



# Improving Housing Security for Older Women



Government of  
South Australia

Progress Update

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# Contents

→ <b>Focus area 1: New Supply Models and Land Use</b>	<b>4</b>
→ <b>Focus area 2: Private Rental</b>	<b>11</b>
→ <b>Focus area 3: Services</b>	<b>18</b>
→ <b>Focus area 4: Social housing</b>	<b>23</b>

*It is recognised that older single women are at greater risk of housing insecurity than those who are partnered or living in multiple income households. Further, they are not a homogenous group and have different, individual needs when it comes to where they live.*

Older women are particularly vulnerable to housing insecurity due to a range of current and historical systemic factors, including, but not limited to:

- **Domestic, family and sexual violence and elder abuse**
- **Financial insecurity and disadvantage (lower lifetime incomes, less access to financial assets such as superannuation due to informal care responsibilities)**
- **Relationship breakdown, illness or death of a spouse**
- **Social norms, gender and sexual identity, and age discrimination**
- **Market forces such as housing affordability and availability.**

Establishing a Taskforce to work towards housing security for older South Australian women was a 2022 election commitment of the Malinauskas Labor Government to address older women being one of the fastest growing populations facing homelessness.

The Housing Security for Older Women (HSFOW) Taskforce was officially launched in January 2023 and its work concluded on 7 September 2023 when the **recommendation report** was finalised.

The 40 recommendations identified by the HSFOW Taskforce span across four focus areas and took into consideration the outcomes from the lived experience workshops and YourSay community engagement.

The recommendations include both preventative and responsive approaches and reflect that addressing housing insecurity is broader than just government responses and action. It requires a cross-sectoral approach whereby government, non-government and the broader South Australian community invest in initiatives that improve housing security for older South Australian women.

The State Government recognises that several strategies and frameworks are aligned towards realising the Taskforce's recommendations including the State's **Women's Equality Blueprint 2023-2026** and **South Australia's Plan for Ageing Well 2020-2025**. Our commitments to addressing housing need are further articulated in **A Better Housing Future** and the **Housing Roadmap**. Combined, these commitments function to highlight the importance and interaction of gender, age and housing need towards improving housing security and preventing experiences of homelessness for South Australians.

Following in-principle Government support on release of the recommendation report in December 2023, this is a formal high-level summary and progress update on activities and actions towards the 40 recommendations.





# Focus area 1: New Supply Models and Land Use

These recommendations explore how land could be used, as well as how housing supply models are developed, implemented and accessed to enable diverse, accessible, and affordable homes and long-term living options for older women to age in place. Recommendations within this focus area seek to address:

→ **Affordable and accessible homes that meet a diverse range of needs.**

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→ **Affordable and accessible financial products and assistance.**

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→ **Alternate funding and investment models.**

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**1.1. Explore the provision of co-housing / co-located housing accommodation to improve housing security for older women.**

**Desired benefit/outcome:**

Improve affordability and availability of housing for older single women.

**Lead agency:** Department for Housing and Urban Development

**Progress to date:**

The South Australian Government recognises the importance of improving the diversity and affordability of housing supply through:

- The **Future Living Code Amendment** seeks to facilitate a new form of 'co-located housing'. This will initially expand rental and ownership options for a greater range of demographic groups (including women) on shared allotments in select inner and outer metropolitan Adelaide council areas, with opportunity for this new policy to then be applied to other council areas through separate Code Amendments.
- The **Accommodation Diversity Code Amendment**, which seeks to introduce a new 'co-living' accommodation type, enables the development of private residences with shared facilities and common areas.
- The **Greater Adelaide Regional Plan**, as a land use plan, furthers gender equality at the macro-spatial level by ensuring enough land for housing and working towards an urban form that promotes equitable access to transport, services and amenities. It seeks to remove or reduce planning policy barriers for the provision of social housing and services for a wide range of diverse and vulnerable groups.



## 1.2 Continue to promote and practice liveable design and energy efficient standards.

**Desired benefit/outcome:** Improve the affordability and amenity in new housing supply, enable ageing in place, reflects a sense of self and ownership, reduce the need for residential aged care.

**Lead agency:** Department for Housing and Urban Development

### Progress to date:

The State Government recognises the importance of housing that is affordable and suits the needs of South Australians through:

- The implementation of the liveable housing design and energy efficiency provisions in the National Construction Code (NCC) for new homes on 1 October 2024, (**read the Premier's announcement**), which includes:
  - Improved entry and circulation spaces, with step-free access and wider doors and corridors.
  - At least one toilet and one shower that facilitate independent access and use.
  - Installation of additional wall framing during construction to allow for future grab rails for the bathroom and toilet.
  - An increase in construction requirements to achieve a 7-star equivalent energy rating under the Nationwide House Energy Rating Scheme (NatHERS).
  - Adoption of an annual energy use budget related to household building system design (heating and cooling, hot water, lighting).

## 1.3. Explore delivery options, including how to encourage buy-in from non-government and private investors for modern villages.

**Desired benefit/outcome:** Improve affordability and availability of housing supply for older women, housing security through diverse home ownership options, and enable ageing in place in a connected community setting.

