. Women with long-term histories of homelessness are harder to house and require specialist care.*" – Industry expert

> "*[I have] concerns about the care given to people who can't voice their needs and opinions. If they don't have family members to speak up for them, things go wrong.*" – Industry expert

The Housing for the Aged Action Group (HAAG) works directly with older people living in retirement villages to support their needs. According to HAAG, the key issues experienced by vulnerable older people in retirement villages include:

- Experiences of bullying or poor management

- Experiences of being over-charged

- Threat of eviction or being encouraged to leave.

An industry expert explained that exit fees provided incentives for retirement villages to 'adopt a churn policy' or 'turnover policy' of trying to encourage residents to leave before ten years to maximise the amount of money generated from exit fees. According to this expert, financial incentives to generate this level of turnover can lead to residents being evicted or feeling like they are no longer welcome in a particular retirement village.

Interviewees also raised concerns about the disincentives to housing lower-income or more vulnerable residents. One explained this was predominately an issue of funding and profit:

> *''Retirement villages don't want to meet their needs [older women at risk of homelessness] because they can't pay. It's a money-making industry.''- Industry expert*

Another interviewee explained a regulatory barrier to housing higher-needs occupants. They explained that their not-for-profit organisation developed Independent Living Units using the Residential Tenancies Act, rather than Retirement Villages Act as it provided them more control around the potential to evict tenants if necessary. For them, being able to articulate the potential to evict occupants who were endangering their neighbours was an important way to ensure the ILUs were managed appropriately and safely. They explained that eviction processes were far more difficult and convoluted in a Retirement Village structure and this presented a barrier for organisations working with those with complex and long-term histories of homelessness.

6.2.3   A Lack of Affordability

There is a strong belief that retirement villages are only accessible to wealthier older people and that they are not appropriate places for women at risk of homelessness. This is related to high entrance fees and ongoing management costs. Industry experts echoed these concerns, emphasizing the profit-focused nature of the retirement village sector:

> *"[there are] no women in retirement villages that were on the brink on homelessness – you have to be well off to live in these places. These are places for people who can afford it, not people who are in need" – Industry expert*

> *"It takes astronomical amounts of money to get into retirement villages – to get in and to get out." – Industry expert*

> *"In 2010 – retirement villages were still independently owned, now the big players are buying them up [the independent villages]. The quality of these villages have diminished – it's a money making process." – Industry expert*

While these quotations may reflect the current nature of the retirement village sector, this has not historically been the case. Similarly, the strong perception that retirement villages are 'only for rich retirees' may make the needs of lower income or vulnerable occupants invisible. Indeed, research in Australia found that retirement village residents are not wealthy; across Australia more than 50% of village residents are full pensioners (Towart, 2013). Older women who are eligible for a full pension due to a lack of assets or income reflect a cohort who are at risk of homelessness if not securely housed, meaning there may be women who would otherwise be at risk of homelessness already living in retirement villages. This is especially the case in relation to rental villages or manufactured home estates.

6.3 How can we Increase Access to Affordable and Secure Housing in Retirement Villages?

There are several mechanisms available for increasing access to affordable and secure housing in retirement villages. This section will provide a brief overview with the following sub-sections providing more concrete examples. Solutions have been derived from Round Table discussions hosted by EAHA in October 2023, and summarised in **Figure 6.3.**

Figure 6.3   The context of retirement villages

Source: Zahra Zainal, 2023

Supporting the not-for-profit sector: As highlighted in **Section 6.2,** not-for-profit and government providers have historically been large contributors to affordable housing for older Australians. The not-for-profit sector continues to house vulnerable older people, with Wintringham, Uniting and Anglicare some of the providers in this area. Public and community housing that focuses on older people also provided much-needed housing for this cohort, through the provision of Independent Living Units (ILUs)

Support for affordable retirement living delivered by for-profit companies: While Round Table discussions emphasised scepticism about the ability or willingness of for-profit organisations to deliver affordable retirement villages or ILUs, new models are emerging. Research suggests that if companies can achieve sufficient economies of scale, larger rental villages may be delivered through a for-profit structure, especially in regional areas and if funded through social impact investing[4]. For some companies, delivering a portion of affordable homes is part of broader ESG goals[5] and reputation-building activities.

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[4] Investments granted for a financial and measurable social return (Organisation for Economic Co-operation and Development, n.d.)

[5] ESG goals are environmental, social and governance goals. These form the three pillars for an organisational risk and opportunities management framework (Wire, 2023).

Support from local government: Round Table discussions also focused on the role of local government as effective allies in delivering affordable retirement villages or ILUs. Key local government activities/ contributions include fast-tracking of planning processes, identification of their own assets, and provision of in-home aged care services.

The following sections explore these themes in greater detail.

6.3.1   Advocate for a Return to Federal Funding for Independent Living Units

The Australian Government subsidised ILUs between 1954 and 1986 under the Commonwealth's *Aged Persons Homes Act 1954*, spurring a large growth in the not-for-profit sector (McNelis, 2004). Once these subsidies ceased, not-for-profit organisations continued to build ILUs through various funding sources, including donations, grants, bequests, and leases of land from state and local governments. Over the ensuing decades, much of this stock has been lost or is ageing and no longer fit for purpose. A return to Federal funding subsidies for not-for-profit housing aimed at older people would drastically increase the stock of housing available to this vulnerable cohort.

6.3.2   Advocate for Increased Training for Retirement Village Operators

A recent survey conducted by the Retirement Village Residents Association (RVRA) which included 120 retirement villages in NSW found that 40% of respondents experienced at least one type of abuse (Retirement Village Residents Association (RVRA), 2023). As disputes in retirement villages are not uncommon, providing support for vulnerable older people is critical. Dr Malta from the National Ageing Research Institute acknowledged the lack of regulations for training retirement village operators to manage abuse (O'Keeffe, 2016).

