



Improving housing security for older women

Recommendation Report

Housing Security for
OLDER WOMEN
TASKFORCE



Government
of South Australia

Acknowledgement of Country

The Housing Security for Older Women Taskforce (the Taskforce) acknowledge and respect Aboriginal peoples as South Australia's First Peoples and the Traditional Owners and occupants of the lands and waters of South Australia. We respect and celebrate the varied cultural and spiritual identities of all Aboriginal communities.

Acknowledgement of membership contributions

The membership of the Taskforce aims to bring together a range of lived experience, expertise, disciplines, networks and community to create holistic, practical and meaningful change. Central to the Taskforce are Lived Experience Advocates from the community who have had experience of housing insecurity and have a passion for lived experience leadership. In addition to the five lived experience advocates are representatives from a range of sectors including health, academia, ageing, domestic and family violence, local government, housing and homelessness and community services. The views contained within this document are the collective views of the Taskforce members and may not reflect the views or opinions of any organisations or agencies employing the members represented.

Acknowledgement of Lived Experience

The Taskforce members thank the women with lived experience of housing insecurity who generously shared their stories, insights, and ideas about how to work differently, improve housing security for older women and help other women. We also thank the lived experience advocates who joined the Taskforce as members.

It just takes one

I walked the walk and fought the storms and pain was my best friend, confusion mind games and no self-worth is what brought me to the end.

The life I lived and thought I knew, had left me on my knees.
Cause pouring love into the dark is something no one sees.

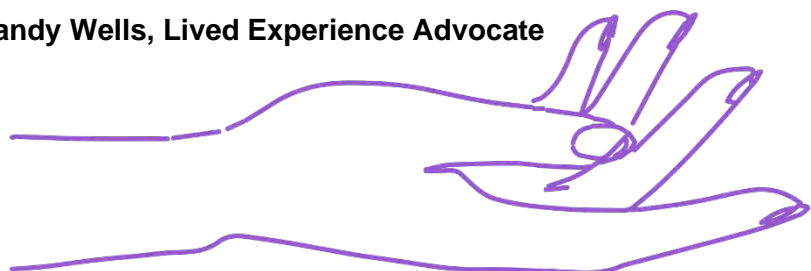
I feel no shame for believing good exists within us all,
but not all hearts are quite as pure and that is where we fall.

To make a stand and share your scars as open as they feel,
will lead you out the path into time that only heals.

If I can now enlist my heart to use this pain for good,
I'll hold the hand of all that fear, feeling lost and misunderstood.

As it JUST TAKES ONE to know you're hurt, believing in your dreams,
that will walk the walk when life gets hard and nothings as it seems.

By Sandy Wells, Lived Experience Advocate



Executive Summary

Women aged 55 years and over are one of the fastest growing populations experiencing homelessness and housing insecurity in Australia. However, research suggests this may be an underestimation given the 'hidden nature' of older women's housing insecurity.¹

Older women represent 17.3% of the South Australian population and are not a homogenous group. They have different needs and aspirations about where they live, who they live with and how they live. Solutions to improve housing security must take into consideration individual needs, experiences, circumstances and cultural backgrounds and beliefs.

Older single women living on low-incomes are especially vulnerable to structural disadvantages and market forces that are outside of their control. A range of current and historical systemic factors disproportionately affect their access to housing and housing security, including but not limited to:



South Australia has a proud history of innovation when it comes to meeting the housing needs of its citizens. There is an opportunity for the state to act now to protect older, single South Australian women from homelessness and housing insecurity and to undertake preventative measures to address the issues they face now and in the future. Forcing women and children who do not have a home to resort to sleeping in cars and tents is not acceptable.

Social housing is the only antidote to improving housing affordability, availability, and security unless we change the way housing and support is provided. Current State and Commonwealth Government initiatives to increase supply are welcome; however, much more is needed. We need governments, non-government, private and philanthropic organisations to innovate and increase the affordable, appropriate, and secure supply of housing that meets the needs of older South Australian women.

In recognition of this, the State Government made an election commitment to form a taskforce to improve housing security for older South Australian women. The Housing Security for Older Women Taskforce was formed and officially launched in January 2023 by the Governor of South Australia, Her Excellency the Honourable Frances Adamson AC. Taskforce members included lived experience advocates and senior representatives from government departments, community-based organisations and peak bodies.

All Taskforce activities were based on the outcomes of lived experience workshops and lived experience advocate input.

¹ https://humanrights.gov.au/sites/default/files/document/publication/ahrc_ow_homelessness2019.pdf

As part of Lived Experience Workshops, older South Australian women defined what housing security means to them.

Housing Security for older women means being able to:

Housing is an essential service and basic human right, and it is central to enabling positive social, health, economic and education outcomes.

- Feel safe, secure and have privacy.
- Have access to education, jobs, services and supports.
- Have choice and control as to where I live and who I live with.
- Provides opportunity to be able to help myself and others.
- Provides social enjoyment. *(gardening, pets, music, relationships and food)*
- Have a place to belong and freedom to express myself.
- Have a place to grow, thrive and build for the future.

Taskforce members strongly encourage State Government to continue to be informed by lived experience and focus on improving the way we address housing need in South Australia with a view to living and ageing well.

The Taskforce was also guided by [South Australia's Plan for Ageing Well 2020 - 2025](#), *Strategic Priority 1: Home and community – There is no place like home*, which includes three action themes:

1. Accessible supports that make existing homes more flexible to people’s changing needs and wants over time.
2. Models and options for creating homes that suit a greater diversity of needs and aspirations.
3. Affordable and accessible homes.

This report contains recommendations in four focus areas for both short and longer-term actions to provide immediate relief to older, single women to improve their housing security and prevent experiences of homelessness. Recommendations are evidence-based and informed by lived experience, research and community consultation across four focus areas.

Recommendations summary

Focus area 1: New Supply Models and Land Use

- 1.1 Explore the provision of co-housing / co-located housing accommodation to improve housing security for older women.
- 1.2 Continue to promote and practice liveable design and energy efficient standards.
- 1.3 Explore delivery options, including how to encourage buy-in from non-government and private investors for modern villages.
- 1.4 Make the process of building and renting out ancillary dwellings, such as granny flats and studio apartments, easier and more accessible.
- 1.5 Encourage the increase of supply of safer female-specific rooming houses.
- 1.6 Utilise the outcomes of SA Housing Authority's modular housing expression of interest to determine if additional supply options are available.
- 1.7 Assist providers to activate underutilised accommodation for transitional housing for older women.
- 1.8 Support advocacy of responsible lending rules that increases access to home ownership products for low or fixed-income older women.
- 1.9 Provide financial literacy education and resources specifically designed and delivered to older women.
- 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.
- 1.11 Review the inclusionary zoning policy to include and encourage social housing supply as part of larger developments of public-owned land.
- 1.12 Explore opportunities for philanthropic and social impact investment into housing for low-income older women households to obtain home ownership.

Focus area 2: Private rental

- 2.1 Introduce stronger protections for tenants in relation to repairs, maintenance, wear and tear.
- 2.2 Increase community education and awareness of the Housing Safety Authority.
- 2.3 Enable tenants to make minor, non-structural safety modifications and minor changes without undue landlord interference.
- 2.4 Ensure prominent energy rating labels are applied to private rental advertisements and apply a minimum energy-efficiency standard for rental properties.
- 2.5 Incentivise private and institutional investment in longer-term rental accommodation.
- 2.6 Partner existing landlords with community housing providers to provide affordable rental to women-led households.
- 2.7 Encourage build-to-rent projects across the private, public and not-for-profit sectors.
- 2.8 Explore targeted rental subsidy programs to support low-income households experiencing or at risk of rental stress to maintain private rental tenancies.

“I’m scared to ask for basic repairs in case my lease isn’t renewed”

The voice of lived experience

- 2.9 Advocate for increases to Commonwealth payments and supports essential to reducing housing insecurity for older women.
- 2.10 Increase protections for tenants and prevent tenancies ending without proper cause (i.e. stop no-cause evictions).
- 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*.
- 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.
- 2.13 Define and set regulations to prevent excessive rent increases.

Focus area 3: Services

- 3.1 Invest in early intervention and prevention approaches focused on client outcomes and experience, that are co-designed.
- 3.2 Establish local and accessible community safe spaces (hubs) that meet the needs of older women.

“I didn’t know where to go or what to do to get help”

The voice of lived experience

- 3.3 Invest in co-designed services through safe accommodation that enable connection of people to help reduce the effects of loneliness and isolation.
- 3.4 Encourage and enable lived experience community advocacy, advisory groups, and services to ensure individuals feel supported and empowered.
- 3.5 Enable an advocacy body to progress systemic recommendations to improve housing security.
- 3.6 Consider age as an eligibility factor when assessing emergency housing need.
- 3.7 Explore innovative models for crisis accommodation that promote safety and security.
- 3.8 Utilise lived experience and robust data analysis mechanisms to understand service referral pathways, client experience and responses required.

Focus area 4: Social housing

- 4.1 Invest in social housing programs that centre around the person, rather than the dwelling.
- 4.2 Explore models that incorporate on-site supports for cluster housing.
- 4.3 Ensure the supply, condition and amenity of social housing properties are up to standard and meet the needs of older women.
- 4.4 Review social housing anti-social behaviour policy and practice to enable successful supported tenancies and safe communities.
- 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.
- 4.6 Review social housing occupancy and portable sleep-out options that enable adaptability to meet a diverse range of needs.
- 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.

Older women housing overview



17.3%

(308,284)

South Australian population are women aged 55 years or older in 2021 Census.

* Compared to 15.3% in 2011 and 16.5% in 2016

Hidden nature of older women's homelessness

Women experiencing homelessness will often:



Stay with friends or family



Stay in overcrowded dwellings



Be less likely to seek help



Be under threat of violence or are physically hiding

"Older women's homelessness is often hidden from view... consequently...the extent of older women's homelessness is under-reported"

– Australian Human Rights Commission

Increasing Housing stress



Increase in median house prices



Increase in median weekly rental prices



Equal lowest residential vacancy rate

22,000+

7% of older women in housing stress: experiencing mortgage stress, rental stress, living in overcrowded dwellings, or homeless (2021 Census data).

Current supply does not meet demand

Unaffordable, unavailable or inappropriate to meet the needs of older women, especially those with mobility issues, complex needs or living by themselves on low-incomes.

We need to change the way we think about housing and wrap-around programs and supports that enable housing security for older women.

Improves housing affordability and addresses housing stress

Enables ageing in place

Access to income and wealth creation

Importance of location and design of housing

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Introduction

This Recommendation Report is designed to provide the Minister for Human Services a summary of the problems, considerations and recommendations identified by the Housing Security for Older Women Taskforce. It comprises of six sections and three annexure documents which outline how the recommendations were identified and why they are critical to improving housing security for older women in South Australia.

The Executive Summary provides an overview and summary of the issues and recommendations.

The Introduction section reflects:

- Background as to why a Taskforce was formed and what this involved.
- Taskforce membership and the approach to developing the Recommendation Report.
- Summaries of engagement mechanisms seeking to understand community perspectives and lived experience of older women who have faced housing insecurity.
- Guiding principles for both the Taskforce in proposing recommendations, and for stakeholders to consider when implementing recommendations.

Recommendations have been grouped into one of four focus areas. The Taskforce has not undertaken any modelling or activities to scope implementation of the recommendations; however, indicative timeframes have been suggested for the purpose of highlighting the potential effort to implement if adopted. Similarly, the type of change reflects what may be impacted or needs to be considered to implement the recommendation.

To support the Recommendation Report, three annexures have been included:

- Annexure A – definitions.
- Annexure B – provides a summary of the outcomes of two lived experience workshops.
- Annexure C – provides a summary of the outcomes of the community voice engagement.

The development of this report has been a collective effort of the Taskforce members, informed by member expertise, lived experience, research and analysis.

i. Background

Women aged 55 years and over are one of the fastest growing populations experiencing homelessness in Australia. However, research suggests this may be an underestimation given the 'hidden nature' of older women's housing insecurity.²

To address this growing issue and curb the trend, the State Government established the [Housing Security for Older Women Taskforce](#) (the Taskforce).

Formally launched on 19 January 2023 by Her Excellency the Honourable Frances Adamson AC, the 21 member-strong Taskforce has been drawing on a range of methods to identify both preventative and responsive approaches to address housing insecurity for older South Australian women.

Guided by lived experience and co-design with subject-matter experts from government and non-government organisations, the Taskforce has identified recommendations to inform an implementation plan to improve housing security for older women.

[Workshops](#) with older women with lived experience of housing insecurity identified four key areas for the Taskforce to focus on: New Supply Models and Land Use; Private Rental; Services; and Social Housing.

² https://humanrights.gov.au/sites/default/files/document/publication/ahrc_ow_homelessness2019.pdf

In addition to lived experience voices, the Taskforce was also guided by [South Australia's Plan for Ageing Well 2020-2025](#) (the Plan). The Plan was informed by community consultation with 1,500 older people from diverse backgrounds and 400 people were involved in co-creating the vision, priorities, and enablers for ageing well in South Australia.

The Plan's *Strategic Priority 1: Home and community – There is no place like home* includes three key action themes:

1. Accessible supports that make existing homes more flexible to people's changing needs and wants over time.
2. Models and options to create homes that suit a greater diversity of needs and aspirations.
3. Affordable and accessible homes.

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

This work has resulted in 40 recommendations being proposed for the Minister for Human Services' consideration. The recommendations are included as part of the executive summary and in more detail in the body of this report.

ii. Taskforce membership

The membership of the Taskforce aimed to bring together a range of lived experience, expertise and disciplines, networks, and community to create holistic, practical, and meaningful change.

Central to the Taskforce was the inclusion of Lived Experience Advocates, community members who had experience of housing insecurity and have a passion for lived experience leadership. In addition to the five Lived Experience Advocates were representatives from a range of sectors including health, academia, ageing, domestic and family violence, local government, housing, homelessness, and community services. The Taskforce was chaired by Dr Alice Clark, Executive Director of Shelter SA, with secretariat support provided by the SA Housing Authority.



A photo taken from the official launch of the Taskforce, from left to right:

Top row: Kristal Comeadow (SA Housing Authority, Taskforce Executive Officer), Sanjuga Vas Dev (Office for Women), Catherine Burgess (SA Housing Authority), Emma Baker (Australian Centre for Housing Research), Susan Singh (Lived Experience Advocate), Paul Bennett (Planning and Land Use Services), Hon Katrine Hildyard MP (Minister for Women and the Prevention of Family and Domestic Violence, non-Taskforce member), Justine Bromley-Singh (Lived Experience Advocate), Jen Cleary (Centacare Catholic Country SA), Hon Nat Cook MP (Minister for Human Services, non-Taskforce member), Sandra Wells (Lived Experience Advocate), Kym Mercer (Lived Experience Advocate), Damian Allison (Consumer and Business Services), Alice Clark (Shelter SA, Taskforce Chair), Olive Bennell (Nunga Mi:Minar).

Front row: Kathy Williams (Office for Ageing Well), Carmel Williams (Health Translation SA), Jaynie Morris (Lived Experience Advocate), Her Excellency the Honourable Frances Adamson AC (Governor of South Australia, non-Taskforce member), Mary Patetsos (Presiding Member of the South Australian Housing Trust Board, non-Taskforce member), Miranda Starke (COTA SA), Vesna Haracic (City of Salisbury), Katrina Karlapina Power proud Kurna women (non-member).

Not pictured: Jacqueline Costanzo (Department of Human Services), Jenny Hall (Uniting SA), Melanie McLeod (PwC Indigenous Consulting), Nancy Penna (Anglicare SA).

iii. Taskforce approach and timeline



Two photos of members of the Housing Security for Older Women Taskforce

The Taskforce was action focused, seeking innovative solutions to address housing insecurity, and recognised the value of, and were guided by, lived experience and peer contributions.

Governed by a Terms of Reference, the Taskforce agreed to meet monthly for up to eight meetings from the official launch in January 2023. Key activities undertaken by the Taskforce are summarised below:

September – October 2022 – Setup: Set co-design expectations with government and non-government representatives, sought nominations for lived experience workshops.

October 2022 – Lived experience nominations: Coordinated nominations and invitations to attend lived experience workshops.

November 2022 – Lived experience workshop 1: Focused on understanding the role of the Taskforce, exploring what housing insecurity means, identifying challenges facing older women about housing insecurity.

December 2022 – Lived experience workshop 2: Identified ideas for the future and sought expressions of interest to join the Taskforce.

January 2023 – Meeting 1 - Kick-off: Taskforce officially launched. Built on lived experience ideas to inform a workplan.

February 2023 – Meeting 2 – Draft workplan: Determined the activities of the Taskforce to feed into recommendations to inform an implementation plan.

March 2023 – Meeting 3 – Workplan approved and initiated: Commenced Taskforce assigned activities, starting with identifying the ideas for exploration and approaches to source data for the recommendation report.

April 2023 – Meeting 4 – Workplan in action: Focused on identifying ideas to be explored, content to be sourced, gaps to be addressed and lived experience feedback.