**Lead agency:** Renewal SA

### Progress to date:

The State Government recognises the important role non-government and private investors play in increasing diverse supply options, especially in regional locations through:

- Establishing the **Office for Regional Housing** within Renewal SA, that is committed to working with local governments, economic development agencies and employers to address housing shortages in regional South Australia. By increasing the supply of new housing more broadly within regional South Australia and specifically targeting an increased supply of rental accommodation, the Office for Regional Housing aims to have a positive impact across the broader housing market.



**1.4. Make the process of building and renting out ancillary dwellings, such as granny flats and studio apartments, easier and more accessible.**

**Desired benefit/outcome:** Increase the supply of affordable and available housing for older single women.

**Lead agency:** Attorney General's Department

**Progress to date:**

The State Government recognises the importance of being able to utilise ancillary dwellings as an additional supply option in the private rental market through:

- In December 2024, approved the **Ancillary Accommodation and Student Accommodation Definitions Review Code Amendment** allowing for self-contained ancillary accommodation (known as 'granny flats') to be readily established in association with a primary residence. Prior to the change, ancillary accommodation was not able to be self-contained i.e. without its own kitchen, bathroom and laundry.
- An amendment to the **Residential Tenancies Act 1995** to include "granny flats" in residential tenancy agreements, commenced 1 July 2024.

**1.5. Encourage the increase of supply of safer female-specific rooming houses.**

**Desired benefit/outcome:** Address the urgent demand to assist older single women who are resorting to unsafe housing options such as sleeping in their cars, tents, rough sleeping, or couch surfing. Provide an appropriate and more economical alternative to emergency accommodation in hotels, motels, and caravan parks, specifically tailored for the needs, safety and aspirations unique to older single women.

**Lead agency:** South Australian Housing Trust

**Progress to date:**

The State Government recognises the importance of being able to utilise a range of safe accommodation options by non-government providers and proprietors through:

- Introducing a new registration scheme, requiring designated rooming house proprietors of rooming houses (with 5 or more rooms available to rent) to be registered with Consumer and Business Services (CBS) from 30 November 2024 and providing more protections for rooming house residents through reforms to the **Residential Tenancies Act 1995** (**read the Rooming house proprietor's guide**).
- Building 50 studio apartments in Adelaide to support older women at risk of homelessness; with an on-site community wellbeing manager and access to community and health services (**read the Premier's announcement**).
- Supporting the development of new purpose built accommodation for women experiencing homelessness, including those who may have experienced domestic and family violence (**learn more about New Generation Catherine House**).





**1.6. Utilise the outcomes of SA Housing Authority's modular housing expression of interest to determine if additional supply options are available.**

**Desired benefit/outcome:** Additional supply options to support older women into affordable and accessible accommodation.

**Lead agency:** South Australian Housing Trust

**Progress to date:**

The State Government recognises the value of exploring alternate supply options through:

- Being informed of the capacity in the local market, and potential locations, timeframes and cost estimates for modular products available in South Australia gathered through commercially sensitive tender processes. The South Australian Housing Trust continues to explore a range of initiatives around modular housing and homes that include prefabricated materials as it continues to deliver new public housing at speed across South Australia (learn more about **Social Housing Accelerator Payment Projects** and **Public Housing Improvement Program**).

**1.7. Assist providers to activate underutilised accommodation for transitional housing for older women.**

**Desired benefit/outcome:** Potential to immediately ease the situation of women experiencing homelessness and contribute to a safety-first approach.

**Lead agency:** South Australian Housing Trust

**Progress to date:**

The State Government recognises the importance of being able to utilise a range of safe accommodation options by non-government providers and proprietors through:

- Reforming South Australia's rental laws to improve protection for renters and ensure landlords can manage properties effectively (**read about the Rental Reforms**).
- Establishing a clear process for Planning and Design Code amendments (**read about Code Amendments**).



### 1.8. Support advocacy of responsible lending rules that increases access to home ownership products for low or fixed-income older women.

**Desired benefit/outcome:** Increase access to home ownership for low or fixed-income older women through advocacy and engagement with relevant stakeholders.

**Lead agency:** Department of Human Services

#### Progress to date:

The State Government recognises the importance of easing financial barriers to home ownership through:

- **Abolishing stamp duty** for first home buyers
- Expanding **low deposit loans** and **shared equity options** via **HomeStart** that help low and moderate income buyers to own a home, including commitment of \$30 million towards additional first homeowner relief (refer to the **South Australian Housing Roadmap** for more information)
- Promoting available **home buyer supports** available in South Australia through the **HomeSeeker.sa.gov.au** website, including stamp duty relief, first home owner grant, first home super saver scheme, first home guarantee, regional first home buyer guarantee, family home guarantee, Indigenous home loans, low income and low deposit home loans, \$10,000 starter loan, buying your public housing property.
- Hosting roundtables in 2023 to explore options with the finance and real estate industries to ensure that women impacted by domestic and family violence do not bear the brunt of unpaid rents, mortgages and loans due to domestic and family violence (**read more about the challenges faced by low or fixed-income older women in accessing home ownership products**).

### 1.9. Provide financial literacy education and resources specifically designed and delivered to older women.

**Desired benefit/outcome:** Tailored financial advice to older women, their goals and life stages to help older women achieve financial security, increasing their likelihood of housing security.