01 State government as a planner/regulator:

- Introduce Inclusionary Zoning and density bonuses to help facilitate local affordable housing outcomes
- Fast track and provide flexibility in affordable and social housing planning applications
- Provide a cohesive, strategic and long-term policy environment and planning environment to increase certainty, transparency and cross-sectoral integration in housing and service delivery for older women

02 State government as a networker and central information hub:

- Establish a housing portal to identify ideas, buildings and opportunities for affordable housing delivery
- Establish a data dashboard with shared modelling of affordable housing supply, underutilised buildings and land information and affordability metrics
- Support the sharing of findings from this project

03 State government as a funder:

- Provide additional funding and low cost loans through the Big Housing Build and on-going social housing funding to build affordable housing for older women.
- Fund a pilot program to trial home sharing in the Eastern Metropolitan Region
- Identify and purchase ageing retirement villages at risk of conversion into more expensive housing, and retain this housing as social or affordable housing
- Establish a building retrofit fund and manual to encourage building owners to permanently or temporarily convert existing buildings into social and affordable housing

04 State government as a land and/or asset owner:

- Sell, gift or lease government-owned land at subsidised rates to community housing providers delivering affordable retirement housing
- Audit under-utilised government-owned properties and partner with other actors to permanently or temporarily convert these buildings into housing for older women at risk of homelessness

05 State government as an advocate and thought leader:

- Advocate to Federal Government to retain and expand the Housing Australia Future Fund overtime and continue to prioritise older women at risk of homelessness
- Support on-going research projects such as this one, with a particular emphasis on projects that embed insights from people with lived experience
- Support broader community education campaigns about homelessness, ageism, sexism and ableism

Shane McGrath from the Housing for the Aged Action Group (HAAG) shared some examples of areas for improvement with retirement village management at the Round Table sessions, as summarised in **Figure 6.4.**
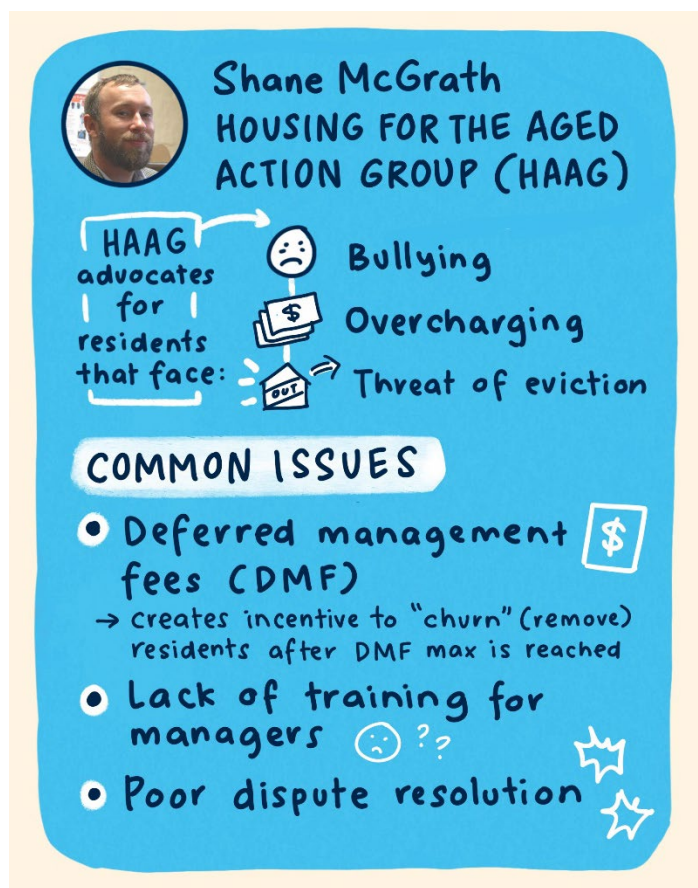
Illustrations by Zahra Zainal | zahrazainal.com

Figure 6.4   A summary of common issues retirement village residents face presented by Shane McGrath, retirement housing worker at HAAG, at the Round Table discussions in October 2023

The NSW Ageing and Disability Commission recently released a guide to support retirement village operators responding to abuse of older people in retirement villages, including training and resources (NSW Ageing and Disability Commission, 2023). These guidelines will hopefully contribute to vulnerable people in retirement villages receiving the support they require.

6.3.3   Provide Local Government or State Land for Retirement Village and Independent Living Unit Developments

There is a long history of state and local government donating or selling land for use in retirement villages and ILUs, with examples including :

- Lionswood Village in Ringwood is a retirement village built on land donated by the then City of Ringwood (now City of Maroondah) in the early 1960s

- Rushall Park village in North Fitzroy was built on land gifted by the Government of Victoria.

6.3.3.1 Case study: Use of local government land to support social housing for older people in Lancefield, Macedon Ranges

Macedon Ranges Shire Council received a significant investment from Homes Victoria's "Big Housing Build" initiative announced in November 2020 (Macedon Ranges Shire Council , n.d.). The Council partnered with Wintringham Housing Limited to apply for funding a social housing upgrade in Lancefield under this initiative (Macedon Ranges Shire Council , 2023). Funding was deemed successful in late 2022. The project will see 12 units built across two Council-owned blocks in Lancefield, Victoria. This will result in five existing older units being demolished and existing tenants supported with interim accommodation.

Council advertised a Notice of Intention to Lease the site to Wintringham and welcomed public feedback on this initial proposal by February 2023. Nine submissions were received and reviewed during the April Council meeting. During this meeting it was agreed that the Council would enter a 20-year lease with Wintringham Housing to manage the units on behalf of the Council, with the term commencing on 1 May 2023 with an annual fee of $1 (Macedon Ranges Shire Council, 2023).

Council will continue to work with Wintringham and the Lions Senior Citizens Villages of Lancefield Romsey Inc on the ongoing management of this site.