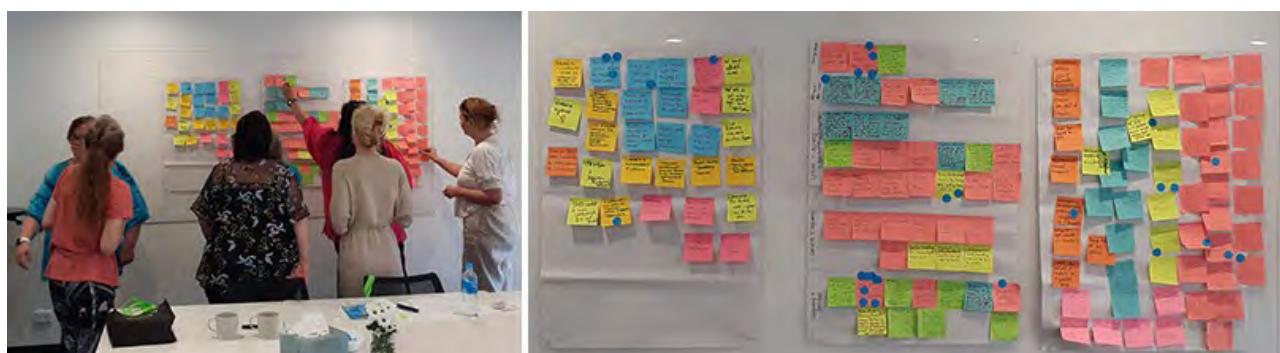
May 2023 – Meeting 5 – Workplan in action: Focused on sourcing content based on research, voices of lived experience and case studies. Developed issues paper and other supporting content for community engagement activities.

June 2023 – Meeting 6 – Workplan in action: Focused on the initial draft of the recommendation report and commencing community voice engagement via YourSAy.

July 2023 – Meeting 7 – Workplan in action: Focused on consolidating outcomes of community voice engagement, and drafting a second version of the recommendation report.

August 2023 – Meeting 8 – Workplan complete: Finalised Taskforce assigned activities reflected in the finalisation of a recommendation report and wrap-up of the Taskforce.

iv. Lived experience



Central to the Taskforce was authentic co-design guided by lived experience. The Taskforce would like to thank the Lived Experience Leadership and Advocacy Network (LELAN) for guiding our approach and discussions through the [LELAN Model of Lived Experience Leadership](#).

A key foundation for the Taskforce was the outcomes of two lived experience workshops held in November and December 2022. Appointed Taskforce members and their networks nominated participants to register interest to attend two lived experience workshops. Nomination eligibility included participant being an older woman (aged 55 years or older, or at a minimum in their 40s recognising an early intervention approach); currently living in South Australia; and having experience(s) with insecure housing at any point in their life.

Annexure B provides a summary of the lived experience workshops.

The Taskforce would like to thank the women who participated in the workshops for their generosity in sharing their stories, insights, and ideas as to how we can work differently to improve housing security for older women. The outcomes of these workshops were used as the basis to inform the ideas, actions, and decisions of the Taskforce, and enabled the following:

Clarity as to what is meant by housing security

The definition of housing security used throughout this document is how the women with lived experience described what it meant to them. This has provided the Taskforce with an aim of what we must strive to achieve with the recommendations being put forward.

A deeper understanding of the issues, challenges and barriers to achieving housing security

The Taskforce was influenced as to what was important to the women with lived experience of housing insecurity, the key issues identified in the lived experience workshops provided a call to action for what the Taskforce must address. This included, but was not limited to:

- Can't get help unless you're homeless.
- Challenges to access affordable housing due to financing choices, eligibility criteria and income.
- Communication with other NGO (non-government organisation) departments.
- Cost of housing.
- Emergency accommodation policy and system is flawed.
- (Financial challenges including) financing choice, financial coercive control from former partners (and) unacceptable plans (to support financial) paperwork.
- Lack of housing options.
- Mental health issues / or even worse.
- (Need) more government / community housing – stop selling them off!
- No homes available, homeless services can't offer homes only emotional support.
- No private rental availability.
- Not enough houses suitable for single older women.
- Prevention before intervention.
- Price of rent.
- Stigma of domestic violence and if you have other mental health issues police don't believe you.

An understanding of the importance of lived experience as part of decision-making

As part of the lived experience workshops held in November and December 2022, the LELAN-facilitated discussion identified many reasons why it is so important to have the voice of lived experience guiding what we do and being part of discussions and decision-making to improve housing security for older women. The following are quotes from the lived experience participants:

- Consumer advocate – the more of our voices can be heard the better.
- Puts a face to an issue like housing insecurity – not stereotypical, many different women face insecurity.
- Informs decisions and is part of decisions that affect me or others like me.
- Provides insight into causes and needs, advocacy for solutions.
- Provides a practical voice – gives insight into how things might work when it's put into action (tests the theory).
- Will give it (the Taskforce) teeth.
- Stand up for my mob.

A mechanism to identify and support Lived Experience Advocates join the Taskforce

An overwhelming number of applications to join the Taskforce were received, and five workshop participants joined as full members, resulting in a quarter of the Taskforce being Lived Experience Advocates from the community.

Clear focus to identify solutions

The ideas presented in the lived experience workshops identified four key focus areas for the Taskforce to explore possible solutions including: New Supply Models and Land Use, Private Rental, Services, and Social Housing. This has structured the ideas of the Taskforce throughout the development of the Recommendation Report.

v. Community voice outcomes

Broader engagement was undertaken using the State Government's YourSAy platform to give all members of the community the opportunity to contribute their views on improving housing security for older women. The voices of lived experience and the Taskforce informed an Issues Paper that was published on YourSAy, designed to prompt ideas and get people thinking about some of the initial key themes identified by the Taskforce.

The engagement approach encouraged the community to share success stories, and provided an option to complete a survey structured around the four focus areas, seeking to understand:

- Which of the examples provided respondents felt were most important to them.
- If there was anything the Taskforce should consider in relation to the identified examples (e.g. risks/benefits).
- If there were any other ideas not mentioned that the Taskforce should consider.
- If there were any success stories about improving housing security.

A summary of the YourSAy community voice engagement outcome is available at Annexure C.

Respondents

YourSAy engagement commenced 7 June 2023 and closed on 28 June 2023 and attracted 57 responses. More than half of the respondents identified as being an older woman with experience of housing insecurity.

A key difference between respondents who identified as being an older woman with experience of housing insecurity and other respondents is reflected in the focus of feedback. Older women with experience of housing insecurity provided responses that sought to:

- Help, prioritise, and increase access for older women into housing and related supports and programs.
- Improve the treatment and safety of older women through education, awareness and training of government staff providing services and housing.
- Advocate for more supports, decisions that deliver safer outcomes and increase the supply of housing options specifically for older women.

Comparably, respondents who did not identify as being an older woman with experience of housing insecurity provided feedback that was focused predominantly on:

- Reviewing existing programs and policy decisions to ensure issues and challenges that face women, especially single mothers and ageing women, have targeted responses.
- General solutions to ease housing market pressures that are currently being experienced across Australia.

How the responses have been utilised by the Taskforce

The Taskforce have used the responses to the community voice engagement to:

- Share stories drawing on lived experience which have been included throughout the Recommendation Report to illustrate why the recommendation is important and how it could help to improve housing security.
- Provide a deeper understanding as to how respondents feel about the ideas presented, and any perceived benefits, risks or further examples.

Engagement limitations

While the YourSAy engagement provided some valuable contributions, there are limitations with the approach. Whilst service providers and care workers were given a word version that they could download and support their clients to complete either manually or with help if requested, it is recognised this style of online written engagement can be limiting for those who:

- Do not have access to a computer and/or the internet.
- Have reading and writing difficulties.
- Prefer face-to-face engagement methods, such as yarning circles or other culturally or accessibility preferred methods.

Based on the 2021 population of 308,284 older women in South Australia, the survey would need to return a minimum of 384 responses to be considered statistically significant, therefore the data is not a true representative sample of the older women in South Australia. There is low participation or representation from Aboriginal people, people from culturally and linguistically diverse backgrounds, people with low literacy and/or access to technology, and people living with complex disabilities.

The State Government is encouraged to approach specific advocacy, advisory and community groups in which to seek out specific cohort needs that may not be represented as part of any response to this Recommendation Report.

vi. Guiding principles

Taking into consideration the outcomes from the lived experience workshops and the community voice engagement, the Taskforce were guided by the following principles:

- Aim to ensure the recommendations reflect what is important to people with lived experience and the South Australian community.
- Address the issues across the four focus areas identified from the lived experience workshops.
- Enable ageing in place and housing security and affordability as per the lived experience definition.
- Consider solutions that are within the remit of the State Government or other housing and homelessness stakeholders within South Australia to influence or enact change and provide leadership as to what is considered best practice.
- Consider a range of views, perspectives, information and ideas that bring together both government and non-government investment and action.
- Recommend desired outcomes, not specific services, service providers or organisations.
- Be clear of the benefits, risks, evidence and other considerations that may need to be taken into account.
- Recognise that the need for social housing outweighs supply.
- Focus on adequate shelter as a basic human right and a social determinant of health.

In planning, designing and implementing initiatives to improve housing security for older women, the Taskforce suggests the State Government and its partners consider and give regard to:

- Older women are a cohort of people who are not homogenous and have different needs.
- Housing needs will change as people age in place.
- Local and regional differences that exist across geographic locations.
- Cultural diversity, especially the specific needs of older Aboriginal and Torres Strait Islander women.
- Co-design is essential in being able to provide cohort specific and valuable change.
- Homes designed for older women are energy efficient, able to accommodate ageing in place, accessible and adaptable, of high-quality, well located to services and transport and open spaces.
- The economic, social and quality of life impact that will be experienced by older women.
- Strengthen security of tenure, access to in-home supports and connection to a safe and inclusive community.

Thinking differently to improve housing security for older women

The Taskforce identified the following central themes should be considered to maximise successful outcomes for older women in the development and implementation of solutions to improve housing security.

Enables ageing in place

Taskforce recommendations are based on the principle of ageing in place, which "...means that as people get older they can remain living in their home rather than entering residential aged care, even when the impacts of old age (e.g. the increasing risk of illness or disability) affect their mobility and mental ability".³

Ageing in place requires a degree of independent living ability but gives people control over their living space and how they live, as well as ongoing connection to their community. People may not continue living in the same dwelling throughout their retirement but can avoid or delay living in residential aged care.

When ageing in place works, it brings a decent quality of life to individuals and families and saves governments money in providing residential aged care facilities. The average annual cost of care for older Australians in residential aged care was more than four times as much as those who received in-home formal and informal care.

Improves housing affordability and addresses housing stress

The result of housing unaffordability is a rise in housing stress, which is defined as lower-income households (lowest 40% of income) spending more than 30% of gross household income on housing costs.

As different people have different housing needs, the Taskforce considered a range of options that address the growing gap between housing costs (such as mortgage or rental payments) and household incomes, lived experiences and aspirations.

Access to income and wealth creation and Commonwealth policy settings

A lack of superannuation and savings, time out of the workforce to undertake caring responsibilities and lower paid employment opportunities all adversely affect older women disproportionately to men. National policy instruments such as superannuation, capital gains tax, wage equality, negative gearing and funded services play a role in the housing market and contribute to older women's vulnerability to housing insecurity.

The 2017 *McKell Institute Guaranteeing Women's Super: How to close the gender gap in superannuation*⁴, highlights how to address the inequities in the system and enable a comfortable retirement for all. The Taskforce is supportive of any state or federal initiatives that diminish the impact of caring duties on women's lifetime superannuation holdings.

While this issue is critical across all four focus areas, it has been prominently discussed as part of the Private Rental focus area, especially as part of recommendation 2.9.

Importance of location and design of housing

For South Australians, well-located housing is that which enables safe and active social and economic participation through proximity to public transport and/or infrastructure, open spaces, essential services, education, and employment.

In addition to where affordable housing options are located, housing design is also critical to support ageing in place and the ability to meet diverse and changing needs of older women. While this is important across all focus areas, it has been primarily discussed as part of the New Supply Models and Land Use section.

³ [AHURI, What's needed to make 'ageing in place' work for older Australians, 10 December 2019](#)

⁴ [McKell Institute, Guaranteeing Women's Super: How to Close the gender gap in superannuation, 2017](#)

New supply models and land use

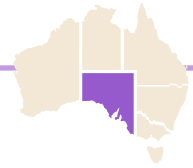
Housing is the least affordable and accessible it has been in over a decade.

39%

Increase on median sale price of houses in non-metro (major SA towns)
2011 (\$269,750) to 2023 (\$375,000)

75%

Increase on median sale price of houses in metropolitan Adelaide
2011 (\$400,000) to 2023 (\$700,000)



Adelaide has the equal lowest residential vacancy rate 0.6%
* Compared to national rate 1.3%
(June 2023 - SQM Research)

Listening to older women with lived experience of housing insecurity

I want a “place to belong and freedom to express myself”

“Not enough houses suitable for single older women”

“I earn quite good money but still can’t get a loan at my age”

To “live individually and independently but in a community where (I) can feel safe and secure” is important to me.

Current supply does not meet demand

Nor is what is on offer affordable or available, especially for older women living on low incomes or with complex needs.

- Home ownership
- Private rental
- Social housing
- Homeless

The proportion of older women in South Australia is increasing



For older South Australian women

73% (225,640) – are in home ownership

27% (59,994) – of those in home ownership, own outright

13% (7,628) – of those in home ownership, are in mortgage stress

2021 Census Data - noting for 11.4% of older women housing tenure type not identified

Recommendations to address this issue for older women

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

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

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

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

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

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

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

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

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

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.

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

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

Potential timeframe to implement recommendation, noting detailed planning and scoping works is required.

● Short-term - within 12 months ● Long-term - more than 12 months ● Includes both long and short term activities

1. New Supply Models and Land Use

House prices are the least affordable they have been in over a decade.⁵ Current housing supply does not meet demand, nor is what is on offer affordable or available, especially for people on low incomes or with complex needs.

The Taskforce explored innovative and flexible approaches to 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.

The Taskforce has provided a range of recommendations to address:

- Affordable and accessible homes that meet a diverse range of needs.
- Affordable and accessible financial products and assistance.
- Alternative funding and investment models.

Affordable and accessible homes that meet a diverse range of needs

These recommendations seek to enable ageing place by not just exploring the supply of houses, but neighbourhoods and communities that support wellbeing and connection, and enable older women to be close to activities, supports, and services.

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

Anticipated timeframe: Long-term

Awaiting expert panel on the planning code review report, depending on outcome may not require compliance change type component mentioned below.

Anticipated type of change:

Compliance: to make necessary amendments to Planning Code.

People: will require advocacy, education and engagement of local government, developers, builders and the public.

Desired benefit / outcome:

Improve affordability and availability of housing for older single women.

Description:

Co-housing or co-located housing models enable people to live at the same location, but with separate dwellings and some shared spaces. These models could suit different types of land use, such as apartment-style living arrangements with shared spaces and utilities, lend lease communities (where land is rented and dwellings are purchased), and modular homes on large allotments of land with shared spaces.

Rationale:

By sharing the land and common areas such as kitchens, laundries and gardens, the cost to individuals can be reduced. For example, instead of one large dwelling on a block of land, two to three self-contained dwellings could be constructed that allow individual residents privacy with their own bedroom, bathroom, living space, and kitchenette. This type of living can enable older women to age in place, with family, friends or carers. Older women could then be able to retain existing connections in a familiar neighbourhood.

⁵ HIA Housing Affordability Report (December 2022 Quarter)

Success stories / case studies or examples:

The State Planning Commission is currently progressing an amendment to the Planning and Design Code to enable the development of co-located housing in established residential areas of Burnside, Campbelltown, Prospect, Unley and Walkerville as an initial policy pilot. The Future Living Code Amendment is one outcome of the Cohousing for Ageing Well Project which was undertaken by the above councils in 2019/20 in partnership with the State Planning Commission, Office for Ageing Well, University of South Australia and the Department for Trade and Investment – Planning and Land Use Services.

The Future Living Code Amendment is expected to be released for public engagement in the fourth quarter of 2023. It is also anticipated that prior to engagement that some other interested councils may come on board to participate in the current Code Amendment.

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

Anticipated timeframe: Both short and long-term

Short-term to continue to promote liveable design and energy efficiency standards for new construction.

Long-term to administer standards and to explore options to implement designs that specifically consider the needs of older women.

Anticipated type of change:

Compliance: to administer standards.

Delivery: funding and planning models that support delivery of compliant and innovative new builds.

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.

Description:

South Australia has agreed to an implementation date of 1 October 2024 for new energy efficiency and liveability requirements included in the National Construction Code, ensuring all new residential constructions from this date increase the standards of South Australian housing. This recognises the current pressures on the construction and building sectors, including market capacity, supply chain disruption and workforce uncertainty, along with the additional pressures of rebuilding following the River Murray Floods. Most new homes will need to achieve a 7-star energy efficiency rating, up from 6-stars.

Improving the amenity and function of existing housing is further discussed within the Private Rental section.

Residential construction and/or major home improvements are underpinned by design standards that support ageing in place, mobility needs, and improved accessibility and liveability, such as the [Livable Housing Design Guidelines](#), which describe the housing design elements that must be met in order to satisfy requirements to achieve silver, gold, and platinum accreditation. Each level builds on the first, to strengthen key structural and spatial elements that are critical to ensure future flexibility and adaptability of the home.

While the above sets out the minimum standard to support cost of living pressures and enable people to age in place, consideration is also needed to help older women feel safe in and enjoy their home and that the design meets their needs to reflect a sense of self and ownership. [A design guide for older women's housing](#) has been developed by the Monash University Faculty of

Art, Design and Architecture as part of Unequivocal Women's Housing: A post-occupancy study of housing types for women over 45 at risk of homelessness in suburban Melbourne.

This prescribes key design elements that support achievement of what older women value in their dwellings including: comfort, connection, independence, being able to control noise, personalisation, privacy and security.