**Lead agency:** Department of Human Services

#### Progress to date:

The State Government recognises the important role financial literacy and security plays in positive housing outcomes for older women through:

- Hosting financial burden round tables in 2023 with key representatives from the real estate and finance sectors to discuss current ways they support people experiencing financial and housing difficulties due to domestic and family violence and possibilities for improving the quality of this support (**read more about financial burden of unpaid rents, mortgages and loans due to domestic and family violence**).
- Funding the development of the **UnitingCare Wesley Bowden (UCWB) training and resources toolkit** for financial wellbeing workers who work with older South Australians, funded through Office for Ageing Well's Positive Ageing Fellowship Grants. Co-designed with women aged fifty years and over, this resource supports financial capability workers to provide group sessions to older women to help them build financial resilience.
- Funding Good Shepherd Australia New Zealand to develop and deliver the My Money Basics Financial Wellbeing and Literacy Program. Through combined funding, over 100 My Money Basics workshops were held in South Australia.



**1.10. Work with industry, private investors, philanthropic and non-government organisations to identify affordable housing products and options capped at \$200,000 price point.**

**Desired benefit/outcome:** Increase access to home ownership for low or fixed-income older women.

**Lead agency:** Renewal SA

**Progress to date:**

The State Government recognises the need to create new levels of land supply, housing diversity and affordability across South Australia to ensure people can live where they want, at a price they can afford through:

- Establishing the **Department for Housing and Urban Development** to work across government and with industry to:
  - drive concentrated and coordinated effort to accelerate planning and development pathways
  - investment in essential infrastructure
  - completion of government funded or led housing developments
  - removing impediments to private sector construction
  - specifically focus on policy to assist industry with the viable delivery of affordable housing.

- Continuing to build on the plan for **A Better Housing Future** including facilitating more land releases, shortening planning processes, investing in essential infrastructure and social and affordable homes, addressing impediments for housing construction, supporting buyers and renters, and ensuring effective and coordinated planning for future urban growth (learn more about reforms in **South Australia's Housing Roadmap**).
- Establishing the **Office for Regional Housing within Renewal SA**, that is committed to working with local governments, economic development agencies and employers to address housing shortages in regional South Australia. By increasing the supply of new housing more broadly within regional South Australia and specifically targeting an increased supply of rental accommodation, the Office for Regional Housing aims to have a positive impact across the broader housing market.



**1.11. Review the inclusionary zoning policy to include and encourage social housing supply as part of larger developments of public-owned land.**

**Desired benefit/outcome:** Increase of social housing supply enabled through inclusionary zoning policy.

**Lead agency:** Department for Housing and Urban Development

**Progress to date:**

The State Government recognises that homes purchased under affordable housing initiatives can be sold in the future at a higher market price, resulting in the overall stock of affordable housing being constrained and addressing affordable housing supply through:

- Considering reforms to preserve long-term affordability and ensure a sustained stock of affordable housing for future low-to-middle income buyers (refer to the **South Australian Housing Roadmap** for more information).
- Progressing amendments to the **Affordable Housing Overlay** which seeks to expand application consistently across residential areas and activity centres, to increase the provision of affordable housing and to establish an Affordable Housing Offset Scheme to increase the supply of affordable and social housing (refer to the **South Australian Housing Roadmap** for more information).

**1.12. Explore opportunities for philanthropic and social impact investment into housing for low income older women households to obtain home ownership.**

**Desired benefit/outcome:** Purpose built accommodation for low-income older women households that are economically sustainable and socially impactful.

**Lead agency:** Department of Treasury and Finance

**Progress to date:**

The State Government recognises the role that non-government partners play in addressing housing security through:

- Working with our Community Housing Provider (CHP) partners to maximise opportunities such as Commonwealth Government funding rounds that increase supply, support financial sustainability and deliver return on investment.
- Leveraging alternate financing models and incentives designed to attract institutional investment to assist with the delivery of more build-to-rent and affordable rental and purchase options (see the **South Australian Housing Roadmap** for more information).





## Focus area 2: Private Rental

These recommendations explore what could improve older women's ability to access and sustain tenancies in rental accommodation owned by a private landlord or letting (real estate) agent. Recommendations within this focus area seek to address:

→ **Housing amenity that supports positive social outcomes.**

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→ **Investment in affordable rentals.**

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→ **Security, empowerment and access.**

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### 2.1. Introduce stronger protections for tenants in relation to repairs, maintenance, wear and tear.

**Desired benefit/outcome:** Older women in the private rental market are provided with the confidence and mechanisms to make sure that properties are maintained to a minimum standard to ensure their health and safety.

**Lead agency:** Attorney General's Department

#### Progress to date:

The State Government recognises the importance of increased protections for renters especially in relation to condition of the properties they rent through:

- Reforming South Australia's rental laws to improve protection for renters and ensure landlords can manage properties effectively (**read about the Rental Reforms**), including
  - Requiring compliance with minimum housing standards.
  - New requirements around drug contamination and drug related conduct.
  - Ensuring energy and water efficiency standards apply to replacement or installed fixtures, fittings and appliances.
  - Introducing a new registration scheme for designated rooming house proprietors.
  - Providing more protections for rooming house residents.
  - New protections for water and electricity billing.



## 2.2. Increase community education and awareness of the Housing Safety Authority.

**Desired benefit/outcome:** Older women in rental accommodation have the tools, supports, and information about where to go to ensure their health and safety through suitably maintained accommodation. Landlords are equipped with how best to support older women tenants through maintaining rental accommodation sensitive to the needs of ageing in place and feeling safe at home.