Tanya Atkinson, Manager at Wintringham, provided an overview of how the business model works at the Round Table sessions, which is summarised in **Figure 6.5.**

Figure 6.5   **A summary of the Wintringham model presented by Tanya Atkinson, Manager at Wintringham, at the Round Table discussions in October 2023**

6.3.4 Address Planning Regulations to Encourage More Supply of Affordable Rental Homes in Retirement Villages

Scale is a critical issue to achieve efficiencies in the provision of retirement villages and ILUs. Intensification could provide an opportunity for affordable housing in well located areas. This could be achieved if planning regulations allowed for either on or offsite density increases in return for the provision of affordable units on a particular site. Affordable Housing negotiations in Victoria, delivered through Section 173 Agreements or a new State-level planning mechanism to coordinate supply across the state over time, are both potential mechanisms to encourage affordable retirement housing supply through planning approaches (Faulkner, Sharam, James, Tually, & Barrie, 2023).

6.3.5 Greater Industry Innovation in Business Models

There is opportunity for greater innovation in retirement village business models. For example, a retirement village in Queensland called 'Seasons Living' is beginning to offer alternatives to traditional leasehold or freehold agreements. They offer some of their housing with partial subsidies to price the rent far below market value for eligible residents. They also have much shorter lease terms (6 or 12 months) which they state gives residents more freedom to continually renew if they choose, or to leave without incurring hidden exit costs which persist in other retirement homes.

Similarly, recent research by AHURI (Faulkner, Sharam, James, Tually, & Barrie, 2023) has identified the potential for social impact investing to support the scaling of affordable rental retirement villages. There is evidence that some property industry sectors are prioritising affordable housing over financial return, for example focusing on providing housing to pension-reliant clients.
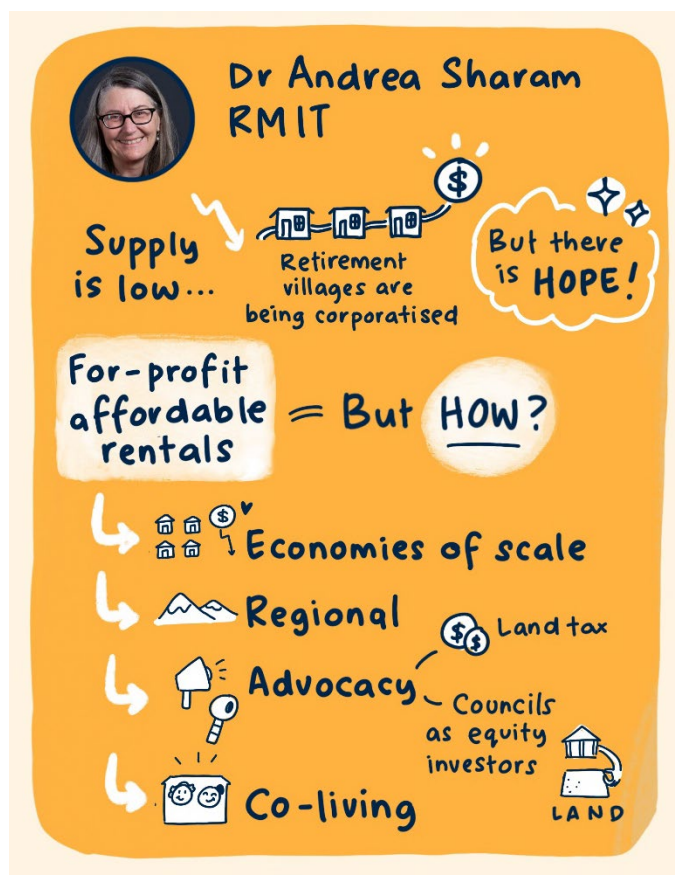
Figure 6.6 **A summary of ways retirement villages could deliver affordable housing presented by Dr Andrea Sharam, Senior Lecturer at RMIT, at the Round Table discussions in October 202**3

6.3.6 Supporting Socially-integrated Villages for Older People

6.3.6.1 Case Study: Deakin Micro Village for Older People, Geelong

In 2019, researchers from Deakin University conducted a community housing project to explore innovative strategies for affordable housing that maintain a sense of community in the form of micro villages for older people in Geelong, Victoria (Deakin University, n.d.). This project was led by the Deakin HOME Research Hub - an interdisciplinary group of researchers who work with local communities to co-design solutions to complex problems including affordable housing, homelessness and social inclusion (Deakin University, n.d.).

The project received funding from the Geelong Community Foundation (GCF) and the Lord Mayor's Charitable Foundation. HOME Research Hub partnered with Geelong Sustainability during the community consultation phase to develop a best practice model used to design a prototype micro-village.

The primary barrier identified from this research project were regulatory barriers, as tiny or compact homes are often considered an undesirable planning outcome in current planning regimes in Australia. Other barriers identified also include financial, accessibility and community integration.

Some recommendations from this project include the need for nationwide and local planning reforms, the need to educate stakeholders to change negative perceptions of compact homes, and to conduct research to understand the demand for compact homes in Australia (Tucker, et al., 2021).

The next step will be to create a "living village model". HOME Research Hub has partnered with MicroVillage Geelong to provide guidance on establishing a place-based micro village that houses 6 - 12 residents in the Geelong region.

Figure 6.7   Geelong Microvillage Project, Victoria

Source: (Tucker, et al., 2021)

7.0 Conclusion and Recommendations

This section focuses on recommendations and next steps, with an emphasis on the identification of implementable solutions for members of the EAHA.