The guidelines articulate the key components, strategies and typologies that should be considered when designing:

- Outdoor spaces that provide a sense of connection to place and wellbeing.
- Communal spaces that foster on-site community through social interaction and connection with others.
- Entries that provide a sense of safety and security.
- Kitchen, dining and living spaces that sustain older women's health and wellbeing and make the house a home
- Bedrooms that provide a sanctuary and safe haven.
- Bathroom and laundries that can positively contribute to the daily ritual of looking after oneself, a vital part of independence and important for overall health, hygiene and wellbeing.
- Additional spaces that allow older women to do more varied activities within their home.
- Locations that keep older women socially connected so they can live independently.

Improving the amenity and function of existing housing is further discussed within the Private Rental section.

Rationale:

New homes will be more accessible, including improved entry and spaces inside homes, such as wider doors and corridors and step-free access, making it easier for people with disability and older South Australians to find suitable housing, and for all South Australians to visit family and friends. Requirements to reinforce a bathroom and toilet wall during construction will also reduce the cost of future modifications, such as installing handrails, enabling residents to continue living in their home as they age.

Higher energy efficiency standards for newly constructed homes will also reduce energy use and lower power bills for occupants. For homeowners, this enhancement is expected to offset initial construction costs. Additionally, this will lower greenhouse gas emissions and provide year-round comfort in the home.

Success stories / case studies or examples:

Nightingale Bowden

Housing Choices South Australia, in partnership with Renewal SA, recently won the Urban Development Institute of Australia South Australia (UDIA SA) 2023 Innovation in Development award Nightingale Bowden. A design and material strategy of sustainability through reductionism, it is fossil-free and powered 100% by green power.

The entire Nightingale Bowden project is also affordable housing, with half retained as rental stock managed by Housing Choices South Australia. The project contains smart short and long-term cost saving measures, while featuring extensive sustainability initiatives, ethically sourced materials, and innovative and flexible community spaces such as shared rooftop space with veggie gardens.⁶

⁶ UDIA SA 2023 Awards for Excellence, <https://www.udiasa.com.au/awards-excellence/2023-awards-for-excellence/>

The sustainable development was made possible through an innovative partnership between Housing Choices South Australia, Renewal SA, SA Housing Authority and Nightingale Housing, with construction delivered by Hindmarsh Australia.⁷

Older Women's Housing Project – Beaconsfield pilot

Women's Property Initiatives (WPI)⁸, a registered housing provider in Victoria, completed a project to provide older single women with long-term affordable and appropriate housing. The initiative is aimed at women who will likely be locked into the private market, facing issues of insecurity of tenure, diminishing affordability and difficulty in accessing appropriate housing. The project offers the opportunity for women to invest their money to obtain affordable housing with secure tenure as they age.

The project consists of four two-bedroom well located units in Beaconsfield. The homes have been architecturally designed to gold liveable design standards. Environmental sustainability has also been a key consideration to improve the comfort of the home and reduce utility costs for residents.

Designed by Melbourne based architects, Studio Bright, the homes provide light airy spaces, thoughtfully designed to maximise space, light and energy efficiency; and adaptable floor plans that can be configured to meet resident needs.

The project is landscape-driven, and the four car spaces are carefully designed to create flexible outdoor spaces. The front garden is planted with herbs, vegetables, and fruit trees to foster a sense of community amongst the residents.

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

Anticipated timeframe: Both short and long-term

Short-term to identify suitable available land and engage interested investors (such as not-for-profits, private and philanthropic) to create a pathway for investment and build. Release of expert panel on planning code review report, and/or the newly established Office for Regional Housing may support progression of this component.

Long-term to replicate successful projects in areas of identified need.

Anticipated type of change:

Compliance: reliant on zoning approvals.

Delivery: funding and planning models required to support

People: Requires education and engagement of local government planning, the Office for Regional Housing would be key in supporting the planning and implementation of housing projects through advice and assistance. The Office has been established to facilitate housing projects identified by local governments, regional employers, the development industry and other peak bodies that provide strategic affordable and key worker housing in the regions.⁹

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.

⁷ Housing Choices Australia, Nightingale Bowden, <https://www.housingchoices.org.au/housing/projects/nightingale-bowden/>

⁸ <https://wpi.org.au/older-womens-housing-project/>

⁹ [State Government, A Better Housing Future Plan](#)

Description:

Multiple residential dwellings built on a single parcel of land where there is no need for subdivision. On that land, the village could also include communal areas such as a gym, coffee shop, playground, garden area, be landscaped, and provide access to amenities such as public transport and services.

The village owner rents out the land on long-term leases for residents to build or buy dwellings. Alternatively, residents could purchase a right to occupy that entitles them to remain in the home for as long as they wish, but the price does not include ownership of the dwelling or the land and therefore does not attract capital growth in value.

There are existing legal structures to create villages, including the *Residential Parks Act 2007* and the *Retirement Villages Act 2016*.

Ideally, villages would be managed and owned by not-for-profit providers rather than for-profit owners.

Rationale:

Can be suitable for a range of cohorts locked out of homeownership and private rental in the current market, particularly older women, and could enable ageing in place, social connection, safety and security.

Success stories / case studies or examples:Peppertree Place

In a partnership between the SA Housing Authority (SAHA) and the Adelaide North-West Homelessness Alliance, a former youth accommodation site has been renovated and brought back to use for emergency accommodation for families. As promoted by the Premier of South Australia "Peppertree Place offers eight, two-bedroom furnished homes with kitchenettes and bathrooms, with 32 families expected to access accommodation each year. There is also a communal outdoor area so children can play safely. The initiative is a two-year trial. SAHA will lease the accommodation to the Alliance, which will provide tenancy support and case management to resident families with the aim of helping them into longer-term housing. The accommodation provides an alternative to hotel and motel accommodation, which last financial year (2021/22) was used by more than 5,500 people in emergency situations. The cost of emergency accommodation blew out from \$4.7 million in 2017, when 4,880 people were assisted, to almost \$11 million in 2021/22."¹⁰

Harris Transportable Housing Project

Using nine parcels of vacant VicRoads land in Footscray and Maidstone, 57 tiny homes were for people with a chronic experience of homelessness. The sustainable homes were designed by Schored Projects, with insight from Launch Housing's Lived Experience Advisory Group.

They are a pet friendly, affordable, long-term housing solution where people can live privately and independently. With 6-12 homes on each site, the project is creating small communities within a larger community where tenants can support each other.¹¹

Underutilised land was leased at a peppercorn rent to Launch Housing for an initial period of 10 years. The project was a partnership between the Harris Family, Victorian Property Fund, VicRoads and Department of Families, Fairness and Housing.¹²

¹⁰ [20 January 2023, Premier of South Australia Media Release, New safe haven for families in crisis](#)

¹¹ <https://www.launchhousing.org.au/harris-transportable-housing-project>

¹² <https://www.philanthropy.org.au/news-and-stories/are-tiny-homes-the-solution-to-the-affordable-housing-crisis/>

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

Anticipated timeframe: Long-term

Update to the Planning and Design Code Ancillary Accommodation Regulations to enable ancillary dwellings to be rented out privately.

Update to the Residential Tenancies Act to ensure necessary private rental protections in place.

State Government engagement and communication with local government planning authorities to update local requirements following update to the Planning Code and Residential Tenancies Act.

Anticipated type of change:

Compliance: update to Ancillary Accommodation Regulations, Residential Tenancies Act and Local Government Planning System.

People: education and engagement of public to increase the uptake of ancillary dwelling building and private rental.

Desired benefit / outcome:

Increase the supply of affordable and available housing for older single women.

Description:

In South Australia, only dependents (i.e. immediate family member) can reside in secondary or ancillary dwellings such as granny flats or studio apartments. A review of the Planning and Design Code, specifically in relation to the Ancillary Accommodation Regulations to enable ancillary dwellings to be rented out privately is required to increase supply of more permanent and affordable accommodation.

There would also need to be measures in place to protect tenants if changes were made, which could be facilitated through the *Residential Tenancies Act 1995* review that is currently underway.

Rationale:

Helps to increase the supply of more permanent and affordable accommodation for those in need, as well as supporting homeowners with the cost of living. This change would see South Australia aligned with Western Australian and New South Wales.

Success stories / case studies or examples:

Legislative reform

The introduction of the Planning and Design Code in March 2021 established a more streamlined assessment pathway for ancillary accommodation/granny flats.

The Minister for Consumer Affairs, along with the Commissioner for Consumer Affairs, are also currently considering amendments to the *Residential Tenancies Act 1995* (as part of its current review) to make it clear that ancillary accommodation or granny flats may be rented out to any member of the community.

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

Anticipated timeframe: Short-term

Use the Residential Tenancies Act review process to strengthen protections and safety for older women renting rooming houses.

Invest and/or incentivise not-for-profit sector to upgrade or establish female specific rooming houses aligned to best-practice examples.

Anticipated type of change:

Compliance: update to Residential Tenancies Act to ensure protections for renters and owners.

Delivery: funding models that quarantine emergency accommodation and/or family and domestic violence-related funding to facilitate female specific rooming houses with wrap-around supports.

People: education and engagement with not-for-profit sector on required standard to support improved outcomes for single older women, especially those exiting care, institutions, or instances of family and domestic violence.

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.

Description:

Review the *Residential Tenancies Act 1995*, and *Residential Tenancies (Rooming Houses) Regulations 1999* to strengthen protections and safety for vulnerable people renting rooming houses in the for-profit sector.

Rationale:

Many vulnerable South Australians find themselves living in the for-profit rooming house sector, with access to few legal protections. To ensure the safety of older women who find themselves relying on this type of accommodation, there needs to be greater protections to ensure safe, quality and secure accommodation is available. An increase in the number of not-for-profit rooming houses, specifically for older women, would assist to increase the supply of affordable and available accommodation.

Success stories / case studies or examples:Unity Housing – The Terrace¹³

The Terrace, located at 260 South Terrace, Adelaide is a mixed gender site with 95 rooms (staffed 24/7) operated by Unity Housing, promoted as giving people a chance to learn to live independently and prepare for moving into longer term housing.

Eligible tenants living onsite can access the Terrace Liaison Worker Program, the aim of which "...is to assist eligible tenants with building capacity to transition to more sustainable housing. This can be done by assisting tenants with identifying goals and tasks...and referring to appropriate supports."¹⁴ Unity work closely with their support partner agencies to help build successful tenancies. Boarding house tenants can also access both in-house and community-based support including financial counselling, legal assistance, recreation and leisure activities, cooking and nutrition, and health management.

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

Anticipated timeframe: Short-term

Outcomes of an expression of interest completed in 2022 by the SA Housing Authority to be communicated to participants and the community and acted on where possible.

¹³ <https://unityhousing.org.au/boarding-houses/>

¹⁴ [6 June 2022, Unity Housing Boarding House Brochure](#)

Anticipated type of change:

Delivery: progress ideas resulting from industry modular housing expression interest to increase the supply of social housing and crisis accommodation.

Desired benefit / outcome:

Additional supply options to support older women into affordable and accessible accommodation.

Description:

The Taskforce was pleased to note the State Government's expression of interest process for modular housing at 11 publicly owned sites across the State and believe the release of the outcomes would be beneficial to understand additional supply options that may be available.

A modular or prefabricated home is an alternative to traditional 'bricks and mortar' homes built onsite. These dwellings are built in factories and transported to sites where they are connected to utilities or constructed onsite from modular components which have been manufactured elsewhere and are delivered flat-pack style.

Rationale:

As this type of housing product is manufactured in controlled environments, it can provide a more rapid response in which to provide accommodation on existing vacant land. Modular homes can be constructed more quickly than traditional homes, can be highly energy efficient (if they have an appropriate energy star rating), accessible, and can be built in a range of configurations.

A study of single older women facing homelessness reflected that they were prepared to trade space for having an individual unit of their own. The overwhelming preference was to have their own home, and for that home to be permanent and safe so they would not be homeless again and could be supported as they aged.¹⁵

Success stories / case studies or examples:Eco Cottages modular build to provide social housing¹⁶

The below image is an example of a private organisation creating social housing. Thirty-four dwellings (consisting of 20 x one-bedroom and 14 x two-bedroom homes) were built on a six-acre block at a cost of \$88,000 each, at a total cost of \$3 million. A key consideration in the modular home project was that the homes must be completely energy independent and supplied by onsite water tanks, meaning that anyone living in the homes will have no utility bills. Rental rates are established with registered housing providers, who are also be responsible for managing tenants.



An image of a modular house built by Eco Cottages

¹⁵ [NSW Homelessness Strategy 2018-2023.](#)

¹⁶ <https://www.prefabaus.org.au/news-events/queensland-modular-builder-commits-to-provide-social-housing>

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

Anticipated timeframe: Short-term

Partnering service providers with existing underutilised accommodation providers, community groups, local and state government may play a role in supporting and promoting these opportunities as they present.

Anticipated type of change:

Delivery: user pay model requiring assessment and adaption of existing service and accommodation delivery models to suit transitional accommodation requirements.

People: education and advice of what could be possible, and what is needed to ensure the safety, support and connection into more longer-term housing solutions.

Desired benefit / outcome:

Potential to immediately ease the situation of women experiencing homelessness and contribute to a safety-first approach.

Description:

There are existing private and community accommodation sites that remain unoccupied for months of the years. Many of these sites already contain dwellings (for example, dormitory-style accommodation) with shared spaces including recreation rooms, kitchen, and laundry. These existing sites could be repurposed as emergency or transitional housing; for example, when people are experiencing homelessness or are in-between rentals as a safer alternative than sleeping in cars or tents.

Rationale:

Provide a seasonal solution for temporary or transitional accommodation, with the potential to include information and service connections on site.

Success stories / case studies or examples:

Meanwhile use – Beecroft House

As reported by ABC News, in 2019, a vacant Sydney nursing home awaiting redevelopment was lent to a women's shelter. Eight of 20 bedrooms were leased as transitional housing for women over the age of 55 experiencing homelessness or financial instability.

Women apply for a two-year tenancy to live at Beecroft House and most pay rent according to both their financial situation and the capacity of the facility. It is designed to bridge the gap between crisis accommodation and permanent living.¹⁷

Proposed idea - Girl guides campsites

Girl guide campsites remain unoccupied for many months of the year. Dormitory-style accommodation can provide approximately 70 beds in Port Vincent and 50 in Largs Bay. While this style of accommodation is not suitable for everyone, older single women who are sleeping in cars, in between rentals, or being discharged from care or institutions could be offered occupancy here under a user-pays model.

The proposal would need to have someone responsible for coordinating bookings, payments and oversight of the site, such as existing accommodation or support service providers. This option would not be suitable for people with high and complex needs, but with appropriate mechanisms in place could provide some self-sustaining options through a chore roster. While staying at the camp, women could be provided with information and support to secure alternative

¹⁷ <https://www.abc.net.au/news/2019-11-01/could-empty-properties-solve-australias-need-for-social-housing/11655386>

accommodation. Occupants could be linked in with other services and provided with references to secure more permanent alternative accommodation.

Affordable and accessible financial products and assistance

Financial insecurity and disadvantage, combined with housing affordability and availability, significantly increases the risk of housing insecurity for older women. Lower lifetime incomes and less access to financial assets such as superannuation due to informal care responsibilities can place older women at a disadvantage. Domestic and family violence, including elder abuse or mistreatment, negatively impact financial security and exacerbate structural issues.

In addition to gender and age, other factors may also limit financial independence and security. For example, Aboriginal people, people living with disability, people that identify as LGBTIQ+, people from a culturally and linguistically diverse background, and people with migrant and refugee backgrounds, due to compounding experiences, may be less likely to access home ownership.

Older single women with lived experience of domestic and family violence have experienced structural barriers to getting a mortgage which contributes significantly to their issues with housing. Many older single women are prohibited from home loans due to lender policies on retirement age.¹⁸ Financial institutions assess potential borrowers' ability to repay loans from the age of 40 to 45 years. For a woman in a single-income household, with limited or no savings or superannuation, their retirement income is assessed at the single aged pension and is too low to achieve borrowings that would enable a home purchase. The median price of homes in South Australia is also prohibitive to borrowing opportunities for low-income households.

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

Anticipated timeframe: Short-term

Engagement with financial advisors and the financial services sector to highlight the challenges for low or fixed-income older access home ownership products and identify advocacy opportunities and avenues.

Anticipated type of change:

People: engagement with financial advisors and the financial services sector to identify advocacy opportunities and avenues.

Desired benefit / outcome:

Increase access to home ownership for low or fixed-income older women through advocacy and engagement with relevant stakeholders.

Description:

This may include shared equity products, no or low-interest options, financial assistance to service the loan, reduced fees and charges, specialised eligibility criteria, philanthropic peer-to-peer lending/investment, shared ownership, co-operative, or co-lending options.

Rationale:

Consideration of diversity, inclusivity, and social equity when reviewing and designing financial products, especially tailored for older women on low incomes, will help to identify innovative or collaborative approaches that broaden access for home ownership for women who may not have traditionally been able to access home ownership.

¹⁸ <https://www.canstar.com.au/home-loans/too-old-for-mortgage/>.

Success stories / case studies or examples:

[Head Start Homes](#)¹⁹

Head Start Homes provide products and services which empower eligible social and affordable housing renters to become homeowners. This may include supported savings plans, help with credit checks, no deposit (guarantees), access to discounted homes and a free property coach. Most of their clients are single mums, First Nations Peoples or households with disability.