**Lead agency:** South Australian Housing Trust

### Progress to date:

The State Government recognises the importance of educational resources for both tenants and landlords to best support positive housing outcomes through:

- Reforming South Australia's rental laws to improve protection for renters and ensure landlords can manage properties effectively (**read about the Rental Reforms**), is supported through a new **Tenants' Advice and Advocacy Service** provided by RentRightSA.
- The provision of easily accessible information on minimum housing standards, rights and responsibilities and the ability to report a substandard property via the Housing Safety Authority website [www.housingsafetyauthority.sa.gov.au](http://www.housingsafetyauthority.sa.gov.au)

## 2.3. Enable tenants to make minor, non-structural safety modifications and minor changes without undue landlord interference.

**Desired benefit/outcome:** Rental accommodation meets the safety, security, mobility, and functional needs of older women.

**Lead agency:** Attorney General's Department

### Progress to date:

The State Government recognises the importance of housing meeting the safety, security and functional needs of older women through:

- Reforming South Australia's rental laws to improve protection for renters and ensure landlords can manage properties effectively (**read about the Rental Reforms**), including
- Landlords allowing minor alterations or safety modifications to premises (to be removed at end of tenancy).



## 2.4. Ensure prominent energy rating labels are applied to private rental advertisements and apply a minimum energy-efficiency standard for rental properties.

**Desired benefit/outcome:** Reduce the cost of living and improve comfortability of private rental accommodation through energy efficient practices. Landlords are held to a minimum standard that is clearly advertised so that prospective tenants can make informed decisions when selecting rental properties to live in.

**Lead agency:** Attorney General's Department

### Progress to date:

The State Government recognises the importance of energy efficient practices in reducing cost of living pressures and improving living standards for tenants through:

- Reforming South Australia's rental laws to improve protection for renters and ensure landlords can manage properties effectively (**read about the Rental Reforms**), including
- Requiring new or replacement appliances, fixtures and fittings to comply with energy and water efficiency standards.

## 2.5. Incentivise private and institutional investment in longer-term rental accommodation.

**Desired benefit/outcome:** Increased supply of longer-term affordable private rentals available for older women. Will provide security of tenure for older women who may not be able or may not wish to enter into home ownership, as well as increased social connections and improved wellbeing outcomes through longer-term stable accommodation.

**Lead agency:** Department of Treasury and Finance

### Progress to date:

The State Government recognises the importance of increasing rental supply by incentivising private and institutional investment through:

- A 50 per cent land tax discount for eligible new build-to-rent housing projects until the 2039–40 land tax year, designed to support the uptake of scale investment in residential rental housing – find out more in the **Housing Roadmap**.
- Acquiring new sites in key inner-city locations, including Southwark the former West End Brewery site, Tapangka, former Franklin Street Bus Station and Keswick Barracks that are suitable for supporting institutional investment into longer term rental accommodation, additional to opportunities at other inner-city locations, including Bowden. See the **South Australian Housing Roadmap** for more information.
- Leveraging alternate financing models and incentives designed to attract institutional investment to assist with the delivery of more build-to-rent, and affordable rental and purchase options; including a \$5 million loan to the YWCA for 24 long-term apartments to be leased at rents below market rates to women and families who have experienced domestic and family violence (**read the Premier's announcement**).



## 2.6. Partner existing landlords with community housing providers to provide affordable rental to women-led households.

**Desired benefit/outcome:** Increased supply of private rental properties specifically for low-income older women. Additional supports and protections available through tenancy management provided by community housing organisations that have experience in a social housing and community services sector with access to the social housing register.

**Lead agency:** South Australian Housing Trust

### Progress to date:

The State Government recognises the role that non-government partners play in addressing housing security through:

- The **Affordable Community Housing Land Tax Exemption Pilot** which provides eligible property owners with ex gratia relief, equivalent to a land tax exemption for property they rent through a participating community housing provider (CHP) for affordable housing purposes.
- Reforming South Australia's rental laws to improve protection for renters and ensure landlords can manage properties effectively ([read about the Rental Reforms](#)).

## 2.7. Encourage build-to-rent projects across the private, public and not-for-profit sectors.

**Desired benefit/outcome:** Increased supply of affordable rentals available for older women.

**Lead agency:** Renewal SA

### Progress to date:

The State Government recognises the importance of build-to-rent towards increasing housing supply through:

- A 50 per cent land tax discount for eligible new build-to-rent housing projects until the 2039–40 land tax year, designed to support the uptake of scale investment in residential rental housing – find out more in the **Housing Roadmap**.
- Acquiring new sites in key inner-city locations, including Southwark the former West End Brewery site, Tapangka, former Franklin Street Bus Station and Keswick Barracks that are suitable for supporting institutional investment into longer term rental accommodation, additional to opportunities at other inner-city locations, including Bowden. See the **South Australian Housing Roadmap** for more information.
- Pending planning approval, the first state-government backed build-to-rent project, Wirra Mikangka will feature a mix of social housing, affordable rental, where tenants pay 75% of market rent, and market rent apartments. Find out more about **Social Housing Accelerator Payment** projects.



## 2.8 Explore targeted rental subsidy programs to support low-income households experiencing or at risk of rental stress to maintain private rental tenancies.