7.1 The Role of Local Government in Addressing Homelessness

While the current project has emphasised the role of cross-sectoral involvement in housing solutions, it is important to acknowledge the range of roles local government play in supporting solutions for older women at risk of homelessness. This section acknowledges the role that Eastern Affordable Housing Alliance (EAHA) councils could, or should, play in addressing homelessness, providing a lens for prioritising the solutions outlined in **Table 7.1.**

Feedback from Phase Two of the project on the role of local government is summarised in **Figure 7.1.**
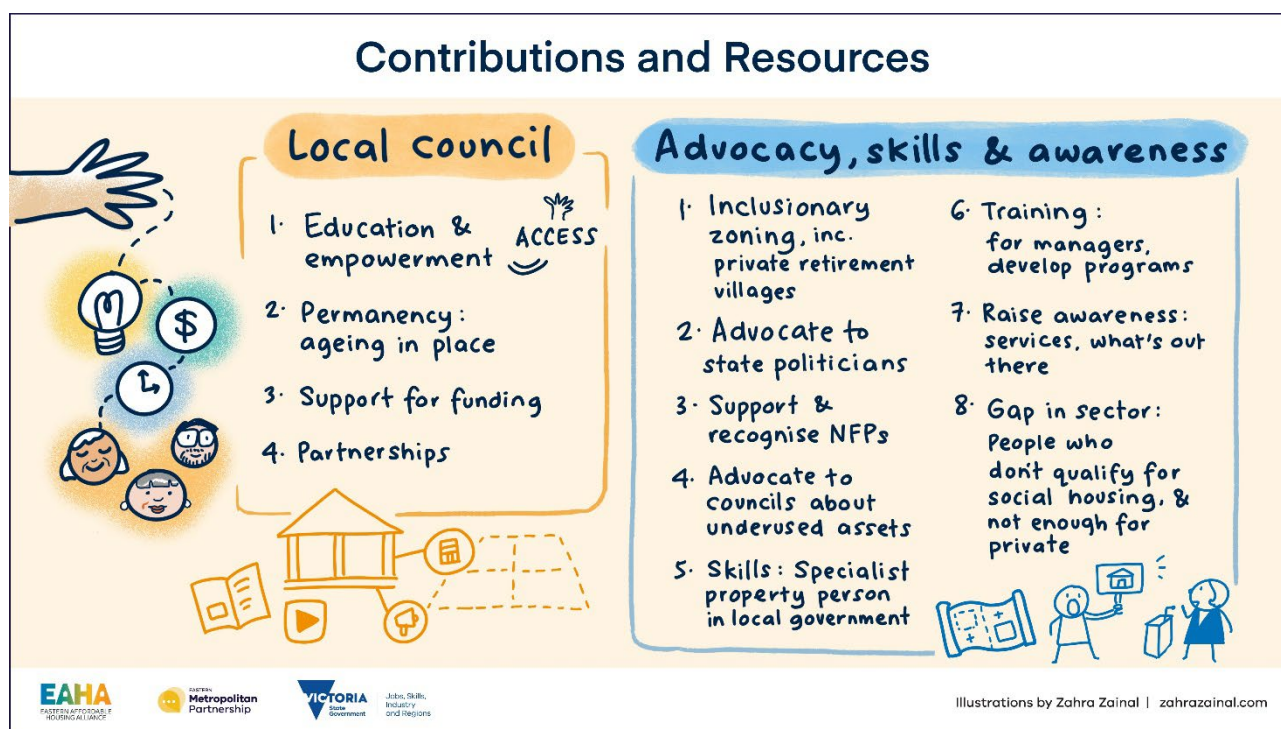

Figure 7.1   Contributions and Resources to support affordable housing for older women at risk of homelessness

These recommendations align with broader research into the role of local government in addressing homelessness. The below dot points are derived from a report by Leanne Mitchell, undertaken as part of a Churchill Fellowship, with additional detail provided for the context of older women's homelessness (Mitchell, 2019):

- **Make homelessness everyone's business:** Use local government's ability to connect across the community, recognising that no one group working in isolation can solve a complex problem like homelessness, instead a collective approach is required and will bring better results. This includes bringing together homelessness, family violence, mental health, NDIS, aged care and social isolation perspectives.

- **Focus on homelessness beyond rough sleeping:** While street sleeping is the most visible and vulnerable experience of homelessness, local government is equipped to handle the broader experience of homelessness. Indeed, older women are far more likely to 'couch surf,' sleep in their cars or move precariously between family members and friends than be rough sleepers, meaning their homelessness is often invisible.

- **Recognise what you can do to prevent homelessness:** Local government can take the time required to understand the factors that will lead to homelessness in their communities and identify the customer service points where people at risk of homelessness might be and connect with them before they hit crisis. GPs, hospitals, churches and other religious groups and Centrelink have been identified in this research as key connection points, especially for women in the 'rapid pathway' with no previous experience with homelessness services.

- **Educate and change the narrative:** Local government is in the position to help get the facts straight on homelessness and use their close ties to the communities to educate people on the causes and impacts of homelessness on their communities. Addressing stigma around homelessness and ageism are central to this activity.

- **Take your seat at the table:** Local governments should lobby Commonwealth and state governments' unique ability to offer responses to help end homelessness. Victoria's Big Housing Build and ongoing funding for social housing is a key mechanism for advocating for, and supporting, the delivery of additional affordable housing for older women.

The report also highlights the following steps that local government can take:

- **Know the local homelessness situation**: collect local data; listen to your local community; establish a shared definition of homelessness

- **Lead the narrative and drive collaboration:** nurture community alliances; embrace lived experiences; involve all parts of government; collaborate to address welfare, safety and amenity

- **Organise your approach and your workforce:** build a collaborative strategy; lead good-giving initiatives; structure your team for success

- **Act to prevent and end homelessness:** know what you can do to influence housing; refocus prevention; bring in your libraries and other customer service staff; know what you can offer in crisis response.

In addition, the current project has also identified the following roles that local government can take, in acting as an ally for older women at risk of homelessness, and in developing appropriate and effective housing and homelessness solutions. These roles are further outlined in **Figure 7.2**.

01 Council as a responsible authority/ planner:

- Can council fast track affordable and social housing applications?
- Can council waive or reduce car parking requirements for social housing or aged care developments?
- Can council embed questions about willingness to collaborate on affordable housing as part of mandatory planning forms and processes?
- Can council champion voluntary planning agreements that deliver affordable housing as part of Section 173 Agreements.