Supported by more than 100 businesses, government agencies and charities, they foster innovation and collaboration to achieve their vision for a safe and stable home for everyone with fair and practical pathways to home ownership.

Burketown, Queensland has pioneered a new homeownership pathway which will help up to 21 mostly First Nations tenants buy their own home, something that was previously impossible due to prohibitive lending conditions. For some, they will be first generation of their families to ever realise the dream of home ownership. This was made possible through Head Start Homes bringing together network of partners and volunteers.

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

Anticipated timeframe: Both short and long-term

Short-term to identify gaps in financial literacy education and resources tailored to older woman across South Australia.

Long-term to engage with financial advisors and the financial services sector to address identified gaps in financial literacy education and resources tailored to older women.

Anticipated type of change:

People: engagement with financial advisors and the financial services sector to identify and address financial literacy education and resources gaps for 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.

Description:

Being able to understand and effectively manage personal finances, budgeting and investing is key for enabling independence, financial security and subsequently housing security. Being financially illiterate can lead to several burdens such as debt accumulation, poor spending habits and ineffectual long-term preparation for the future.

Specialised programs, a diverse range of options and offerings by financial institutions, government and non-government providers such as advice, hardship policies, or emergency financial aid can provide tailored and responsive assistance. Further work is needed to ensure that existing and future offerings are well promoted and people who need assistance can easily access it when it is needed.

Rationale:

Domestic and family violence and elder abuse or mistreatment can negatively affect a person's financial independence and isolate them from their supports.

Women who have experienced domestic and family violence or elder abuse may have been subjected to financial abuse (withholding money, less or no control of the household spending, or

¹⁹ <https://www.headstarhomes.org.au/>

exclusion from financial decisions), or, may have been left with additional financial hardship or limited means as a result of escaping a situation.

Older people can be more vulnerable to financial abuse, particularly if they depend on others for help with financial tasks and decisions.²⁰ They may also experience increased vulnerability if they have health conditions that reduce their cognitive and/or physical capacity.

Success stories / case studies or examples:

Commonwealth Bank – [Women's financial wellbeing guide](#)²¹

The Commonwealth Bank have developed and make publicly available, the *Women's financial wellbeing guide*. This is a guide to help women build their financial independence, become financially secure and enhance financial wellbeing.

Financial advice is provided across a woman's lifetime and potential life events including: getting their first job, moving out, moving in with their partner, buying their first home, having children, separation and divorce, becoming a carer and death of a partner.

Recommendation 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.

Anticipated timeframe: Both short and long-term

Short-term to identify and implement engagement approach that works across industry, private investors, philanthropic and non-government organisations.

Long-term to investigate affordable options and considerations needed to realise.

Anticipated type of change:

People: engage with stakeholders to identify options and considerations needed to deliver affordable housing products and options capped at \$200,000 price point.

Delivery: establish service models, funding arrangements and partnership agreements to encourage delivery of identified options.

Desired benefit / outcome:

Increase access to home ownership for low or fixed-income older women.

Description:

A new lend lease home ownership product at no greater than \$200,000 should be developed as an alternative to traditional builds and home ownership models.

Rationale:

The South Australian gazetted affordable housing price point is \$417,000 for a dwelling or house and land purchase price (inclusive of GST) and \$339,000 for rest of state; and \$187,650 for land purchase price (inclusive of GST) for Greater Adelaide and \$152,550²². While these are well below the current median house sale prices, they are still out of reach for many low-income older women, especially those living in single households who have no intergenerational wealth or who have exhausted savings in the private rental market.

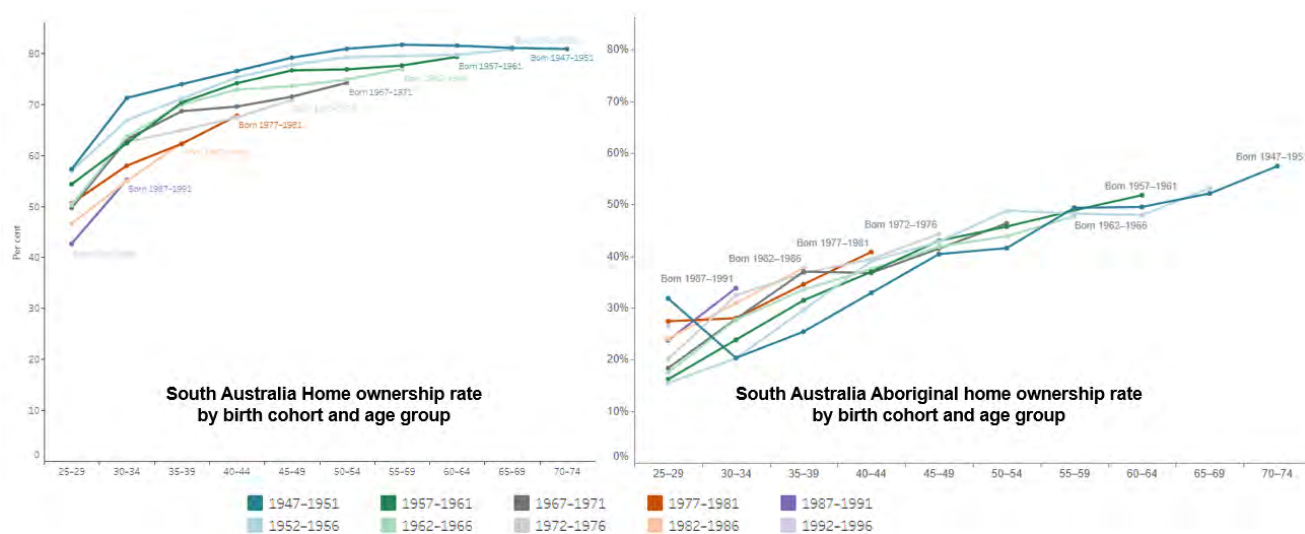
As reported by the Australian Institute of Health and Wellbeing (AIHW), Home ownership rates have gradually decreased among people nearing retirement. Since 1996 the rate of home

²⁰ <https://moneysmart.gov.au/living-in-retirement/financial-abuse>.

²¹ <https://www.commbank.com.au/content/dam/commbank/business/women-in-focus/womens-financial-wellbeing-guide.pdf>

²² <https://www.housing.sa.gov.au/documents/general/Government-Gazette-Determination-of-Criteria-for-the-Purposes-of-Affordable-Housing.pdf>

ownership in South Australia was lower for almost each successive birth cohort since 1947-1951. As illustrated in the below AIHW figure, home ownership rates for the age group 55 to 59 has fallen by nearly five percentage points (81.7% to 76.9%) since the 2006 census. This rate of home ownership is even lower for Aboriginal people, reflecting 48% in 2021 for 55 to 59 age group.²³



Alternative affordable housing options such as modular homes or targeted housing programs that are capped at \$200,000 would increase access for low-income single person households that might otherwise not be able to obtain home ownership.

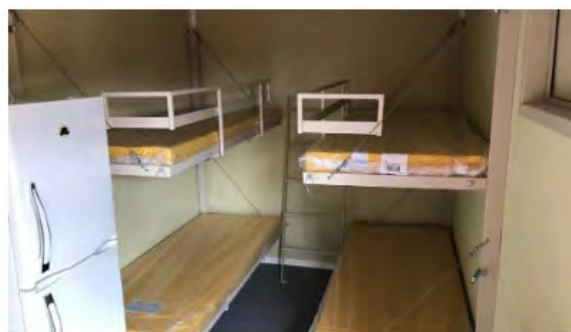
Success stories / case studies or examples:

Mindaroo “recovery pods”²⁴

Mindaroo designed, developed, and created a construction process for the deployment of the Fire Fund Recovery Pod to be used as temporary housing to help those who lost their homes during the 2020 Kangaroo Island bushfires.

The recovery pods are self-contained and equipped with a 2,300-litre water tank and a 5 KVA generator. Internally, they have a toilet, shower, two bunk beds and a small open kitchen.

The Mindaroo commitment of \$3.7 million was supplemented by \$8.7 million from partners (including the SA Housing Authority) in which to support transport and delivery of 256 pods in 259 days.



A photo of the outside and a photo of the inside of a Mindaroo recovery pod

²³ <https://www.aihw.gov.au/reports/australias-welfare/home-ownership-and-housing-tenure>

²⁴ [Mindaroo Foundation, Temporary Accommodation Pods](#)

Older Women's Housing Project – Beaconsfield pilot

“Women's Property Initiatives (WPI)²⁵, a registered housing provider in Victoria completed a project to provide older single women with long-term affordable and appropriate housing. Aimed at women who will likely be locked into the private rental market, facing issues of insecurity of tenure, diminishing affordability and difficulty in assessing appropriate housing. The project offers the opportunity for women to invest their money to obtain affordable housing with secure tenure as they age.

The project consists of four two-bedroom well located units in Beaconsfield. The homes have been architecturally designed to gold liveable design standards. Environmental sustainability has also been a key consideration to improve the comfort of the home and reduce utility costs for residents.”

Alternative funding and investment models

The State Government's [A Better Housing Future](#) is intended to provide more affordable houses, support for people to buy a home, new houses in the regions, and greater support for regional communities to pursue housing projects that meet their needs. A Better Housing Future commits to delivering the largest release of residential land in the State's history, providing the platform to deliver 23,700 homes with 15% earmarked as affordable housing.

The State Government and community housing sector will partner with the Commonwealth Government to deliver new homes under the Housing Australia Future Fund (HAFF) (awaiting passage through the Australian Parliament), the Housing Accord, and the National Housing Infrastructure Facility (NHIF).

South Australia needs a range of investment and funding models to maximise government funding, but also encourage institutional investment to increase supply of affordable and appropriate housing for older women and others facing housing insecurity.

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

Anticipated timeframe: Short-term

Review of the inclusionary zoning policy to apply new land releases where development approvals have not yet progressed to increase the supply of social housing.

Anticipated type of change:

Compliance: policy review to include and encourage social housing supply as part of larger developments.

Delivery: planning and funding of renewal and construction projects that have not yet progressed to include and encourage social housing supply as part of larger developments.

Desired benefit / outcome:

Increase of social housing supply enabled through inclusionary zoning policy.

Description:

Review the inclusionary zoning policy to include a specific proportion of social housing in developments of public owned land.

Rationale:

In 2020, an affordable housing land tax concession was introduced which provides eligible property developers with an ex-gratia concession where land being used to develop affordable

²⁵ <https://wpi.org.au/older-womens-housing-project/>

housing has been aggregated for land tax with other land they own. The ex-gratia relief is limited to one financial year for each property.

The State's Affordable Housing Inclusion policy requires that at least 15% of all new dwellings meet the criteria for affordable housing in all new significant developments and growth areas.

As part of the 30-year Plan for Greater Adelaide, it is recognised that diverse housing that includes facilitating affordable housing options in desirable, well-serviced locations was a key element to increase housing choice by 25% to meet changing household needs in Greater Adelaide by 2045.

The South Australian Government's commitment to grow public housing combined with the HAFF, Housing Accord, and NHIF developments, including both social and affordable housing, is paramount and can potentially open up additional investment opportunities.

A review of the policy to include a proportion of social housing, instead of affordable housing, in the same developments for public owned land would create a further opportunity to add to supply of social housing, especially when land is rezoned to residential and results in an immediate increase in value.

Success stories / case studies or examples:

[The Constellation Project – Mandatory Inclusionary Zoning²⁶](#)

"In 2018, Australia Red Cross, the Centre for Social Impact, Mission Australia and PwC Australia joined together to create the Constellation Project as a way to drive action on homelessness. The National Australian Bank (NAB) and MinterEllison are Alliance members.

The Constellation Project advocate for a national Mandatory Inclusionary Zoning (MIZ) Framework applicable across all Australian metropolitan areas comprising of six components:

- Principles for a consistent application across Australia to increase the supply of social and affordable housing supply.
- Clear roles and responsibilities of key players across the Australian housing system to enable MIZ.
- Requirement for each state and territory to enact jurisdictional-specific legislation / regulation to enable outcomes consistent with the MIZ principles.
- An impact measurement framework applied to define and measure the local impact of MIZ.
- A process to guide how and when land, dwelling or cash contributions should be made and who needs to be involved.
- Assessment of where capability uplift is required across State Governments, Local Governments, the development industry and Community Housing Providers to support MIZ."

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

Anticipated timeframe: Short-term

Engage with philanthropic and social investors who are interested in improving housing security for older women, to identify key opportunities that could be explored.

²⁶ https://theconstellationproject.com.au/wp-content/uploads/2021/09/Mandatory_Inclusionary_Zoning-Final.pdf

Anticipated type of change:

People: engagement with key stakeholders to understand possibilities and potential social impact.

Desired benefit / outcome:

Purpose built accommodation for low-income older women households that are economically sustainable and socially impactful.

Description:

To further increase supply, a range of options that encourage institutional investment (funding outside of government) to deliver affordable housing for low-income households is essential.

Some investment models that may be explored in a social impact investment context include, but are not limited to, build-to-rent, lend lease, and co-living. These development models may include provisions to ensure access for specific cohorts such as older women, essential workers, low-income households, people living with disability, or women who have experienced domestic and family violence, elder abuse or mistreatment.

Rationale:

The philanthropic sector is increasingly interested in directly funding housing and assisting women who are at risk of or experiencing homelessness. Women for Progress recently held a panel discussion in Adelaide to raise the topic of how philanthropy may contribute to the ease the housing crisis for girls and women. Australians Investing in Women and Per Capita published a report in 2022 looking at solutions for women's housing²⁷; however, there is not a clear pathway or model for philanthropic organisations to follow.

Social impact investment seeks to generate social impact alongside financial returns. This investment often brings together capital and expertise from the public, private, and not-for-profit sectors to achieve a social objective.²⁸

Social impact investments are focused on producing better outcomes for individuals and communities. Under these arrangements, governments agree to share the financial benefits delivered through innovative social programs. Private investors may then provide the capital to pay for program delivery, and receive a rate of investment return that is linked to the success of the program, as measured against clearly defined outcome objectives.

Build-to-rent apartment complexes or multi-family housing are designed and constructed by a developer who retains ownership once completed. The developer has responsibility of the complex rented out to long-term tenants. Superannuation funds are common investors for this type of development.

Lend lease is where public or privately owned land is leased to a development company who will finance, design, construct, and manage the sites for a long-term period before they are handed back to the land holder.

Co-living or co-housing models enable people to live on the same property but with separate dwellings and some shared spaces.

²⁷ <https://www.aiiw.org.au/news/a-home-of-ones-own-philanthropic-and-social-sector-solutions-for-womens-housing/>

²⁸ [NSW Government Office of Social Impact Investment.](#)

Success stories / case studies or examples:

[Older Women's Housing Fund – Social Ventures Australia Ltd²⁹](#)

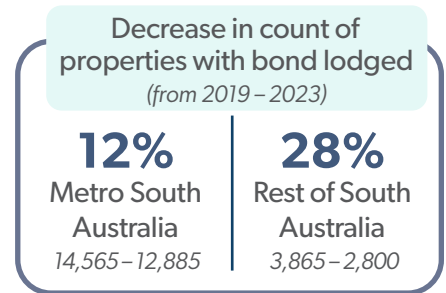
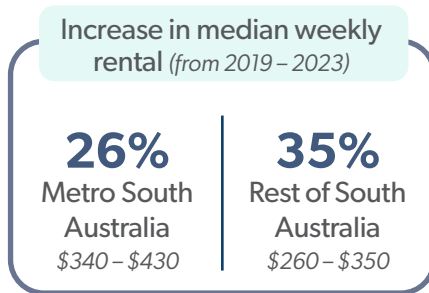
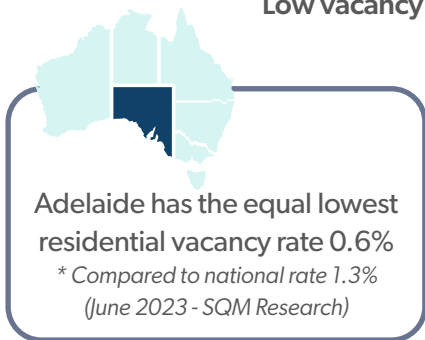
“The Social Ventures Australia (SVA) aims to deliver a developed, costed and implementable financial model that unlocks private capital and Government funding to provide new, affordable housing for older women experience or at risk of homelessness in Victoria, NSW and QLD.

SVA's goal is that older women have safe, secure affordable homes as a foundation for wellbeing and fewer are at risk of homelessness. This requires significant investment. While government investment is essential, there is an opportunity to unlock capital from funds managed by the superannuation industry and other investors. By growing the social impact investing market in Australia, there is potential to address challenges and tensions in the retirement incomes system, particularly through increasing availability of affordable housing.”