**Desired benefit/outcome:** Assist low-income older women households who may be at risk or experiencing rental stress, preventing tenancy breakdown and falling into housing insecurity. Support low-income older women households who may not be able to access the private rental market for no other reason than affordability.

**Lead agency:** South Australian Housing Trust

### Progress to date:

The State Government recognises the importance of reducing rental stress to sustain private rental tenancies through:

- Reforming South Australia's rental laws to improve protection for renters and ensure landlords can manage properties effectively (**read about the Rental Reforms**), including:
  - Limit residential bonds for tenancies to a maximum of 4 weeks' rent (if the weekly rent is under \$800 per week)
  - Limiting rent increases to no more than once in a 12-month period (unless the agreement specifies automatic payment changes at stated intervals)
  - Sub-letting can occur with no additional fees being imposed
  - Extended notice period of 60 days for non-renewal of a fixed-term tenancy.

## 2.9 Advocate for increases to Commonwealth payments and supports essential to reducing housing insecurity for older women.

**Desired benefit/outcome:** Commonwealth support mechanisms are adequate to support low-income older women to maintain housing security, keep up with the rising cost of living and improve health and wellbeing outcomes.

**Lead agency:** Department of Human Services

### Progress to date:

The State Government recognises the importance of Commonwealth support payments in maintaining housing security. Pleasingly:

- In late September 2023, following advocacy from many groups in the community, the Commonwealth boosted maximum Rent Assistance payments by 15% and increased JobSeeker income support payments across the board. The largest increase in these higher payments were directed to people aged 55 to 60 years.
- An increase to all Commonwealth Rent Assistance payments by 10% was announced in the 2024-25 Federal Budget.





**2.10 Increase protections for tenants and prevent tenancies ending without proper cause (i.e. stop no-cause evictions).**

**Desired benefit/outcome:** Improve stability and confidence of tenure for older women in the private rental market.

**Lead agency:** Attorney General's Department

**Progress to date:**

The State Government recognises the importance of stable tenancies in the private rental market through:

- Reforming South Australia's rental laws to improve protection for renters and ensure landlords can manage properties effectively (**read about the Rental Reforms**) including:
  - Requiring prescribed reasons for landlords to terminate or not renew a tenancy
  - Extended notice period of 60 days for non-renewal of a fixed-term tenancy.

**2.11 Include older women with lived experience of private renting as part of consultations for the Amendment Bill for further reforms of the Residential Tenancies Act 1995.**

**Desired benefit/outcome:** Older women with lived experience will be able to contribute to reform initiatives that impact them and afford greater protections and increased access and agency. Reform initiatives are designed to meet the needs and preferences of older women living in private rental accommodation.

**Lead agency:** Attorney General's Department

**Progress to date:**

The State Government recognises the importance of lived experience to inform private rental reforms through:

- Reforming South Australia's rental laws to improve protection for renters and ensure landlords can manage properties effectively (**read about the Rental Reforms**), noting broad consultation and targeted engagement was undertaken to develop the reforms and further informed by Taskforce learnings and the lived experience of older women (see the **consultation report** for more information).



## 2.12. Strengthen domestic violence protections by considering the perpetrator liability and the voices of older women from a diverse background with lived experience of family violence.

**Desired benefit/outcome:** Older women from diverse backgrounds with lived experience will be able to contribute to reform initiatives that impact them and afford greater protections and increased access and agency. Reform initiatives are designed to meet the needs and preferences of older women living in private rental accommodation, especially those who have experience of domestic and family violence.

**Lead agency:** Attorney General's Department

### Progress to date:

The State Government recognises the importance of lived experience to inform reform measures aimed at reducing domestic violence through:

- Reforming South Australia's rental laws to improve protection for renters and ensure landlords can manage properties effectively (**read about the Rental Reforms**), including
  - Supporting tenants experiencing domestic abuse to change locks, end a tenancy immediately, or give 7 days' notice to vacate for temporary crisis accommodation.
  - Providing additional powers for the South Australian Civil and Administrative Tribunal (SACAT) to make orders that prevent the landlord terminating a tenancy if the ground for termination was caused by the abuser, ordering a new tenancy agreement in the victims' name only, allocating a portion of the bond refund to the person experiencing violence and holding an abusive co-tenant solely responsible for damages – learn more about **domestic abuse protections**.
- Established a Royal Commission into Domestic, Family and Sexual Violence, which had a strong focus on empowering the voices of survivors (**read the Premier's announcement**).

## 2.13. Define and set regulations to prevent excessive rent increases.

**Desired benefit/outcome:** Older women, especially those in low-income and/or single households can maintain affordable tenancies and are not unfairly priced out of the rental market, pushed into homelessness or poverty.

**Lead agency:** Attorney General's Department

### Progress to date:

The State Government recognises the importance of preventing excessive rent increases to maintain affordable tenancies through:

- Reforming South Australia's rental laws to improve protection for renters and ensure landlords can manage properties effectively (**read about the Rental Reforms**), including:
  - Limiting rent increases to no more than once in a 12-month period (unless the agreement specifies automatic payment changes at stated intervals)
  - An application may be made to the South Australian Civil and Administrative Tribunal (SACAT) if the tenant believes the rent increase is excessive.