02 Council as a networker:

- Can council help bring together developers, philanthropists, service providers, not-for-profit housing associations and community groups with shared interests?
- Can council help with 'translating' ideas between sectors? Can council create physical or virtual spaces for collaboration?
- Can council help older vulnerable women with the services they require?

03 Council as a land and/or asset owner:

- Can council partner with other stakeholders to convert existing car parks, buildings or land into social or affordable housing?
- Can council become an equity investor in retirement living?

04 Council as a service provider:

- Can council be a more pro-active player in in-home care for older people?
- Can council support the social inclusion activities that support older women?

05 Council as an advocate and thought leader:

- Can council advocate to State Government and Federal Government for funding?
- Can council support programs that destigmatise homelessness for older women?
- Can council be a leader in addressing ageism and sexism?

Figure 7.2   Local government's role in addressing homelessness in older women

Source: Umwelt, 2023

7.2   The role of State Government in Addressing Homelessness

State government also plays a central role in addressing homelessness, with different levers, strengths and weaknesses to local government. State government has access to substantially larger budgets than local government and also has the capacity to analyse, regulate and address issues at a broader geographical scale. The solutions identified in this report will struggle to be trialled, scaled or maintained without direct involvement from state government. The roles state government can and should take are outlined in **Figure 7.3.**

01 State government as a planner/regulator:

- Introduce Inclusionary Zoning and density bonuses to help facilitate local affordable housing outcomes
- Fast track and provide flexibility in affordable and social housing planning applications
- Provide a cohesive, strategic and long-term policy environment and planning environment to increase certainty, transparency and cross-sectoral integration in housing and service delivery for older women

02 State government as a networker and central information hub:

- Establish a housing portal to identify ideas, buildings and opportunities for affordable housing delivery
- Establish a data dashboard with shared modelling of affordable housing supply, underutilised buildings and land information and affordability metrics
- Support the sharing of findings from this project

03 State government as a funder:

- Provide additional funding and low cost loans through the Big Housing Build and on-going social housing funding to build affordable housing for older women.
- Fund a pilot program to trial home sharing in the Eastern Metropolitan Region
- Identify and purchase ageing retirement villages at risk of conversion into more expensive housing, and retain this housing as social or affordable housing
- Establish a building retrofit fund and manual to encourage building owners to permanently or temporarily convert existing buildings into social and affordable housing

04 State government as a land and/or asset owner:

- Sell, gift or lease government-owned land at subsidised rates to community housing providers delivering affordable retirement housing
- Audit under-utilised government-owned properties and partner with other actors to permanently or temporarily convert these buildings into housing for older women at risk of homelessness

05 State government as an advocate and thought leader:

- Advocate to Federal Government to retain and expand the Housing Australia Future Fund overtime and continue to prioritise older women at risk of homelessness
- Support on-going research projects such as this one, with a particular emphasis on projects that embed insights from people with lived experience
- Support broader community education campaigns about homelessness, ageism, sexism and ableism

Figure 7.3   State government's role in addressing homelessness in older women

Source: Umwelt, 2023

7.3   Recommendations, Solutions and Next Steps

Table 7.1 summarises the recommendations and solutions gathered over the course of the research project, drawing on interviews, Round Table discussions, extensive literature and emerging models of housing and aged care delivery.

Table 7.1   Recommendations, solutions and next steps

Solution	Stakeholders	Example of where it has worked
Tapping into under-utilised homes and buildings		
Work as a connector to ensure recent changes to increase flexibility around secondary dwellings (or granny flats) result in increased affordable housing options for older women at risk of homelessness. Build familiarity within the EMR about the role of social enterprise property managers like HomeGround Real Estate to link property owners with potential tenants.	• State government funding • Service provider: Local government or an existing community group such as Shared Lives • Advisory: HANZA • Home sharers: Older people in the EMR, either homeowners looking to share or home sharers seeking a home	Shared Lives is a Victorian social enterprise supporting home sharing in Victoria. Their home share program matches seniors who need a little help to live independently at home (home provider) with a carefully selected, compatible companion who needs housing (home sharer). In return for low-cost accommodation, the home sharer provides 10 hours of support per week to the home provider. Unlike other house share schemes in Australia, the Shared Lives home help program is specifically designed for seniors. Shared Lives currently operates in Melbourne's inner suburbs. (Shared Lives Australia, 2023)
Support building owners with temporarily unused buildings to generate 'meanwhile use' temporary accommodation for older women at risk of homelessness. This could be undertaken in collaboration with Housing All Australians, with funding from private industry, state government or philanthropy.	• Networker/ linkage: Local government to ascertain developer appetite for this model and link them with relevant stakeholders • Planning authority: Local government • Building provider: Existing building owner • Retrofit partner: Developers willing to undertake building retrofit at lo-bono or pro-bono rates • Building manager: Not-for-profit provider such as YWCA • Advisory: Housing All Australians • Funding/advice: State and Federal Governments	The Lake House is a repurposed aged care facility in Melbourne providing short-term crisis or transitional accommodation for up to around 40 older women at a time. Through collaboration with the private sector and local governments, YWCA National Housing Australia manages short-term leasing of the facility, with tenants paying 'peppercorn' rent of $1 a year, to provide affordable housing for older women.