²⁹ <https://www.aiiw.org.au/registered-projects/older-womens-housing-fund/>

Private Rental

Low vacancy rates driving rental price increases, tenant uncertainty and inaccessibility



Listening to older women with lived experience of housing insecurity

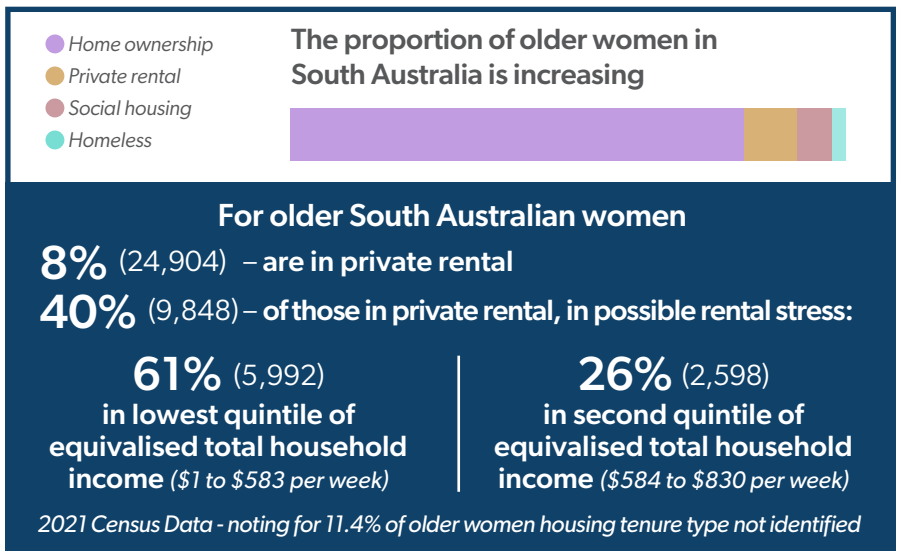
“Tenants are scared to ask for the basics ... asking a landlord to repair things or bring them up to code is asking for your lease not to be renewed”

Want to “feel safe, secure and have privacy”

Issues include “No private rental available, price” and “stress from huge power bills”

Current supply does not meet demand

Nor is what is on offer affordable or available, especially for older women living on low incomes or with complex needs.



Recommendations to address this issue for older women

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

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

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

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

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

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

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

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.

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

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

2.13 Define and set regulations to prevent excessive rent increases.

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

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

Potential timeframe to implement recommendation, noting detailed planning and scoping works is required.

- Short-term - within 12 months
- Long-term - more than 12 months
- Includes both long and short term activities

2. Private Rental

The Taskforce explored 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 and provides a range of recommendations to address:

- Housing amenity that supports positive social outcomes.
- Investment in affordable rentals.
- Security, empowerment and access.

Housing insecurity experienced by low-income renters is multi-dimensional, including needing to move as a result of circumstances outside a person's control, instability in housing circumstances, feeling unsafe within the home and its environs, lack of privacy, lack of supportive relationships and connection to the local community, and lack of comfort.

Lower income renter's experiences of housing insecurity have six important dimensions, compounded by other aspects of social and economic disadvantages, the result is social exclusion as follows (AHURI)³⁰:

- A perceived lack of control over housing and other circumstances was found to underlie all dimensions of housing insecurity.
- Housing insecurity, in its various dimensions, is linked to insecurities in other areas of life, such as finances, employment, health, insecurity of self and family instability.
- The consequence of living with this combination of insecurities is that a person's key focus is on surviving from day to day.
- Many of those experiencing housing insecurity also experience physical and mental health problems which pose additional difficulties in participating economically and connecting socially.
- Increasing the supply of affordable rental housing, addressing factors that impact on tenants' safety, and maintaining the property in an acceptable condition, are key steps in addressing housing insecurity.
- Availability of appropriate support to assist people to take full advantage of improved housing security will also be central to making a strong impact on their capacity for greater participation and wellbeing.

Housing amenity that supports positive social outcomes

Housing is the critical component to enable both positive and negative social determinants of health and wellbeing. It can provide stability, safety, and a place for belonging where connection and economic participation can thrive. Conversely, poor or the absence of housing can make people ill, and lead to further disadvantage or disconnection.

Taskforce members understand the complex relationship between home as a basic human right, and property being seen as a commodified asset. Standards that increase the amenity of the home, providing housing that is safe, secure, accessible, affordable and meets the needs of those who may be vulnerable, whilst balancing the commercial incentive to make residential property investment attractive, is essential.

In the current housing market where there is a lack of choice due to insufficient supply of available rentals, and the increasing price of rents, means that older women or those who may

³⁰ /https://www.ahuri.edu.au/sites/default/files/migration/documents/AHURI_RAP_Issue_113_Housing-insecurity-and-its-link-to-the-social-inclusion-agenda.pdf

experience social inequity are often required to live in unsuitable and sometimes unsafe accommodation.

The Taskforce is encouraged by outcomes of the *Residential Tenancies Act 1995* review that will see drafting of a bill for further reforms intended to be introduced to Parliament by the end of the year, especially about the following:

- **Clarifying tenant and landlord obligations** that will require landlords to distribute a prescribed fact sheet to tenants at the start of their tenancy, written in plain language and containing helpful information about tenant and landlord obligations, legal rights and further resources.
- **Minor modifications and safety modifications** that will prevent the unreasonable refusal of safety modifications and minor changes including the installation of wall anchors, child safety gates, childproof latches, showerheads, and internal window coverings. Noting modifications will need to be made good (removed) at the end of the tenancy if the landlord requires.
- **Energy efficiency and water saving standards** that will allow for the Regulations to specify that new or replacement fixtures in rental properties are required to meet certain energy efficiency or water saving standards.

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

Anticipated timeframe: Short-term

Leverage existing Residential Tenancies Act review to introduce greater protections for older women in the private rental market.

Anticipated type of change:

Compliance: update to Residential Tenancies Act, regulations, and other mechanisms to standardise minimum requirements and greater protections for older women in advocating for their maintenance needs.

People: education and advocacy for older women and landlords in the private rental market to ensure they are aware of their rights and responsibilities.

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.

Description:

Explore the introduction of a warrant for fitness or similar mechanism that seeks to improve the quality of rental housing over time, shifting the responsibility from the tenant to identify substandard issues and risks, and the onus instead placed on the landlord to provide a checklist of met standards that are considered minimum requirements for the health and safety of tenants.

Introduce tenant protections against the non-renewal of leases as retaliatory action by owners or agents who receive complaints about the safety, maintenance, or repairs of properties.

Define damages, wear and tear in the *Residential Tenancies Act 1995*.

Rationale:

Anyone can make a complaint about the standard of any residential property in South Australia to the Housing Safety Authority; however, due to fear of rent increases or retaliatory evictions, tenants, especially the most vulnerable, or may not feel in a position to raise or escalate such issues.

This process is complaints driven. Tenants are protected from eviction during the complaint and remedy processes, however, are not protected from the non-renewal of their lease.

The Residential Tenancies Act does not adequately define damages or wear and tear which can result in tenants being faced with claims on their bonds or bond guarantees.

Success stories / case studies or examples:

New Zealand Rental Warrant of Fitness (RWF)³¹

An evidence-based housing quality checklist which includes 29 criteria covering aspects such as ventilation, heating, safety, hygiene. These are minimum requirements for the health and safety of occupants.

RWF aims to address and regulate homes that are not warm or dry enough to keep people health and comfortable at a reasonable cost.

Australian Capital Territory (ACT) Residential Tenancies Amendment Bill 2022³²

In March 2023, an amendment bill to Parliament passed that saw the introduction of a framework to eventually usher in a set of minimum housing standards for rental properties. Landlords will now be required to notify prospective tenants whether their property meets minimum standards. If a property is falling short, tenants will be allowed to seek a rent reduction, compensation, or be given the opportunity to end the tenancy.

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

Anticipated timeframe: Short-term

Education and awareness of the Housing Safety Authority, specifically targeted to older women households and their landlords.

Anticipated type of change:

People: education and awareness of older women's tenant rights and the mechanisms to support these, this may include targeted communication to landlords as to what other considerations should be made to ensure the safety and comfort of the home to age in place.

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.

Description:

Increase awareness of the Housing Safety Authority, landlord responsibilities, and tenant rights across the community and specifically targeted to older South Australian women.

Rationale:

Tenants should have a range of negotiation pathways available to them which enable additional advocacy and protections to ensure repairs are carried out and that tenants are not penalised for reasonable maintenance requests.

Currently, all residential properties must meet the minimum standard in the [Housing Improvement Regulations 2017](#). All properties currently subject to a substandard property order

³¹ <https://www.healthyhousing.org.nz/our-research/past-research/rental-housing-warrant-fitness#:~:text=What%20is%20the%20Rental%20Warrant,health%20and%20safety%20of%20occupants>

³² <https://www.realestatebusiness.com.au/industry/25394-no-cause-evictions-banned-in-act>

under the Act are listed on the [substandard property register](#). Anyone can make a complaint about the standard of any residential property in South Australia but many tenants may not be aware of their right to do so, and there is a lack of public knowledge about the existence of the Housing Safety Authority.

If the property poses health and safety risks, and defects are recorded, orders may be issued to the property owner. If the property is substandard, one or more orders may be made on the property, where non-compliance may be an offence and carries a maximum penalty of \$10,000.

Properties with Housing Improvement Orders can be re-let; however, the agent or owner is obligated to inform a new tenant that the property is subject to an Order and Rent Control (if applicable).

Success stories / case studies or examples:

Increased education and knowledge on rights and responsibilities enable equalised power between tenants and landlords as demonstrated in the below example.

[Rent Well](#)³³

“Rent Well is a tenant education program that focuses on how to be a successful renter with course topics including understanding a landlord’s expectations and responsibilities, application processes, budgeting, practical communication skills, maintaining a rental unit, understanding rental agreements, how to move in and move out successfully and more. Rent Well tenant education courses are taught throughout Oregon and Washington, United States of America in three different styles to meet the needs of the community; in-person sessions, webinar-style and as a stand-alone eCourse.

Many individuals have never been taught about renting and their responsibilities as a tenant.” Students attending these courses range from people “who have been denied housing multiple times and attend to try and figure out why, as well as first-time renters who’ve never read their lease agreement before and want to know how to make this the best experience possible. Not only would somebody get the education out of this class to help them maintain stable housing in the future, they also get a copy of their rental background report, the same report a landlord would see and make rental decisions on. Lastly, eligible graduates get to offer potential landlords the opportunity to register a Landlord Incentive Program which is paired to the graduate. This is part of a Landlord Incentive Fund that provides funding to potential landlords with the assurance that if an eligible Rent Well graduate leaves their rental unit within the first year and owes unpaid rent, damages or legal fees beyond what the security deposit covers, the program will pay the landlord up to certain amount (Oregon up to \$5,000) to cover those additional costs.”

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

Anticipated timeframe: Short-term

Included as part of the proposed Residential Tenancies Act amendment bill for further reforms intended to be introduced to Parliament by the end of the year.

Anticipated type of change:

Compliance: facilitated through the amendment bill to be introduced.

People: education to be provided to landlords and tenants on their rights and responsibilities.

Desired benefit / outcome:

Rental accommodation meets the safety, security, mobility, and functional needs of older women.

³³ <https://rentwell.org/>

Description:

As currently being reviewed by the Consumer and Business Services (CBS) through the *Residential Tenancies Act 1995*, the Taskforce is supportive of minor, non-structural safety modifications and minor changes being permitted without undue interference by the landlord, particularly modifications which are required in response to age-related conditions.

Rationale:

The Taskforce lived experience workshop participants identified a strong need for safety, especially for women living by themselves. The installation of cameras, window coverings, and other key safety mechanisms for victim-survivors of domestic and family violence, including elder abuse or mistreatment, particularly for people who are hearing or vision impaired, is essential to minimising risk.

Modifications for people with age-related mobility and access requirements, or disability, are critical to ensure the home meets their safety, security, and mobility needs. Such modifications under the National Disability Insurance Scheme (NDIS) or Home Care Packages may be essential to ensure safe use of the property and ageing in place. Being able to age in place is significantly impacted by the amenity and function of the home, making modifications an essential enabler for housing security for older women.

Success stories / case studies or examples:YourSAy community voice respondent

"I have previously worked for an aged care provider which supports people aged 65+ (or 50 plus for Aboriginal groups), and one of the challenges to providing support for people to live at home independently was when home modifications were not permitted by the landlord. For example, many smart home mods [modifications] that aid independence and security require at least some modifications that renters may not be permitted to make." (40-54 year old female, community service provider)

Recommendation 2.4 Ensure prominent energy rating labels are applied to private rental advertisements and apply a minimum energy-efficiency standard for rental properties.**Anticipated timeframe: Both short and long-term**

Short-term to leverage the proposed Residential Tenancies Act amendment bill for further reforms intended to be introduced to Parliament by the end of the year.

Long-term to introduce energy-efficient standards for existing residential rental dwellings.

Anticipated type of change:

Compliance: set energy-efficiency standards for rental properties in relevant Residential Tenancies regulations, facilitated through the amendment bill to be introduced.

People: education and awareness for how to promote, disclose and understand energy-efficiency ratings.

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.

Description:

Introduce required disclosure as part of advertising and commencement of tenancy of energy rating and anticipated running costs.

Work towards introducing energy-efficiency standards for existing residential rental dwellings to improve both the comfort of the home and reduction in living costs.

Rationale:

Minimum energy efficiency standards are beneficial for both the environment, and the occupants' health and wellbeing. Private rental tenants are not able to access energy efficient solutions by themselves and therefore experience the greatest rises in energy costs.³⁴ Energy efficiency can positively support health and wellbeing outcomes through improved comfort of accommodation (for example, better insulation for climate control), and reduce cost of living through more economical and sustainable solutions that impact electricity, gas and water consumption.

From 1 October 2024, all newly built homes are required to meet a seven-star energy efficiency standard. However, these standards do not apply to existing homes.

Retrospectively fitting energy efficiencies into existing homes can be cost prohibitive. Taking into consideration the current types of homes, condition, and age of residential properties across South Australia, imposition of minimum standards on existing dwellings without a clear understanding of cost, impact, and capacity and capability to comply could further restrict available rental supply.

It is noted private owners could be supported by the 2023 Federal Budget initiative seeing \$1 billion allocated to provide discounted loans to households to upgrade the energy efficiency of their homes and replace gas appliances with electric ones.

Under CBS's review of the *Residential Tenancies Act 1995*, the Taskforce supports legislation setting energy efficient targets that do not negatively disadvantage tenants or create unintended consequences, such as seeing the cost of upgrades transferred to tenants (for example, rent increases for new features) that negate or reduce the cost-of-living savings sought, or making investment in the residential rental market unattractive for landlords.

Success stories / case studies or examples:

[South Australia's Virtual Power Plant](#)

"With the support of the Government of South Australia, Tesla and electricity retailer Energy Locals are developing South Australia's Virtual Power Plan (SA VPP), a network of potentially 50,000 solar and Tesla Powerwall home battery systems across South Australia, all working together to form Australia's largest virtual power plant.

SA VPP is designed to provide more affordable, reliable and secure electricity for all South Australians...supporting South Australia's transition to a renewables-based economy. The VPP is a network of distributed energy resources, such as homes with solar and battery systems – all working together as a single power plant."³⁵

[AHURI – 2022 Analysis Brief, Reducing the energy costs of rental housing.](#)³⁶

"Tenants of private rental properties have fewer options (to improve the heating and cooling abilities of their dwellings while minimising ongoing energy costs). They are often reliant on fossil fuel powered gas or electric heaters and electric air conditioners for immediate heating and cooling. The rental properties may lack sufficient insulation, which means the benefits of heated or cooled air is quickly dissipated.

Getting Australia's rental properties up to a better environmental standard is a unique policy challenge in that, while the landlord is generally responsible for purchasing major energy using or reducing appliances, tenants are the ones who pay the recurrent energy bills. This situation, known as the 'split incentive problem', potentially discourages landlords from investing in the

³⁴ [AHURI, 23 Sep 2020, Warm, cool and energy-affordable housing policy solutions for low-income renters, https://www.ahuri.edu.au/research/final-reports/338.](https://www.ahuri.edu.au/research/final-reports/338)

³⁵ <https://www.energymining.sa.gov.au/consumers/solar-and-batteries/south-australias-virtual-power-plant>

³⁶ <https://www.ahuri.edu.au/analysis/brief/reducing-energy-costs-rental-housing>

infrastructure required in order to protect private rental tenants, particularly low-income tenants, from rising energy and water costs.

AHURI research that consulted with investors suggested there could be options to increasing tax deductibility incentives. Current rates were not seen by investors as sufficiently generous, but they did see some scope for the acceleration of depreciation schedules and the introduction of complementary rebates and measures such as land tax relief.

Similarly, measures that allow landlords to write-off, within the tax system, the cost of upgrades that improve thermal performance...would be a strong incentive for some landlords.

Better quality rental housing has long-term economic benefits for landlords through...increase occupancy rates and stronger reputations while providing improved health and wellbeing of tenants. However, any rental housing improvement policies and schemes must ensure housing affordability is maintained for low-income tenants.”

Investment in affordable rentals

The vacancy rate in the private rental market in South Australia is less than 1% across metropolitan and regional areas at time of writing this report, with Adelaide recording the equal lowest rate of Australian capital cities.³⁷ Rent prices have increased significantly and are still rising.³⁸

The supply of affordable rentals will be further reduced with the National Rental Affordable Scheme (NRAS) nearing completion in 2026. This will see over 2,000 NRAS properties reverting to full market rents from 2023 to 2026 in South Australia.

Replacement options is critical for some older women who are currently renting under NRAS.

“I am renting with the help of National Rental Assistance Scheme. This ends at the end of 2023 when rent will become unaffordable for me and I will become unaffordable for me and I will be homeless. I am 72 and live alone”.³⁹ (Voice of Lived Experience, from 2023 COTA SA Cost of Living Survey).

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

Anticipated timeframe: Long-term

Explore opportunities to incentivise investment in longer-term rental accommodation in the private market.

Anticipated type of change:

Compliance: this may be achieved through tax incentives.

People: engagement with key stakeholders is needed to understand what would attract investment in longer-term rental accommodation and how this could work.

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.