# Focus area 3: Services

These recommendations explore the access and timing of services to address housing insecurity along with navigation and advocacy within the service system. Recommendations within this focus area seek to address:

- **Early intervention and prevention.**
- **Client-centred support, navigation, and advocacy.**
- **Housing and homelessness system advocacy and innovation.**

**3.1. Invest in early intervention and prevention approaches focused on client outcomes and experience, that are co-designed.**

**Desired benefit/outcome:** Government and non-government services are thinking about and responding to homelessness in a different way that enables the prevention of older women falling into housing insecurity, especially homelessness. Co-designed and lived-experience informed initiatives are designed to meet the needs and preferences of older women maintaining and obtaining housing security.

**Lead agency:** Department of Human Services

**Progress to date:**

The State Government recognises the importance of early intervention and prevention approaches in maintaining housing security through:

- Developing the **Renting Well Guide**, created in partnership between the Office for Ageing Well and SYC to address the documented needs of older people in South Australia who face housing insecurity. The guide was co-designed with older tenants and aims to provide clear and accessible housing information.
- Funding research through the **Impact Research Grants for Ageing Well** that will examine and better understand the transition between loss of home ownership and the receipt of housing assistance; and how homes can be modified to better support people to age well, maximise their participation in meaningful activities and reduce their support needs.



### 3.2. Establish local and accessible community safe spaces (hubs) that meet the needs of older women.

**Desired benefit/outcome:** Older women at risk of homelessness, as well those who are seeking advice on how they can better plan for a secure future, know where to go in the community for information and connection to necessary supports in a way that feels safe, secure and accessible.

**Lead agency:** Department of Human Services

#### Progress to date:

The State Government recognises the importance of accessing information and services and establishing community connections through:

- Establishing Domestic Violence Prevention and Recovery Hubs across **northern** and **southern** Adelaide that enable more women have access to vital services, support and information to keep them safe. The hubs promote co-location of services and have been designed to increase collaborative and coordinated safety responses for women. Services provided by the hubs include counselling, medical services and safety planning.
- Continuing to embed regional safety hubs within local communities (**refer to the Women's Equality Blueprint for more information**). The regional safety hubs are available for all women to access and provide a safe place where women can speak confidentially to trained workers or volunteers who provide information, support and referrals to appropriate services. Regional Safety Hubs have been established in ten towns across nine South Australian government regions.
- Increasing community centres' funding across South Australia to combat social isolation and foster inclusive, equitable and resilient local communities - **read the Premier's announcement**.

### 3.3. Invest in co-designed services through safe accommodation that enable connection of people to help reduce the effects of loneliness and isolation.

**Desired benefit/outcome:** Address loneliness experienced by older women and single households, whilst accessing underoccupied housing opportunities.

**Lead agency:** Department of Human Services

#### Progress to date:

The State Government recognises the importance of improving connections to reduce loneliness and social isolation through:

- Increasing community centres' funding across South Australia to combat social isolation and foster inclusive, equitable and resilient local communities - **read the Premier's announcement**.
- Helping people through **Community Connections** to be more involved in their community and connect into support networks and services.



### 3.4. Encourage and enable lived experience community advocacy, advisory groups, and services to ensure individuals feel supported and empowered.

**Desired benefit/outcome:** Older women do not have to rely on their own research to try and navigate services and supports, supported by peers and others who have had their experiences as to what they can do, supports that are available to them and advocacy to help them access what's needed.

**Lead agency:** Department of Human Services

#### **Progress to date:**

The State Government recognises the importance of lived experience within communities to empower individuals through:

- Establishing a new **Tenants' Advice and Advocacy Service** provided by RentRightSA to empower South Australian renters in advice, advocacy and representation.
- Engaging people with lived experience through the **Lived Experience Network** to inform and advise on child and family services.
- Established a Royal Commission into Domestic, Family and Sexual Violence, which had a strong focus on empowering the voices of survivors (**read the Premier's announcement**).

### 3.5. Enable an advocacy body to progress systemic recommendations to improve housing security.

**Desired benefit/outcome:** Improved housing security and reduction of homelessness for older women, through systemic change and advocacy.

**Lead agency:** Department of Human Services

#### **Progress to date:**

The State Government recognises the importance of systemic change as an enabler of housing security through:

- Accelerating initiatives and developing innovative solutions to boost home ownership and support low-income and vulnerable South Australians in accessing housing that meets their household's needs (learn more about reforms in **South Australia's Housing Roadmap**).
- Established a Royal Commission into Domestic, Family and Sexual Violence, to examine existing policies, legislation, administrative arrangements, system structure and funding levers (**read the Premier's announcement**).



### 3.6. Consider age as an eligibility factor when assessing emergency housing need.

**Desired benefit/outcome:** Prevent unsafe living conditions for older women, recognising that age can contribute to additional safety risk and vulnerability factors.

**Lead agency:** South Australian Housing Trust

#### Progress to date:

The State Government recognises that age can further impact upon risk and vulnerability for people seeking emergency accommodation through:

- Exploring options to further improve client outcomes and address learnings arising from the review of the Emergency Accommodation Program (EAP).

### 3.7. Explore innovative models for crisis accommodation that promote safety and security.

**Desired benefit/outcome:** Service providers think differently about how older women can and need to be supported when requiring crisis accommodation or intervention.

**Lead agency:** South Australian Housing Trust

#### Progress to date:

The State Government recognises that innovative approaches towards crisis accommodation can enhance safety and security through:

- Building 50 studio apartments in Adelaide to support older women at risk of homelessness; with an on-site community wellbeing manager and access to community and health services (**read the Premier's announcement**).