Solution	Stakeholders	Example of where it has worked
Advocate for or allocate funding to pilot a program (with Homeshare Australia and New Zealand Alliance (HANZA) or another provider) to support for homesharing for older people in the EMR (and then extend if successful).	• Funding: State government • Networker/ linkage: EAHA • Tenancy manager: Real Estate Agents or HomeGround Real Estate	The NSW planning system includes provisions to enable low-cost market housing— particularly accessory dwellings (granny flats) and boarding houses in residential areas, irrespective of local planning controls. These provisions have seen significant take up (over 13,000 dwellings and rooms since 2009), equating to nearly 5 per cent of total housing output in the Sydney metropolitan region.
Establish a Housing Portal where anyone can upload ideas about solutions, land parcels, buildings or services relevant to delivering affordable housing. The Queensland State Government provides an example of how this can be a successful mechanism in crowd-sourcing ideas and resources.	• Portal host: Victorian Government • Contributors: EAHA and other local government collaborations	Queensland Government has recently launched a housing portal to gather ideas and concepts for delivering affordable housing. This is supporting the government's activities in actively purchasing and converting existing underutilised buildings to generate more affordable housing in Queensland.
Retirement Villages and Independent Living Units		
Identify existing state/local government-owned land or buildings with the capacity to host affordable retirement village-style housing for older women, partnering with a not-for-profit housing provider and tapping into state government for funds to deliver housing for vulnerable older people in the Eastern Metropolitan Region (EMR). The Big Housing Build and Housing Australia Future Fund (HAFF) provide relevant mechanisms for accessing funds with initiatives to deliver homes to women and children escaping family violence.	• Land owner: Local government or state government • Developer: Not-for-profit housing association • Key funder: State or federal government or philanthropy • Mechanism: cross-sectoral partnerships	Lancefield Housing Units are currently under construction with the intention to build 12 social housing units on Council-owned land in Lancefield, Victoria (Wintringham Housing Limited, n.d.).

Solution	Stakeholders	Example of where it has worked
Negotiating for affordable retirement homes within retirement villages and Manufactured Home Estates at the planning application stage. Victoria's Section 173 agreements provide a mechanism for this.	• Planning authority: Local government • Developer: For-profit retirement village developers • Mechanism: Section 173 Planning Agreements	Affordable housing negotiations are happening to a modest degree in Victoria. For example, Women's Housing Limited bought seven units for low-income women at a discounted rate in Box Hill due to a Section 173 agreement. In Glen Eira the provision of land for affordable housing was a key factor in a planning scheme amendment for East Village. (Raynor, Warren-Myers, & Palm, 2020)
Identifying where existing ageing retirement villages may be disused, underutilised or at risk of being purchased and converted into more expensive retirement villages. Work with state government to purchase these developments and ensure they are retained as affordable ILUs.	• Land owner: existing retirement village operator • Developer: Not-for-profit housing association • Key funder: State or federal government or philanthropy • Mechanism: cross-sectoral partnerships	A Toowoomba former retirement village has been turned into social homes, comprising of 58 self-contained units. The property was purchased by the Palaszczuk Government, Queensland as an innovative solution to support Queenslanders finding safe and stable housing (Cruz, 2023).

This research project has identified a range of opportunities and mechanisms for the Victorian Government and members of the EAHA to progress the delivery of additional housing and care services for older women at risk of homelessness. Local government can work as an advocate, service provider, land owner, developer, approver or networker to progress these solutions. The Victorian Government can support as a planner/ regulator, funder, land and/or asset owner, networker, and central information hub.

The current research project has been designed to develop implementable solutions and to build the networks and levels of familiarity required to deliver them. The value of outputs lies not only in the written findings but also in the formal and informal connections between participants, the advice from lived experience advocates, the awareness-raising aspects of the project and the development of mailing lists, partnerships and idea sharing that emerges from Participatory Action Research. Next phases of research and action may focus on funding and piloting a single idea from the above list to progress outcomes.

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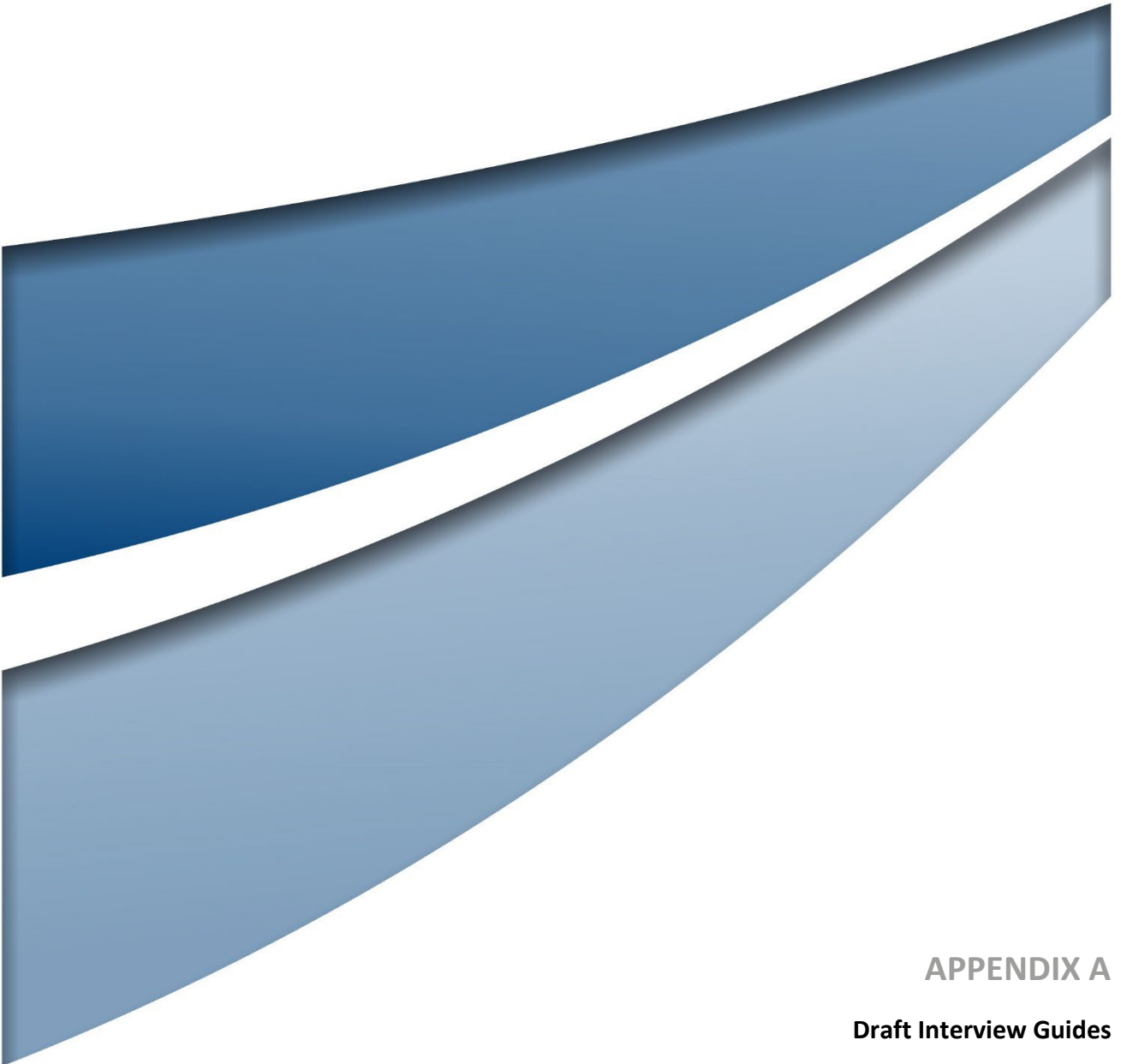
APPENDIX A