³⁷ SQM research.

³⁸ Corelogic.

³⁹ Feedback provided to COTA SA through a range of surveys related to cost of living in 2023.

Description:

The housing sector needs private and institutional investors to provide housing for people who are not yet in the market for homeownership, may not want to be homeowners, or do not want to live in or do not qualify for social housing. To provide this supply, residential property needs to be an attractive long-term investment. With the increasing rents, incentives and alternate investment models may be an option to improve affordability and availability.

Longer leases are often suggested as the mechanism to increase housing security as the usual lease length in Australia is 12 months. Achieving greater institutional investment in rental accommodation is one way to approach a culture of longer leases, as institutions are less vulnerable to fluctuations in the market than 'mum and dad' investors, who on average, hold their properties for five years or less.

Rationale:

Low vacancy rates and low affordability means that renters, many of whom might have minimal barriers to achieving a rental property and good rental histories, are locked out of the market due to financial reasons. This means that a large majority of rental properties are unaffordable for people on low incomes. Since the COVID-19 pandemic, there has been a regular presentation of private renters seeking emergency accommodation due solely to market conditions, without any individualised risk or barriers that would preclude them from accessing or maintaining a tenancy under normal market conditions.

The submission made by the Housing Older Women Movement to the Productivity Commission Review of the National Housing and Homeless Agreement (submission 101), highlights the following:

"...the missing middle of women – who have some savings/superannuation which locks them out of social housing. Yet, these same women are not able to rent in the private market or purchase a single dwelling on their own. This leaves a significant cohort in extreme housing-related stress paying much more than they can afford and having to compromise on other essentials such as food, utilities, medical support...They will inevitably move into poverty as they age".⁴⁰

Success stories / case studies or examples:

[Super Housing Partnerships⁴¹](#)

"Super Housing Partnerships (SHP) is a specialist housing fund manager focused on increasing the housing supply through partnerships with institutional investors. SHP offers asset owners the opportunity to invest in a portfolio of build to rent (multi-family) housing with resilient long-term returns in the rapidly emerging Australian asset class. SHP works to create a flow of capital from institutional investments into new housing at scale."

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

Anticipated timeframe: Both short and long-term

Short-term to explore partnership models and opportunities.

Longer-term to work through the funding arrangements and establishment of such service deliver models.

Anticipated type of change:

Delivery: funding, service delivery and partnership models.

⁴⁰ <https://www.pc.gov.au/inquiries/completed/housing-homelessness/submissions#initial>.

⁴¹ <https://www.superhousingpartnerships.com/>

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.

Description:

Explore a similar approach to Tasmania to use existing residential assets where landlords could be partnered with a Community Housing Provider (CHP) to provide affordable rent to low-income households without support needs. The landlord could receive an annual payment to offset any loss of income from the reduced rent and receive fee-free tenancy management services.

In return, the CHP signs a sub-lease with the tenant for two years, which gives the landlord guaranteed rent and stability for the tenant. The rent is capped between 25-30% below median rent, with the location and number of bedrooms to inform that number.

This program would suit dwellings which may be used currently as short-term accommodation (for example, Airbnbs), are vacant, or new to the rental market so as not to displace current tenants. Dwellings should also be close to amenities such as public transport and essential services, satisfy minimum housing standards, are appropriately insured, are available for a minimum of two years, and willing to let renters have pets.

Rationale:

Low-income households would receive discounted market rent, and landlords would receive fee-free tenancy management. Providing a targeted approach to rental subsidisation in the private market, consequently capitalising on existing vacant dwellings in a non-punitive approach.

The Affordable Community Land Tax Exemption Pilot provides eligible property owners with ex-gratia relief, equivalent to a land tax exemption for property they rent through a participating CHP for affordable housing purposes.

The program is running for five years from 1 March 2020 and is limited to 100 properties.

Success stories / case studies or examples:Homes4Good⁴²

An initiative of Shelter SA, Homes4Good properties are rented at 30% of the household's total income, which may be below a full market rent. As the family's income increases, the rent can increase too, up to market rates.

Cornerstone Housing, a not-for-profit organisation, partners with Homes4Good to house social households from the social housing register, and undertake all aspects of property management at a reduced rate for their tenancy management services.

Additionally, Homes4Good tenants are eligible for Commonwealth Rent Assistance (CRA), and landlords can take advantage of the South Australian affordable community housing land tax exemption pilot project.

Recommendation 2.7 Encourage build-to-rent projects across the private, public and not-for-profit sectors.**Anticipated timeframe: Long-term**

Development projects will require time for planning, consultation and relevant funding or investment models to be established.

⁴² <https://homes4good.com.au/>

Anticipated type of change:

Delivery: investment, funding and urban renewal planning.

Desired benefit / outcome:

Increased supply of affordable rentals available for older women.

Description:

Explore options to encourage build-to-rent projects across well-located areas in South Australia.

Rationale:

As discussed in the *New Supply Models and Land Use* focus area, build-to-rent apartment complexes or multi-household housing are designed and constructed by a developer who retains ownership once completed. The developer has responsibility of the complex that is rented out to long-term tenants. Superannuation funds are common institutional investors for these developments. In South Australia, most build-to-rent complexes are marketed as luxury accommodation.

On Tuesday 9 May 2023, the Federal Government handed down its second budget, for the 2023-24 financial year, announcing new taxation relief measures for the build-to-rent sector that are anticipated to encourage institutional and private sector investment.

For projects where construction commences after 9 May 2023, the Government will:

- Increase the rate for the capital works tax deduction (depreciation) to 4% per year.
- Reduce the final withholding tax rate on eligible fund payments from managed investment trust investments from 30% to 15%.

This measure applies to projects consisting of 50 or more apartments or dwellings made available to the public and must be retained under single ownership for at least 10 years before being sold. Landlords are also required to offer a lease term of at least three years for each dwelling.

As part of South Australia's A Better Housing Future, a 50% land tax discount will be introduced for eligible new build-to-rent housing projects. The discount will reduce the land value for land tax purposes by 50% to the 2039-40 land tax year.

The reduction in land tax is designed to support the uptake of scale investment in residential rental housing, increasing the supply of housing and creating more opportunities for renters.

Success stories / case studies or examples:**Sentinel Real Estate – Adelaide's first institutional-grade build-to-rent project⁴³**

Working with Renewal SA to secure a site in Adelaide's inner north, Sentinel Fund Manager Australia will develop and run about 250 premium and sustainable rental apartments on a 4000 square metre site at Lots 49 and 50 on Third Street Bowden.

The Bowden precinct is the State Government's first higher-density urban infill revitalisation project. It stands just 2.5 kilometres from Adelaide's CBD on 16 hectares of land. It is expected more than 3,000 new residents will call the precinct home over the coming years.

Eastwood Build-to-rent project⁴⁴

This project is a build-to-rent social and affordable housing project in Adelaide to be undertaken by the SA Housing Authority and the community housing sector.

⁴³ <https://www.afr.com/property/commercial/us-housing-giant-sentinel-takes-build-to-rent-to-adelaide-20230329-p5cwa2>

⁴⁴

NFIC has provided in-principle support for around \$50 million in funding subject to the Authority successfully attracting a Tier 1 Community Housing Provider (CHP). The Authority will provide the land to the CHP under a 99-year lease agreement valued at \$9.5 million and will contribute up to \$5.8 million of capital grants towards construction costs.

It is anticipated the project will unlock the development of 130 plus residential dwellings on the site of a decommissioned social housing block in Eastwood. The new homes are expected to include 30 to 50 social dwellings with the balance across affordable, targeted towards key workers and private build-to-rent dwellings.

Security, empowerment and access

Older women, especially those living in single, low-income households, are at a greater risk of housing insecurity in the private market due to unaffordability, unavailability, mobility or age-related health issues and power imbalances that exist between landlord and tenants. These recommendations strive to improve the agency and power of older women in the private rental market.

The Taskforce was pleased to see the immediate relief for tenants that have already been introduced as a result of the *Residential Tenancies Act 1995* review, including:

- *Residential Tenancies (Limit of Amount of Bond) Amendment Regulations 2023* which commenced on 1 April 2023 and reduced upfront costs for tenants by reducing bond payable from six to four weeks, for weekly rental up to \$800. More affordable bonds are estimated to have saved tenants up to \$1.3 million in upfront bond payments during the first month.
- *Residential Tenancies (Protection of Prospective Tenants) Amendment Act 2023* banned solicited rent bidding and will reduce the amount of information that can be asked for in rental application forms as well as protect tenant data. The Amendment Act passed parliament on 27 June 2023 and is expected to commence on 1 September 2023.
- Expanding the eligibility criteria for the [Private Rental Assistance Program \(PRAP\)](#), enabling more households to access this financial support.

The Taskforce is encouraged by outcomes of the Residential Tenancies Act review that will see the drafting of a bill for further reforms intended to be introduced to Parliament by the end of the year, especially about:

- **Renting with pets** introducing a presumption that a tenant who applies to keep a pet in a rental property cannot have their request unreasonably refused, provided the tenant agrees to comply with any reasonable conditions imposed by the landlord. Reasonable conditions include requiring a pet to be kept outside of the rental property if the pet is not a type of pet ordinarily kept inside, and requiring carpets to be professionally cleaned at the end of the tenancy if a pet is allowed inside the premises. This will be supported by the option for the tenant to apply to the South Australian Civil and Administrative Tribunal (SACAT) if they are not satisfied that conditions imposed by the landlord are reasonable or if they believe their request for a pet was unreasonably refused.
- **No cause evictions** requiring landlords to provide tenants with a prescribed reason in order to end a periodic tenancy agreement or to not renew a fixed term agreement. The prescribed reasons will include the reasons currently listed at section 81 of the RTA, including that a landlord requires possession of the premises for their own occupation or to sell, demolish or renovate the premises. After consultation, further reasons will be prescribed which will include a tenant engaging in illegal activity at the property, or a tenant harassing, threatening or abusing the property manager, landlord or neighbour. Tenants who believe their tenancy has been ended without a proper cause will have the option to apply to SACAT.

- **Increasing minimum notice periods** that will see a change in minimum notice from 28 days to 60 days so tenants will have more time to secure a new rental property and make the necessary arrangements to move.
- **Protections in shared accommodation** (rooming houses) that will allow more renters living in shared accommodation to be afforded protections under the Residential Tenancies Act. A rooming house registration scheme will be established for rooming houses with five or more residents. Changes will require rooming house proprietors to provide Consumer and Business Services (CBS) with evidence that they are fit and proper to carry out business involving the provision of accommodation under rooming house agreements.
- **Routine and open inspections** reducing the number of routine inspections permitted under the RTA to a maximum of four inspections per year, with additional inspections to be permitted with approval from SACAT. The notice period for routine inspections will remain not less than seven days but be increased to be not more than 28 days (as opposed to 14 days), including a requirement that a tenant cannot unreasonably withhold consent for open inspections.
- **Increased protections for victims of domestic violence** who are renting through further consultation with the Office for Women.
- **Prohibiting additional fees** on tenants preventing landlords and land agents from charging tenants an additional fee to make rental payments, as well as prohibiting charging a fee to a person who requests a copy of their personal information listed on a residential tenancy database.
- **Changes to water and electricity billing** that will require the landlord to provide tenants a copy of any water bill that the tenant is required to pay within 30 days of receiving. A further amendment specifies that where there is no agreement between landlord and tenant as to who pays the water supply fee, the Residential Tenancy Act will require that the water supply fee is paid by the landlord. Landlords will have an obligation to pay excess water charges resulting from reported water leaks that remain unrepaired, or latent water leaks that could not reasonably be expected to be detected or reported by the tenant. Existing protections for tenants that specify rates and charges for water are not required to be paid if the landlord fails to request payment within three months will be extended to include all utilities, should these be in the landlord's name.
- **Changes to residential bonds** through improvement to the bond lodgement process to allow greater flexibility, transparency and tenant participation in lodgements, including mandating the use of the Residential Bonds Online (RBO) system for all landlords and agents; allowing RBO to collect additional contact details for the purpose of reducing unclaimed bonds held by CBS; accommodating partial bond refunds; allowing tenants to lodge their own bond through RBO; exploring further options to streamline the bond lodgement and refund process.

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

Anticipated timeframe: Short-term

Leverage the Residential Tenancies Act review to identify subsidy requirements that could be delivered by existing private rental assistance programs.

Anticipated type of change:

Delivery: funding and program establishment to enable rental subsidy program to support low-income older women at risk, experiencing rental stress, or being unable to access the private rental market due to affordability.

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.

Description:

Targeted subsidies are paid directly to landlords to support older women to access private rental properties without placing them in housing stress.

Rationale:

Improve access, through making private rental affordable for older women by offsetting significant rental increases that are not only putting low-income households in rental stress but also lock them out of accessible safe, appropriate and well-located housing.

It is anticipated that this would be a cheaper funding model than the provision of crisis accommodation or responsive programs to address and enable exit out of care or institutions such as corrections and health.

Success stories / case studies or examples:**U.S. Department of Housing and Urban Development – Housing Choice Voucher program⁴⁵**

Federal government's major program for assisting very low-income families, the elderly and people living with disability to afford decent, safe and sanitary housing in the private market. Participants can find their own housing and are free to choose any housing that meets the requirements of the program.

A housing subsidy is paid to the landlord by public housing agencies (PHA) on behalf of the participant family. The family then pays the difference between the actual rent charged by the landlord and the amount subsidised by the program.

To be eligible, the family's income may not exceed 50% of the median income for the county or metropolitan area in which the family chooses to live. By law, a PHA must provide 75% of its voucher to applicants whose incomes do not exceed 30% of the area median income.

If the PHA determines that a family is eligible, if they are unable to help immediately, they will put the household on a waiting list.

Once a PHA approves an eligible family's housing unit, the family and the landlord sign a lease and, at the same time, the landlord and the PHA sign a housing assistance payments contract that runs for the same terms as the lease.

Recommendation 2.9 Advocate for increases to Commonwealth payments and supports essential to reducing housing insecurity for older women.**Anticipated timeframe: Short-term**

Utilise existing Ministerial mechanisms to advocate for changes that will support housing security for older women.

Anticipated type of change:

People: advocacy through presentation of data and social benefits, such as avoidable costs to government as a result of improved housing security.

⁴⁵ https://www.hud.gov/topics/housing_choice_voucher_program_section_8

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.

Description:

The Taskforce encourages the State Government to work with the Commonwealth Government to advocate for a review of:

- Commonwealth support payments that affect the housing security of older women.
- The effectiveness of the transition of the Assistance with Care and Housing (ACH) program (except hoarding and squalor services) to the Care Finder program being coordinated by Primary Health Networks.

Rationale:

Changes to statutory income payments, to take effect from 20 September 2023, subject to successful legislation, have also been announced in the Commonwealth Government's 2023/24 budget, including:

- The Commonwealth Rent Assistance (CRA) cap to increase by 15%, to a maximum of \$31 per fortnight.
- The base of JobSeeker, Youth Allowance, Austudy, ABSTUDY, Parenting Payment Partnered, Disability Support Pension (Youth) and Special Benefit payments will be raised by \$40 per fortnight.
- A higher rate of JobSeeker will apply from age 55 (currently 60) if the recipient has received the payment for nine or more months continuously, seeing a \$92.10 per fortnight increase.
- The Single Parenting Payment cut-off age will be raised from eight to 14 years, providing support for a further six years.

While the Taskforce welcomes the above increases, members believe the CRA is poorly targeted and insufficient to address housing stress. The lower age to access a higher rate of JobSeeker is welcome but the low increases to the other payments described above, do not address housing affordability or poverty.

To streamline navigation supports for aged care, ACH navigation services (i.e. 'assessment/referrals' and 'advocacy') will transition out of the Commonwealth Home Support Programme and into the new Care Finder program from January 2023.⁴⁶

The new care finder program will provide specialist assistance to senior Australians who:

- Need intensive support to understand and access aged care services as well as to connect with any other supports they need such as health, housing services, and social supports; and
- Could otherwise fall through the cracks due to isolation, communication or cognitive issues, or a history of past experiences with institutions or government.

From 1 January 2023, only hoarding and squalor will remain as part of the Commonwealth Home Support Programme.

Primary Health Networks will establish and maintain a network of care finders to provide specialist and intensive assistance to help people within the Care Finder target population to understand and access aged care and connect with other relevant supports in the community.⁴⁷

⁴⁶ <https://www.health.gov.au/sites/default/files/documents/2022/03/assistance-with-care-and-housing.pdf>

⁴⁷ <https://www.health.gov.au/sites/default/files/documents/2022/04/care-finder-policy-guidance-for-phns.pdf>

The Care Finder program forms part of a significant investment in aged care reform in response to the recommendations of the Royal Commission and is one of the first aged care programs to be delivered through Primary Health Networks.

The Care Finder target population is people who are eligible for aged care services and have one or more reasons for requiring intensive supports such as:

- Isolation or no support person (e.g. carer, family or representative) who they are comfortable to act on their behalf and/or who is willing and able to support them to access aged care services via My Aged Care.
- Communication barriers, including limited literacy skills.
- Difficulty processing information to make decisions.
- Resistance to engage with aged care for any reason and their safety is at immediate risk or they may end up in a crisis situation within (approximately) the next year.
- Past experiences that mean they are hesitant to engage with aged care, institutions, or government.

The Taskforce supports an evaluation of the transition to Primary Health Networks to assess its effectiveness in improving client outcomes for those navigating My Aged Care services and supports.