- Supporting the development of new purpose built accommodation for women experiencing homelessness, including those who may have experienced domestic and family violence (learn more about **New Generation Catherine House**).
- Extending the Crisis Accommodation Program (CAP) and Perpetrator Response Program (PRP). The CAP provides women and children escaping family and domestic violence up to four weeks accommodation and case management support to secure safe and stable housing. The PRP aims to connect perpetrators to accommodation and supports to ensure victim-survivors of DFSV are provided with an opportunity to remain in their own home where safe to do so.
- Continuing to deliver the Safe and Secure Housing Program to support victims of family and domestic violence to transition to the private rental market and/or into community housing, to increase stability and security for women and their children.
- Ring-fencing a proportion of public housing for women escaping domestic violence – find out more in the **Women's Equality Blueprint**
- Extending intake for the Aspire homelessness program, which assists in connecting people with sustainable housing, employment and community – see the **Housing Roadmap** for more details.





**3.8. Utilise lived experience and robust data analysis mechanisms to understand service referral pathways, client experience and responses required.**

**Desired benefit/outcome:** Older women experience improved social, economic, and wellbeing outcomes because of decisions informed by evidence and lived experience. Older women have an improved experience when interacting with service providers. Government receives the benefit of cost avoidance and improved social impact, through more effective and efficient approaches to service delivery and integration that meets the needs of older women.

**Lead agency:** Department of Human Services

**Progress to date:**

The State Government recognises the importance of lived experience and data integration towards improved pathways, service delivery and associated outcomes through:

- Developing the **National Disability Data Asset (NDDA)**, in partnership with the Commonwealth, to better understand the needs, services received and outcomes of people with disability.
- Engaging with the Commonwealth on opportunities to further utilise the **Person Level Integrated Data Asset (PLIDA)** to inform policy development and better targeting of services such as health and early childhood services to people and communities.
- Enhancing data integration for referral pathways and to inform policy, service design and system planning for vulnerable children and families through the **Vulnerable Families Information Management System (VFIMS)**.





## Focus area 4: Social housing

These recommendations explore how to improve housing security for older women who are current social housing tenants, who are waiting for social housing, or may need social housing in the future. Recommendations within this focus area seek to address:

- **Service models that enable connected, safe and supportive communities.**
- **Policy and practice decisions that support housing security for older women**
- **Preventative approaches to curb the trend of housing insecurity for older women.**

### 4.1. Invest in social housing programs that centre around the person, rather than the dwelling.

**Desired benefit/outcome:** Older women can establish stronger community connections, improved health and wellbeing outcomes and housing security through greater stabilisation and long-term accommodation.

**Lead agency:** South Australian Housing Trust

#### Progress to date:

The State Government recognises the importance of community connections and people-focused housing services through:

- Implementing the **Wali Wiru (Good Homes) Program** which helps to sustain metropolitan public housing tenancies for customers from the Anangu Pitjantjatjara Yankunytjatjara (APY) Lands and other remote communities through intensive tenancy management which focusses on early intervention and capacity building. It uses a place-based approach to tenancy management and support to ensure a local context is applied and consideration is given to community, governance and culture.
- Building 50 studio apartments in Adelaide to support older women at risk of homelessness; with an on-site community wellbeing manager and access to community and health services (**read the Premier's announcement**).
- Supporting the development of new purpose built accommodation for women experiencing homelessness, including those who may have experienced domestic and family violence (**learn more about New Generation Catherine House**).



## 4.2. Explore models that incorporate on-site supports for cluster housing.

**Desired benefit/outcome:** Older women feel safe and secure in their homes, they are more connected to their community, able to build strong and meaningful relationships and engage in social activities outside and near where they live.

**Lead agency:** South Australian Housing Trust

### Progress to date:

The State Government recognises the importance of safe and secure housing that enables social and community interactions through:

- Building 50 studio apartments in Adelaide to support older women at risk of homelessness; with an on-site community wellbeing manager and access to community and health services (**read the Premier's announcement**).
- Supporting the development of new purpose built accommodation for women experiencing homelessness, including those who may have experienced domestic and family violence (learn more about **New Generation Catherine House**).
- Refurbishment of public housing sites at Drew Court, Oaklands Park and Glengowrie Court being delivered through the **Social Housing Accelerator Payment (SHAP)**, enabling improved property condition and an increased supply of homes.
- Undertaking **landscaping** and **horticultural** improvements to metropolitan public housing sites to improve their overall amenity and create opportunities for community involvement.

## 4.3. Ensure the supply, condition and amenity of social housing properties are up to standard and meet the needs of older women.

**Desired benefit/outcome:** The supply, design, location, and condition of social housing properties meets the demand of older women at risk of housing insecurity, supports ageing in place. According to the Taskforce lived experience workshop participants and their definitions of housing security, social housing properties should enable older women to:

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**Feel safe, secure and have privacy.**

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**Have access to education, jobs, services and supports.**

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**Have choice and control as to where they live and who they live with.**

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**Provide opportunities to be able to help themselves and others.**

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**Provide social enjoyment (e.g. gardening, pets, relationships, music, food).**

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**Have a place to belong and freedom to express themselves.**

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**Have a place to grow, thrive and build for the future.**

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**Lead agency:** South Australian Housing Trust

### Progress to date:

The State Government recognises the importance of social housing providing safety, security and amenity while enabling community participation through:

- Building 50 studio apartments in Adelaide to support older women at risk of homelessness; with an on-site community wellbeing manager and access to community and health services (**read the Premier's announcement**).