Draft Interview Guides

Unoccupied homes interview guide

The Eastern Affordable Housing Alliance (EAHA) is a formal collaboration of six Councils to address the housing affordability crisis in Melbourne's eastern LGAs. (Knox, Manningham, Maroondah, Monash, Whitehorse, Yarra Ranges).

The aim of our project is to build understanding of homelessness among women over 55 in the Eastern Metropolitan Region and develop a range of recommendations for place-based solutions.

The EAHA is interested in understanding how currently unoccupied homes, rooms or buildings could contribute to the stock of housing available to older women at risk of homelessness.

Our focus is towards delving deeper into underutilised spaces, such as rooms, residences, and even commercial structures, aiming to uncover opportunities for repurposing and harnessing their potential.

1. Can you tell me a little bit your organisation? What services do you provide and for whom?

2. Are you working in the Eastern Metropolitan Region? (Knox, Manningham, Maroondah, Monash, Whitehorse, Yarra Ranges, Other please specify)

3. What is the nature of your involvement in the previously selected region/s?

4. Is your organisation currently housing or caring for older women at risk of homelessness or housing insecurity?

5. Is your organisation working on ways to better support this cohort? In what way?

6. In your opinion what are the biggest strengths and weaknesses of tapping into unoccupied homes, rooms or buildings in meeting the needs of older women at risk of homelessness or housing insecurity?

7. Who would you need to partner with or what resources would you require to increase the amount of older women you support or the quality of service you provide to them?

8. Is there any way EAHA or the local governments of the Eastern Metro Region could support your organisation to better serve older women at risk of homelessness?

9. Are there any good examples (either from your organisation or from anywhere else) that we should be looking into? What are the key learnings to be taken from that example?

10. Is there anyone else you recommend we speak to?

Retirement Village Interview Guide

The Eastern Affordable Housing Alliance (EAHA) is a formal collaboration of six Councils to address the housing affordability crisis in Melbourne's eastern LGAs. (Knox, Manningham, Maroondah, Monash, Whitehorse, Yarra Ranges). The aim of our project is to build understanding of homelessness among women over 55 in the Eastern Metropolitan Region and develop a range of recommendations for place-based solutions.

The EAHA is interested in understanding how retirement villages or Independent Living Units could contribute to the stock of housing available to older women at risk of homelessness.

In Phase 1, numerous older women and service providers conveyed that they or their acquaintances were residing in underoccupied retirement villages. This prompted us to question the reasons behind this phenomenon and contemplate ways to optimise housing resources for older individuals in need. While we acknowledge ongoing efforts by the private sector to explore cost-effective retirement living options and housing solutions, our focus is on understanding how these initiatives can be further expanded and/or enhanced.

1. Can you tell me a little bit your involvement with retirement villages in the EMR?

2. Are you working in the Eastern Metropolitan Region? (Knox, Manningham, Maroondah, Monash, Whitehorse, Yarra Ranges, Other please specify)

3. What is the nature of your involvement in the previously selected region/s?

4. In your experience for visiting retirement villages in this region, how would you categorise the stock that is the stock?

5. In your experience, are retirement villages currently servicing the type of women who would be vulnerable to homelessness otherwise?

6. In your opinion what are the biggest strengths and weaknesses of retirement villages and/or Independent Living Units in meeting the needs of older women at risk of homelessness or housing insecurity?

7. Do you have any ideas of how retirement could increase the amount of lower income older women they support?

8. Is there any way EAHA or the local governments of the Eastern Metro Region could support organisations to better serve older women at risk of homelessness through changing the way they interact with retirement villages or independent living units?

9. Are there any good examples (either from your organisation or from anywhere else) that we should be looking into? What are the key learnings to be taken from that example?

10. We are organising a round table on this topic in October. Would you be interested in attending or speaking at that round table? Or could you recommend someone else who you think would be a good fit?