Success stories / case studies or examples:

YourSAy community voice respondent

“An elderly lady who resided in a private rental she couldn’t afford, but thought of moving at her age with no family assistance, packing etc not to mention paying for a removalist. Her neighbours had wanted her out as she had started to scream through the night..and it was going to SACAT for eviction. We managed to get her into a Housing SA property and funded the removalist. Packing was done with the help of volunteers. The lady was then diagnosed with cancer, this was the reason for her screaming – pain. Rent (in Housing SA property) was cheap so she was able to eat and have the heater on” (55-64 year old female, with lived experience of housing insecurity)

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

Anticipated timeframe: Short-term

Leverage the proposed Residential Tenancies Act amendment bill for additional reforms intended to be introduced to Parliament by the end of the year that further define prescribed reasons as to why a tenancy can be ended and options to apply to SACAT.

Anticipated type of change:

Compliance: update to the Residential Tenancies Act and regulations.

Desired benefit / outcome:

Improve stability and confidence of tenure for older women in the private rental market.

Description:

As part of the Residential Tenancies Act review, ban no-cause evictions and define acceptable reasons for evictions or non-renewal of leases.

Rationale:

No-cause evictions have a profoundly negative impact on renters, either because of the eviction itself, or because it stops renters being able to raise other legitimate concerns out of fear of

eviction. Ending this type of practice means that renters cannot be kicked out of their homes without reason simply because their lease has expired.

Success stories / case studies or examples:

Australian Capital Territory (ACT) Residential Tenancies Amendment Bill 2022⁴⁸

In March 2023, an amendment bill to Parliament passed, including banning no-cause evictions, despite opposition for the real estate industry – while also making it an offence for landlords or agents to solicit rent bids.

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

Anticipated timeframe: Short-term

Leverage the proposed Residential Tenancies Act amendment bill for further reforms intended to be introduced to Parliament by the end of the year and include older women with lived experience of the private rental market as part of the consultation process.

Anticipated type of change:

Compliance: modernise and improve the Residential Tenancies Act and regulations.

People: include older women with lived experience in the private rental market as part of the consultations to inform the drafting of the amendment bill.

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.

Description:

Older women with lived experience have unique and valuable insight, ideas and experience that would be beneficial in the drafting of the Amendment Bill for further reforms intended to be introduced to Parliament by the end of the year about the following:

- Renting with pets.
- No cause evictions.
- Increasing minimum notice periods.
- Protections in shared accommodation (rooming house).
- Routine and open inspections.
- Increased protections for victims of domestic violence.
- Prohibiting additional fees.
- Changes to water and electricity billing.
- Changes to residential bond lodgement and refund process.

Rationale:

Taskforce lived experience workshop members identified a need for increased tenant rights, specifically in relation to limiting unreasonable rent increases, long-term leasing, pet ownership, and models that enable ageing in place. This is strongly aligned with the submission made by the

⁴⁸ <https://www.realestatebusiness.com.au/industry/25394-no-cause-evictions-banned-in-act>

Housing Older Women Movement to the Productivity Commission Review of the National Housing and Homeless Agreement, where they express the necessity for *“landlords view the property as a home for its tenants”*.⁴⁹

In addition to affordability, older women may also face a range of discriminatory practices due to their age, ethnicity, disability, income source, caring status, or as recipients of bond guarantees.

Currently, under the Consumer and Business Services review of the Residential Tenancies Act, the Taskforce is supportive of mechanisms that seek to strengthen tenant rights, especially for renters who are most likely to be disadvantaged in the private sector market.

Pet ownership has positive life impacts on people and families. Many women experiencing domestic and family violence, including elder abuse or mistreatment, delay leaving violent situations, sleep rough on the streets or in cars, enter the homelessness system, or leave behind pets due to a lack of pet-friendly rental options. Not allowing pets as a standard, disproportionately impacts potentially vulnerable people within the community and those on low incomes when affordable housing options are limited.

Lease length and the importance of stability for people experiencing complex circumstances, are critical to ensuring housing security. Tenants, especially those with disability, consider the private rental market's shortage of long-term lease options poses a barrier to establishing stable and sustainable tenancies. Access to stable and long-term housing has also been identified as a foundation to enabling outcomes in key areas for Closing the Gap targets and reforms. Importantly, longer-term leases can deliver strong benefits for both tenants and landlords alike, providing security of residence and income respectively.

Shorter tenancies particularly disadvantage people on low incomes, both financially and socially. There are significant costs associated with frequent relocations, along with disruptions to social and community connections, such as education, accessibility of employment opportunities and services, friends, and support networks. Longer tenancies provide greater security and particularly benefit some cohorts, such as people with young children, older women, and people with disability. Reducing the frequency people are required to move can promote healthier and stronger communities that keep people connected to their social and community networks and reduce the health and homelessness costs of social isolation.

Longer-term leases are already in operation for commercial properties which provide long-term security to asset owners and lease holders, with rent increases tied to Consumer Price Index (CPI) changes, enabling both parties to anticipate likely rent changes. As suggested by the Housing Older Women Movement to the Productivity Commission Review of the National Housing and Homeless Agreement (submission 101) *“long term leases offered of five years or more with exit clauses for both parties to consider as part of the contract”* could be a consideration for the private rental market. Longer leases need to be considered on balance with the liability risk that older tenants may face in breaking longer-term leases, to continue to pay rent until the end of a fixed term, because of significant life events outside of their control, such as transition into aged residential care, the death of a partner, and/or loss of employment.

Recognising the landlord's right to identify who they are approving, proof of identification must be retained; however, questions related to religion, source of bond (such as a State Government guarantee), race or gender, dependents' status, or other questions that could be used as a basis for discrimination are not required to assess applicant suitability or capacity to pay.

⁴⁹ <https://www.pc.gov.au/inquiries/completed/housing-homelessness/submissions#initial>.

Success stories / case studies or examples:

[CFE Research 2020 Report – The role of lived experience in creating systems change](#)⁵⁰

“An important part of changing systems is changing attitudes and getting multiple disadvantage (referred to here as experts) on the political agenda. People with lived experience of multiple disadvantage play a key role in awareness raising activities.

A key objective of systems change is to improve the help people receive. Involving experts in gathering and sharing evidence from current service users and planning new services or initiatives helps ensure services are designed to meet the needs and preferences of people affected by multiple disadvantage. Experts provide a powerful and authentic voice and unique insights that can challenge assumptions, motivate organisations to do things differently and pinpoint areas for change.”

Recommendation 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.

Anticipated timeframe: Short-term

Leverage the proposed Residential Tenancies Act amendment bill for further reforms intended to be introduced to Parliament by the end of the year, including older women with lived experience of the private rental market as part of this process.

Anticipated type of change:

Compliance: update to the Residential Tenancies Act and regulations.

People: include older women with lived experience of domestic and family violence and living in the private rental market as part of the consultations to inform the drafting of the amendment bill.

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.

Description:

Ensure victims leaving tenancies due to violence, abuse or mistreatment can access their bond and not be held responsible for costs after they leave the tenancy. As part of the development of the amendment bill to the Residential Tenancies Act, increased protections for victims of domestic violence who are renting will be identified through further consultation with the Office for Women. This consultation should also include older women with lived experience of domestic and family violence and renting to ensure a practical, informed input based on the lived experience of how to reduce housing insecurity.

Rationale:

Women experiencing domestic and family violence, including elder abuse or mistreatment, are vulnerable to increased hardship when trying to exit the family home. The existing provisions under the *Residential Tenancies Act 1995* allow for removal from a lease without penalty or consent. The Taskforce supports strengthening this protection to consider making the perpetrator liable for any associated costs with tenancy breakdown or damage. This would ensure that both

⁵⁰ <https://www.bht.org.uk/wp-content/uploads/2021/03/The-role-of-lived-experience-in-creating-systems-change-2020-1.pdf>

the person experiencing domestic violence and the landlord are not unduly disadvantaged for actions outside of their control.

Success stories / case studies or examples:

[Victorian Family Violence Lived Experience Strategy](#)⁵¹

“This Lived Experience Strategy calls on government and the sector to embed lived experience across the full spectrum of family and sexual violence reform. Over time we have realised the critical importance of listening to the voices of those who have lived with violence and abuse and who are best placed to shape the change and reform that is needed. The disproportionate impact of family violence on Aboriginal people is rooted in the intergenerational impacts of colonisation and violent dispossession of land and culture, and the wrongful removal of children from their parents. The Dhelk Dja: Safe Our way definition of family violence acknowledges the impact of violence by non-Aboriginal people against Aboriginal partners, children, young people and extended family on spiritual and cultural rights, which manifests as exclusion or isolation from Aboriginal culture and/or community...[this also] includes Elder abuse and the use of lateral violence within Aboriginal communities.”

“...intersecting factors contribute to disproportionate rates and different experiences of family violence, as well as greater barriers to safety, support and justice seeking. These factors include sex, gender, sexual orientation, ethnicity, language, religion, class, socioeconomic status, gender identity, ability or age.”

“Australia’s first Royal Commission into Family Violence held in Victoria in 2016...offered people with lived experience of family violence a public platform to share their experiences of family violence and the Victorian family violence system. The Royal Commission recommended that lived experience must remain at the heart of the family violence reforms to achieve meaningful change.”

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

Anticipated timeframe: Both short and long-term

Short-term: Leverage the proposed Residential Tenancies Act amendment bill for further reforms to explore options for preventing excessive rent increases.

Long-term Introduction of identified preventative solutions.

Anticipated type of change:

Compliance: changes to Residential Tenancies Act regulations.

Delivery: development of rent increase standards or guidelines.

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.

Description:

Provide protections that support the landlord’s capability to align to market rates balanced with protections to prevent and regulate excessive and unreasonable rent increases. This may include but is not limited to:

- Clearly defining fair and reasonable rules to determine if rent increases are considered excessive, such as notice periods, fees, mortgage rate increases etc.

⁵¹ <https://www.vic.gov.au/family-violence-lived-experience-strategy/print-all>

- Waiving of tenancy tribunal application fees for tenants experiencing financial hardship who wish to challenge rent increases.

Rationale:

In South Australia, while rent can only be increased once every 12 months, there is currently no limit to how much rent can be increased. Additionally, as highlighted by the Housing Older Women Movement, rent increases at the renewal of leases do not make any commitments for maintenance or upgrade of amenities, and rent is just based on an assessment of market prices and demand. If a tenant can prove the total rent after it has been increased is excessive, they can apply to the South Australian Civil and Administrative Tribunal for the rent to be changed. The rent can also be reduced if the landlord and tenant both agree. This relies on the tenant feeling confident enough to raise these issues without fear of retaliatory eviction, as well as being in a financial position where they can afford to pay the application fee required.

Success stories / case studies or examples:

Australian Capital Territory prescribed rent increase amount

In the Australian Capital Territory (ACT), a rent increase is considered excessive if it's beyond the prescribed amount of 10% more than the rent component of the Consumer Price Index (CPI) for Canberra. If a landlord wants to apply an increase that exceeds this cap, the tenant must agree, or the ACT Civil and Administrative Tribunal must approve it.

Services

Older women are one of the fastest growing populations at risk of homelessness.

Older South Australian women living in overcrowded dwellings

31%

Increase from 2016 to 2021
3,590 – 4,701

Older South Australian women who are homeless

4%

Increase from 2016 to 2021
263 – 274 (based on ABS census data)

Older women Specialist Homelessness Service (SHS) clients (2022-2023)

876 – 4.2% of total SHS clients

18% – identify as Aboriginal

30% – with a disability

Listening to older women with lived experience of housing insecurity

I want to “have access to education, jobs, services and supports”

“I didn’t know what to do or where to go to get help”

Need “prevention before intervention...and communication” across service providers

“Can’t get help unless you’re homeless”

“Abuser held money and my items hostage...women are left behind...trying to support themselves and any children”

“Stigma of DV and if you have other mental health issues”

“No homes available, homeless services can’t offer homes only emotional support”

Potential timeframe to implement recommendation, noting detailed planning and scoping works is required.

- Short-term - within 12 months
- Long-term - more than 12 months
- Includes both long and short term activities

Focused on crisis rather than prevention

Older women may be reluctant or not know where to seek help, or what can be accessed to support prevention of insecurity.

- Home ownership
- Private rental
- Social housing
- Homeless

The proportion of older women in South Australia is increasing



For older South Australian women

1.6% – homeless or living in overcrowded dwellings (2021 Census)

51% – main reason for seeking SHS: 1. Housing crisis (e.g. eviction), 2. domestic and family violence (2022 - 2023)

2,372 – are applicants on the social housing register (June 2023)

2021 Census Data - noting for 11.4% of older women housing tenure type not identified

Recommendations to address this issue for older women

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

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

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

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

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

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

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

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

3. Services

Many older women experience homelessness for the first time in later life. Older women's homelessness is often hidden from view and under reported, with women experiencing homelessness often staying with friends or family, in overcrowded dwellings, under the threat of violence or physically hiding and are less likely to seek help.

There is a gap between the current level of need and services available, many of which respond to women in crisis rather than addressing the issues that lead to housing insecurity as they emerge.

Older women with lived experience involved in the Taskforce often spoke about feeling helpless and unsure of where to go to get help. Additionally, there was expressed frustration in the lack of integration between service providers (government and non-government) which resulted in people having to relive and retell their traumatic stories over and over again. This meant there were a lot of missed opportunities to help people and connect them to services at an earlier point of intervention.

Through lived experience workshops and YourSAy, the Taskforce heard many stories about how older women often felt alone and challenged while they were trying to navigate a complex system, at the same time as trying to manage their crises such as facing homelessness, financial insecurity, and imminent safety threats as result of domestic and family abuse.

Older women felt that preventative services were not available to support them before they fell into crisis. The lived experience quote, "you can't get help unless you're homeless", was overwhelmingly voted by participants as being the biggest issue for older women being able to achieve housing security.

The Taskforce has provided a range of recommendations to address:

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

Early intervention and prevention

Preventing housing insecurity requires cross-sector collaboration, bringing together health, mental health, disability, housing, education, criminal justice, employment, child protection, drug and alcohol responses, domestic and family violence services.

Women access a range of community services that can provide an opportunity to introduce and enable intervention and tailored responses. Community interventions involve multi-sector partnerships which are centred around community members and localised services.

This approach is something that commonly occurs in the health sector and a similar model could be applied to the broader human services sector that seeks to connect people to housing and wrap-around-supports and assistance.

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

Anticipated timeframe: Long-term

Identification and development of required mechanisms to enable investment in early intervention and prevention approaches.

Anticipated type of change:

Delivery: development and funding of service models, practices, and approaches.

People: cross-sector collaboration and engagement of lived experience as part of a co-design approach focused on client outcomes and experience.

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.

Description:

Support approaches that use research evidence, systems-thinking, and add data to determine the factors associated with different health and welfare outcomes.

This would be expected to result in the identification of early intervention and prevention service models and approaches that could be adopted across government and non-government community service sectors.

Rationale:

As adopted by Early Intervention Research Directorate within the Department of Human Services⁵², to deliver best practice early intervention services, an epidemiological (public health) approach is required. This moves beyond reporting counts of processes or transactions and explores the patterns of risk factors in populations. It is informed by theoretical models based on existing evidence or a hypothesis informed by clinical observations. Typically, it includes data modelling methods that can take multiple variables into consideration.

The type of data required for this type of analysis is different from the data required for administrative reporting, which commonly does not include recording outcomes. Administrative data often focused on collecting information about who received a service, when and how the service was delivered, but often it is not easy or possible to assess the outcomes of the services. Shifting to an epidemiological approach involves several activities:

- Tracking relevant patterns in the population to understand the size of the problem.
- Identifying risk and protective factors.
- Developing and evaluating prevention and intervention strategies.
- Advancing recognising and understand of risk factors and the effectiveness of intervention activities.

As identified in A New Direction: A Framework for Homelessness Prevention⁵³, early intervention and prevention approaches must address:

- “Structural prevention (legislation, policy and investment that builds assets, and increases social inclusion and equality) e.g. increase affordable housing stock, anti-discrimination policy, practice, and training, poverty reduction strategies, and income supports.
- Systems prevention (institutional and systems failures that contribute to the risk of homelessness) e.g. barriers to accessing supports, such as transportation challenges, disability, linguistic barriers, cost, citizenship requirements, difficulty with system navigation etc)
- Early intervention (policies and practices to support individuals and families at imminent risk of homelessness or who have recently become homeless) e.g. family mediation, shelter diversion, and case management.

⁵² <https://dhs.sa.gov.au/how-we-help/child-and-family-support-system-cfss/about-cfss/early-intervention-research-directorate/epidemiological-approach>

⁵³ <https://homelesshub.ca/ANewDirection>

- Evictions prevention (programs and strategies designed to keep people at risk of eviction in their home and avoid homelessness) e.g. landlord/tenant legislation, rent supplements, emergency funds, legal advice, and representation.
- Housing stability (initiatives and support for people who have experienced homelessness that allows them to exit homelessness quickly and never experience it again) e.g. Housing First, help obtaining and retaining housing, supports for health and wellbeing, education and employment, and enhancing social inclusion.”

Success stories / case studies or examples:

[A New Direction: A Framework for Homelessness Prevention](#)⁵⁴

“Rather than simply relying on emergency services to meet the needs of people who have become homeless, many communities have become more concerned with reducing levels of homelessness. Housing First has emerged as an important policy and practice direction.

While this is a laudable shift from two decades of relying on emergency services to manage the problem, some key questions still remain: Do we only address homelessness as a problem after it has occurred? Must we only be concerned about addressing the needs of individuals once their problems become chronic and acute?...where does the prevention of homelessness fit in to our response?