- Delivering replacement public housing and community housing projects through the **Social Housing Accelerator Payment (SHAP)** and in partnership with Community Housing Providers (CHPs) which include:
  - New apartments at Seaton that will be suitable for people aged over 55, living with disability, singles and couples.
  - A precinct development at Tonsley providing women's housing, disability housing and accommodation for women experiencing Domestic and Family Violence, older women and people experiencing homelessness.
  - Building new studios, one- and two-bedroom apartments in Prospect suitable for people experiencing domestic and family violence and older women.
  - Development of new purpose built accommodation for women experiencing homelessness, including those who may have experienced domestic and family violence (learn more about **New Generation Catherine House**).
- Building 437 new homes (including metropolitan Adelaide and regional South Australia) through the **Public Housing Improvement Program (PHIP)**. The PHIP also includes major works on 350 vacant houses to make them available for families in need and improvements to the amenities of 3,000 tenanted public housing homes.
- Committing an extra \$37.1 million to accelerate the delivery of necessary maintenance and upgrades on vacant SA Housing Trust properties following a **review** into the South Australian Housing Trust Maintenance Contracts.

#### 4.4 Review social housing anti-social behaviour policy and practice to enable successful supported tenancies and safe communities.

**Desired benefit/outcome:** Older female social housing tenants and older women who live near social housing tenants feel safe in their homes and have the necessary support to ensure successful tenancies and safe and supportive communities.

**Lead agency:** South Australian Housing Trust

#### Progress to date:

The State Government recognises the importance of encouraging good neighbours and ensuring safe communities through:

- Introducing **policy and procedural changes** to how the SA Housing Trust addresses anti-social behaviour within public housing, to create safer and more respectful neighbourhoods.



#### 4.5. Review social housing allocation policy and practice to consider a diversity of approaches to meet demand and creation of safe and connected communities.

**Desired benefit/outcome:** Older female social housing tenants, and older women who live near social housing tenants, feel safe in their homes and have the necessary supports to ensure a safe and supportive community.

**Lead agency:** South Australian Housing Trust

#### Progress to date:

The State Government recognises the importance of diversity within communities whilst ensuring tenant safety through:

- Expanding the use of localised allocation practices for selected SA Housing Trust sites, to provide more connected and sustainable communities, including a dedicated public housing site for older women in Adelaide. The Trust is also working to ensure it contributes to safe and connected communities by undertaking pre-offer housing assessments of customers on the single housing register to ensure offers meet their needs, as well as the needs of the community..

#### 4.6. Review social housing occupancy and portable sleep-out options that enable adaptability to meet a diverse range of needs.

**Desired benefit/outcome:** Improve pathways out of crisis accommodation and into social housing, improve overcrowding and safety of older single women caring for children and grandchildren.

**Lead agency:** South Australian Housing Trust

#### Progress to date:

The State Government recognises the importance of adaptable housing options to accommodate changing needs through:

- Allocating vacant properties with a portable sleep-out (PSO) in situ to a larger household on the Single Housing Register, creating more larger property vacancies. This may benefit older women who need to take on caring responsibilities for multiple children/ grandchildren.
- Exploring alternative products, which includes consideration of opportunities to improve the accessibility features of PSOs, which would benefit older women seeking to reside in a PSO.



**4.7. Utilise lived experience and robust data analysis mechanisms to understand social housing referral pathways, client experience, and responses required to prevent older women experiencing housing insecurity.**

**Desired benefit/outcome:** Older women experience improved social, economic and wellbeing outcomes through evidence led and lived experience-informed decision-making and housing policy interventions. Older women are less likely to fall into housing insecurity when there are early intervention and prevention activities. Government receives the benefit of cost avoidance and improved social impact through more effective and efficient approaches to preventing housing insecurity for older women.

**Lead agency:** Department of Human Services

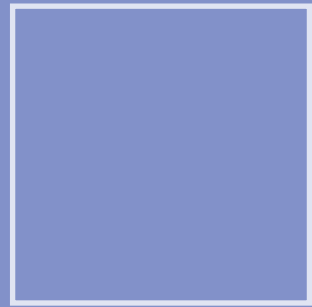
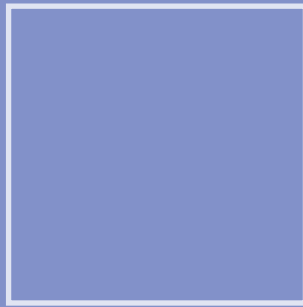
**Progress to date:**

The State Government recognises the importance of lived experience and data integration towards improved pathways, service responses and associated outcomes through:

→ Developing the **National Disability Data Asset (NDDA)**, in partnership with the Commonwealth, to better understand the needs, services received and outcomes of people with disability.

- Engaging with the Commonwealth on opportunities to further utilise the **Person Level Integrated Data Asset (PLIDA)** to inform policy development and better targeting of services such as health and early childhood services to people and communities.
- Enhancing data integration for referral pathways and to inform policy, service design and system planning for vulnerable children and families through the **Vulnerable Families Information Management System (VFIMS)**.





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