11. Is there anyone else you recommend we speak to?

12. Who are the biggest retirement village providers in the region, for profit and NFP?
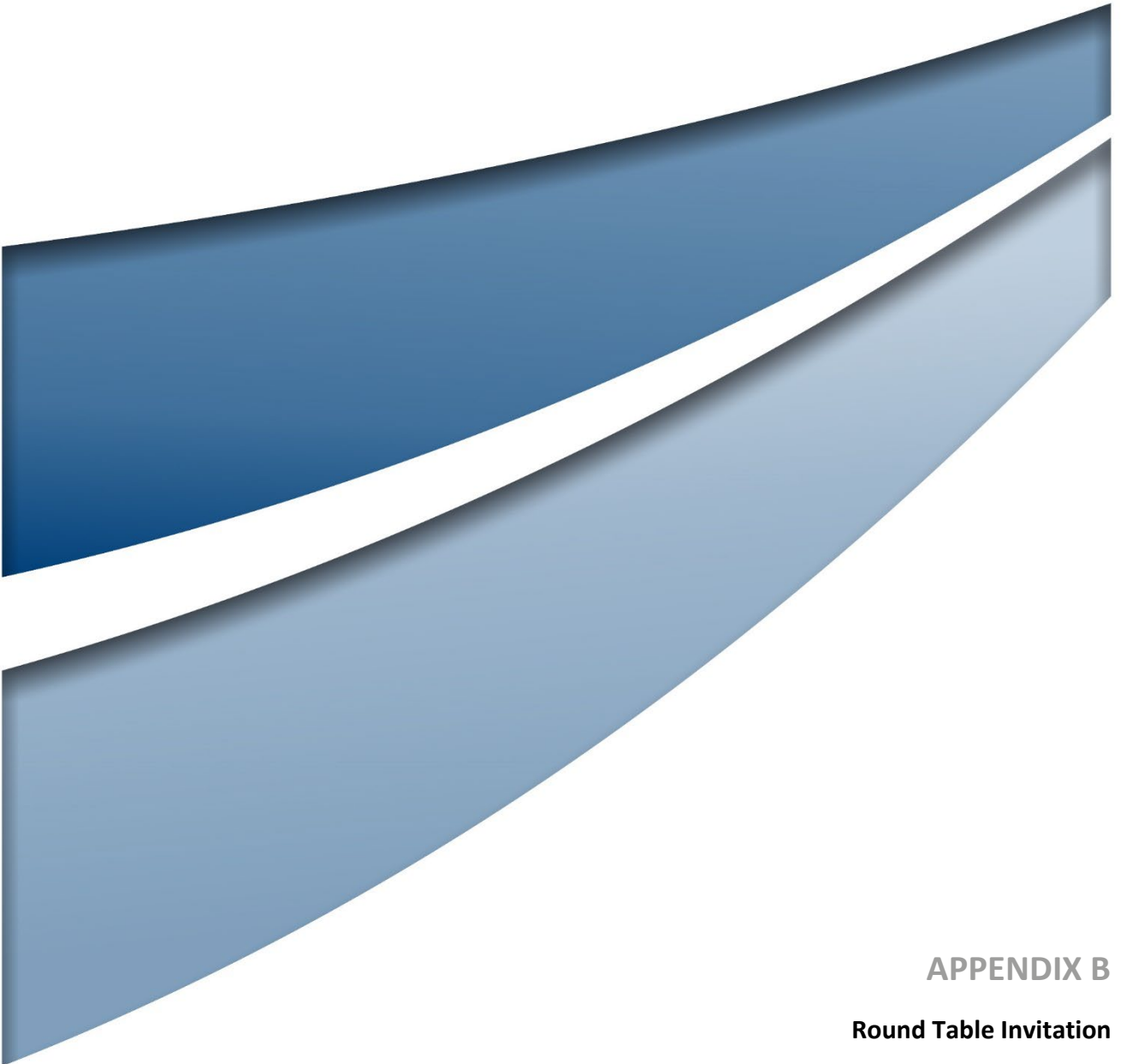
APPENDIX B

Round Table Invitation

PREVENTING HOMELESSNESS AMONG OLDER WOMEN –TANGIBLE SOLUTIONS TO A GROWING CRISIS

Join us for an optimistic and engaging discussion about solutions to older women's homelessness in Melbourne's eastern region.

We'll be hosting two sessions discussing key solutions:

- Whether retirement villages and Independent Living Units can support older women at risk of homelessness
- How we can tap into under-utilised buildings and homes to unlock much-needed housing supply

The goal of these sessions is to share information, spark new ideas and build a knowledge base for the Eastern Affordable Housing Alliance and our partners.

DATE: Wednesday 25 October

Retirement Villages Round Table: 10.00am-12.30pm

Under-utilised buildings and homes Round Table: 1.30pm-4.00pm

AT: Maroondah Federation Estate (Room 2) 32 Greenwood Ave, Ringwood

Morning tea and afternoon tea provided.

Opt in for lunch from 12.30-1.30pm

CONFIRMED SPEAKERS:

Retirement Villages

- Tanya Atkinson, Wintringham
- Housing for the Aged Action Group

Under-utilised buildings and dwellings

- Dr Gillian Armstrong, Climate Works Centre
- Meg Montague, Home Share
- Samantha Gatherum-Goss, HomeGround Real Estate

WHAT TO EXPECT

- Expert panelists provide their perspectives and big ideas on each topic
- A 'world café' style conversation where smaller groups can speak directly with each panelist to ask follow up questions, provide feedback or network over shared passions
- Invitees include women with lived experience of homelessness, community organisations, local and state government, property and private sector representatives
- Facilitated by lead researcher, Dr Kate Raynor, Umwelt Environmental & Social Consultants
- Come prepared to contribute to much-needed solutions!

ABOUT THE PROJECT:

The Preventing Homelessness Among Older Women Research Project is commissioned by the Eastern Affordable Housing Alliance (EAHA), delivered through funding from the Victorian Government's Metropolitan Partnerships Development Fund, and with support from Knox City Council. This two-phase research project aims to understand the context of older women's homelessness in Melbourne's Eastern Metropolitan Region (Phase One) and develop solutions to address this issue (Phase Two). You can see the outputs from Phase One here https://eaha.org.au/phow-research-project

In Phase Two we turn our attention to tangible solutions to a growing crisis. We've spoken to industry experts across the retirement and aged care sector, real estate agents, retirement village residents, building conversion experts and home share agencies to gather insights on what works when housing older women at risk of homelessness.

Please contact Camille Bowles at Knox City Council for more information: camille.bowles@knox.vic.gov.au or 0439 882 682.

REGISTER

Register your attendance by Monday 16 October at one or both of these sessions at this link and QR code