A New Direction: A Framework for Homelessness Prevention provides a starting place for a national conversation about how to think about responding to homelessness in a different way. We are proposing a new emphasis on the prevention of homelessness, not in opposition to, or as a replacement for the focus on Housing First, but rather to complement it.

We need to shift from prioritizing [sic] an investment in the crisis response to one that emphasizes both prevention and successful exits from homelessness. (The Framework) sets out to define what we mean by ‘homeless prevention’, helps to develop a common language and lays the groundwork for policy and practice shifts that will reduce the likelihood that individuals will experience homelessness.”

[Home at Last](#)⁵⁵

“Funded by the Victorian Government and Assistance with Housing and Care program of Federal Government, the Home at Last service offers free, confidential advice and support to older people who are experiencing or at risk of homelessness or are wanting to plan for their housing future. [As at December 2021] The service has successfully assisted over 1,000 older people into permanent and secure housing since 2012.

The success of Home at Last is a result of early intervention, close consultation with the community and people with lived experience of homelessness. It’s a proven method that works and reduces the associated mental and physical impacts.

An assessment of the service model by accounting firm Ernst & Young found a benefit cost ratio of 2.3, which means that every dollar spent generates at least \$2.30 in societal value. Ultimately it delivers long-term benefits for the Australian economy and society.”

Shelter SA in-home worker training

Shelter SA has developed, delivered and evaluated training for workers who provide in home care for vulnerable, older people living in the community to prevent homelessness and housing insecurity. The training also provides the workers with a greater understanding of what can be their own circumstances, given most of the workforce is made up of older women.

⁵⁴ Stephen Gaetz & Erin Dej. (2017). A New Direction: A Framework for Homelessness Prevention. Toronto: Canadian Observatory on Homelessness Press, accessed https://homelesshub.ca/sites/default/files/attachments/COHPreventionFramework_1.pdf

⁵⁵ <https://www.olderrentals.org.au/news/new-report-calls-for-early-intervention-and-preventative-approach-to-end-homelessness-for-older>

When people are assessed by the Aged Care Assessment Team to receive services, their housing situation is not currently considered. There are long waiting times between being assessed and receiving services, during which time a person vulnerable to housing insecurity, may experience homelessness without the supports they need.

The training could be developed into an online tool and made more widely available to proactively assist older women and prevent housing insecurity and homelessness. Accompanying the training are a housing and homelessness assistance resource and housing needs assessment tool, also aimed at the prevention of homelessness.

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

Anticipated timeframe: Long-term

Identification and securing of funding sources, and establishment of co-located services working together at an identified location would require significant planning and management to operationalise.

Anticipated type of change:

Delivery: funding and service model to underpin the community safe-space operations and integration between services.

People: development of partnerships and community level service relationships, education and awareness to community members of available services once established.

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.

Description:

Local place-based community hubs that provide a range of services can enable women to seek information and access services they may not have known existed. Hubs could cater for a range of experiences but must include specific information and services for women and older women. Community-specific local hubs could increase accessibility, and by catering for a range of needs, could reduce stigma and be safer for women, particularly women experiencing domestic and family violence including elder abuse or mistreatment, to walk in, reach out, and engage.

Rationale:

While a range of services exist to support women facing housing insecurity and a range of influencing factors contribute to this, the voices of lived experience participating in the Taskforce and YourSAy have made it very clear that they didn't know where to get help, what help was available, or how to access it.

Success stories / case studies or examples:

QLD – Housing Outcomes for Older Women specialised housing support hub

In 2022, the Queensland Government announced a package to establish a specialised housing support hub as part of their Housing Outcomes for Older Women Initiative. The specialist services hub will be a single-entry point that connects women to housing, homelessness, renting, health, and financial support services, to provide women with early intervention and assistance to avoid homelessness, navigate the service system, and access coordinated housing and support options.⁵⁶

⁵⁶ <https://www.chde.qld.gov.au/about/initiatives/housing-older-women>.

Children's Centre for Early Childhood Development and Parenting, C.a.F.E. Enfield⁵⁷

C.a.F.E. Enfield is an integrated site including community managed Child Care, Department for Education Preschool, Playgroups, Child and Family Health Services, Learning Together, parenting support programs, and Adult Education. These services work together to support health, social, emotional, and educational outcomes for children and their families. A similar model, but with a housing and human services focus, could be beneficial to assist with early intervention and prevention of housing insecurity, and navigation through the broader services system.

Client centred support, navigation and advocacy

While safe, affordable housing is a key determinant for positive social outcomes, a home on its own is not sufficient to achieve housing security. As previously highlighted, many factors can cause or contribute to older women experiencing housing insecurity, some of which are unique to women and in particular older women.

It is therefore essential that client support and advocacy mechanisms are explored that support stable and sustainable housing tenure, and help clients navigate service systems. This may include connective services to safe housing options, education on rights and options, ensuring lived experience is guiding decisions about policy and services, and integrated wrap-around service models.

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

Anticipated timeframe: Long-term

Undertake relevant procurement practices to establish a relevant service/program to connect people in home share arrangements.

Anticipated type of change:

Delivery: securement of funding, procurement and establishment of a new service model.

Desired benefit / outcome:

Address loneliness experienced by older women and single households, whilst accessing underoccupied housing opportunities.

Description:

Explore options to establish a service that connects people through safe accommodation.

Rationale:

As reported by the World Health Organisation, “*social isolation and loneliness have a serious impact on older people’s physical and mental health, quality of life, and their longevity. The effect of social isolation and loneliness on mortality is comparable to that of other well-established risk factors such as smoking, obesity and physical inactivity.*”⁵⁸

Combined with the current shortage of housing options, underutilised properties (where the number of bedrooms is greater than the number of occupants), and the rising cost of living, there is an opportunity to connect members of the community enabling shared and mutually supportive living arrangements.

⁵⁷ Services include day care, preschool, health and wellbeing programs and information, family support programs and services, and community development activities and events’, <https://www.cafeenfieldcc.sa.edu.au/>.

⁵⁸ <https://www.who.int/teams/social-determinants-of-health/demographic-change-and-healthy-ageing/social-isolation-and-loneliness>.

Success stories / case studies or examples:

Homeshare⁵⁹

“In Western Australia, Queensland, New South Wales, Victoria and Tasmania, [Homeshare](#) has been introduced. The Homeshare model matches people who are willing to share their homes or spare rooms (householder) with a suitable person who needs a place to live and can offer the householder with some support (homesharer). As part of the arrangement, the sharer could provide domestic assistance such as household chores in return for no or reduced rent.

Participants are screened, matched, and supported to ensure there are protections in place for both parties. The program would be run by trained staff who can help negotiate, support, and safeguard the shared living arrangement.

Case study example of Homeshare in action of Leanne and Mary.

Mary was diagnosed with dementia while she was living alone in her seaside apartment. Her family were searching for ways to ensure Mary could safely remain in her home and out of residential care for as long as possible, that’s when they found Homeshare.

After a thorough screening process involving interviews, police checks and home safety checks Mary was found to be a suitable Homeowner and was introduced to Leanne. Leanne had moved to Sydney after the breakdown of her marriage and found herself struggling to find affordable accommodation close to her work, instead she was staying with relatives in the far west of the city and paying high petrol costs to drive long distances each day to work and her studies.

Leanne and Mary hit it off at the very first introduction and after a few more meetings everyone agreed they would like to proceed in setting up a Homeshare match. The coordinator helped facilitate the details of the Homeshare agreement and payment for utilities. Leanne moved in with Mary and a firm friendship began.

Leanne and Mary would go out for breakfast together on the weekends and on her way home from work Leanne would pick up bread, milk or any other food items Mary needed. Leanne was able to make sure Mary kept up her daily routines and kept eating well and exercising.”

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

Anticipated timeframe: Short-term

Consultation with key stakeholders to identify possible peer led support and information advisory groups and services.

Anticipated type of change:

Delivery: encourage the establishment of a community action group that supports older women feel supported and empowered.

People: awareness and promotion of advocacy groups and services.

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.

Description:

Consult with community and support organisations, advocacy groups and older women who have experienced housing insecurity to leverage existing and identify a new range of services and

⁵⁹ <https://www.hanza.org.au/>

supports to help those experiencing or at risk of experiencing homelessness. This could include community-led advocacy, tailored advice, and information services.

Ensure there is active promotion of what services and supports are available for women, this could be flyers in community areas that older women may visit (e.g. hospitals, General Practitioners, community centres) as well as targeted campaigns promoting what's out there and where to go to seek help.

Undertake community awareness campaign based on client feedback, to increase knowledge of housing and homelessness services.

Rationale:

How women respond to housing insecurity and homelessness can be very different. Women are more likely to stay with family or friends, sleep in their cars, or physically hide away rather than 'conventional' ideas about homelessness such as sleeping rough or in improvised dwellings or boarding houses. Women also tend to try to 'self-manage' their homelessness through partnering up, moving between family and friends, and taking on jobs that provide them with housing.⁶⁰

For effective supports, services, and programs to help older women find and maintain housing security, they need to be informed and guided by the leadership of women who have experience navigating the systems needed to provide support and assistance.

Women with lived experience of housing insecurity say that tenancies are not always successful due to a range of issues including safety, problems with neighbours, access to other services to assist with mental health, and domestic and family violence including elder abuse or mistreatment.

Lived Experience voice in response to COTA SA 2023 Cost of Living Survey

"If my situation changes (e.g. if my relationship status changes and I need to stop living with my partner) there are minimal options in the local area, as I'm remote. So this affects my quality of life. If I was in an abusive or unhealthy relationship for example, I would have to put off leaving it because I would have nowhere to go" (Female, aged under 50 years.)

Wraparound services, which look at an individual's circumstances, can help to support women to maintain their tenancies through addressing their specific issues or needs. This type of support is not time-limited or a one-off service; women could be engaged and develop long-term relationships with case workers who support them through issues and concerns and navigate the broad services system. They could also look at connecting women at risk with lived experience peer supports.

Success stories / case studies or examples:

QLD – Advisory Group⁶¹

In Queensland, an advisory group has been created to guide the development and implementation of their government's initiatives for housing and support for older women. This group includes older women with lived experience of homelessness and will identify and prioritise key issues for older women, develop support programs, and work to improve housing outcomes.⁶²

The Seniors Housing Advisory Centre⁶³

"The Seniors Housing Advisory Centre (SHAC) is a free independent information and advice service covering the full range of housing options for seniors in WA. The SHAC does not directly offer housing, or provide financial and legal advice, but can be an invaluable source of

⁶⁰ https://humanrights.gov.au/sites/default/files/document/publication/ahrc_ow_homelessness2019.pdf.

⁶¹ <https://www.housing.qld.gov.au/about/initiatives/housing-older-women>

⁶² <https://www.chde.qld.gov.au/about/initiatives/housing-older-women>.

⁶³ <https://www.commerce.wa.gov.au/consumer-protection/about-seniors-housing-advisory-centre>

information for seniors and their families. The information covers many housing options available; from modifying or redeveloping existing homes to renting or moving into a strata titled community, a residential park or retirement village.”

Home at Last Service⁶⁴

In Victoria, run by a member-based community organisation, Housing for the Aged Action Group, is the [Home at Last Service](#). This service “...provides accessible, equitable and appropriate support and housing information for older people who are homeless or facing homelessness. Their services range from providing tailored housing information to assistance with housing applications, support during the move, and referrals into aged care and other supports.

Home at Last aims to ensure older people have access to secure, affordable and appropriate housing that can be enjoyed for the rest of a person’s life. Home at Last offers free and confidential advice, support and advocacy to older people who are homeless, at risk of homelessness, or are wanting to plan their housing future. Home at Last is available to any older person aged 50 years and older in Victoria on a low income with low assets.”

Web platforms/apps

The [Ask Izzy](#) web platform can assist people in crisis search for nearby shelters, housing, food, health care, and homelessness information. It provides the ability to anonymously search over 400,000 support services and targets support based on a series of prompting check-box questions, quickly directing the user to where they can find help and access supports.

[Pickle](#) (accessible online or via an app) developed by Shelter SA is another tool that is South Australian-specific and is location based. It uses plain English (no service provider jargon) and connects people to the nearest place that can help them.

Rent Right SA⁶⁵

Funded by the SA Housing Authority, Rent Right SA’s housing advice and advocacy service is a free, independent service, helping people sustain their tenancies in private rental, community housing, rooming houses or public housing. The service is targeted to supporting people to maintain and access rental accommodation and is not cohort or age specific.

Housing and homelessness system advocacy and innovation

The issue of older women’s housing insecurity is often invisible; part of this is due to the ‘hidden’ nature of older women’s homelessness. Older women experiencing housing insecurity or homelessness usually stay with friends or family, live in their car, in severely crowded dwellings, or will physically hide out of sight.⁶⁶ Advocacy and service innovation that seeks to uplift and support women and seek to remove discriminating or inhibiting barriers are needed to ensure the achievement of housing security for older women.

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

Anticipated timeframe: Short-term

Identify and enable the model required to best meet the needs of system-level advocacy for older women in South Australia.

Anticipated type of change:

Delivery: identification of appropriate advocacy model.

⁶⁴ <https://www.olderrental.org.au/i-want-change/about-haag/home-at-last-model>

⁶⁵ <https://www.syc.net.au/rentrightsa>

⁶⁶ https://humanrights.gov.au/sites/default/files/document/publication/ahrc_ow_homelessness2019.pdf.

Desired benefit / outcome:

Improved housing security and reduction of homelessness for older women, through systemic change and advocacy.

Description:

Explore options for what an advocacy body could do, its relationship to the housing and homelessness system and the role it would play to represent the needs of older women and progress recommendations to improve housing security for older women as they relate to policy, legislation, service delivery, research and community engagement.

Rationale:

Some consistent themes have emerged through the findings of the Taskforce. People do not know where to go to get help, systems don't support or understand the specific needs of older women, and how these translate into action in terms of service delivery or policy decisions occurring in pockets or isolation. Community-led advocacy about housing, homelessness, and renting for older South Australians could help escalate and action key areas of concern relevant to older women.

Advocacy, underpinned by the voices of the community, lived experience, and research, helps decision-makers to better understand the issues, priorities, potential options, and impacts on specific cohort needs.

A specialised peak body or organisation to address older women-centric challenges in the housing and homelessness system through advocacy is a key enabler to bring about systemic change driven by lived experience, community need and research.

Success stories / case studies or examples:Housing for the Aged Action Group (HAAG)⁶⁷

In Victoria, there is the "[Housing for the Aged Action Group \(HAAG\)](https://www.olderrenters.org.au/haag/), who engage and work with older people through community activism, services, advocacy to achieve social change and housing justice.

HAAG is the only Australian organisation specialised in the housing needs of older people. They work closely with governments not just in VIC, but also in NSW and WA to develop research and older person centric reports and publications to help government understand the issues and the policy interventions needed to improve housing for older people.

Committed to finding long term solutions to the housing crisis facing older Australians and have partnered with over 50 organisations. Are actively involved in the review of government legislation and their political lobbying has affected change in policy and instigated a parliamentary review of the retirement housing sector.

Additionally, they run the Home at Last Service that provides practical support to those seeking an appropriate, affordable home and those having issues with their current tenancy, across all housing types. Delivered through providing housing-related information, advice, support, and advocacy for older people.

In 2015 HAAG won the Victorian Homelessness Achievement Award for *Excellence in Ending Homelessness Among Older People*, and in 2017 won the Victorian Homelessness Achievement Award for *Excellence in Ending Homelessness Among Diverse Groups*.⁶⁸

⁶⁷ <https://www.olderrenters.org.au/haag/about>

⁶⁸ <https://www.olderrenters.org.au/home-at-last/information>.

Shelter SA

In consultation with its Aboriginal Cultural Advisory Group, Shelter SA developed and delivered a public workshop to focus on the process of transitioning from institutions back to families and communities as experienced by Aboriginal people. The workshop attendees were housing consumers, lived experience advocates, service providers, and interested citizens, both Aboriginal and non-Aboriginal. Over one hundred South Australians attended to discuss the issues and solutions, including but not limited to housing, which were captured in a report published by Shelter SA, resulting in the development of the South Australian Aboriginal Affairs Action Plan.

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

Anticipated timeframe: Short-term

Review of housing need assessment and eligibility criteria policies and approaches to consider age as a vulnerability factor when assessing emergency and social housing need.

Anticipated type of change:

Compliance: review and update existing eligibility criteria.

Desired benefit / outcome:

Prevent unsafe living conditions for older women, recognising that age can contribute to additional safety risk and vulnerability factors.

Description:

Consider eligibility as part of a review of the Emergency Accommodation Program.

Rationale:

The SA Housing Authority is undertaking a review of the Emergency Accommodation Program in partnership with Specialist Homelessness and Domestic and Family Violence Services. A person's age, on its own, does not make them eligible for motel accommodation. There is also a shortage of crisis accommodation in the domestic violence sector and in the regions. The cost of the Emergency Accommodation Program has increased significantly, and it is difficult for participants to access housing outcomes, especially those who require social housing or supported accommodation.

Success stories / case studies or examples:

South Australian Emergency Accommodation⁶⁹

Housing SA provides financial assistance into hotels or motels for eligible customers who need emergency accommodation. Assistance may also be provided into caravan parks in country areas if hotel or motel accommodation is not available.

Specialist Homelessness and Domestic and Family Violence Services provide support to customers staying in emergency accommodation, including assistance to find alternative housing.

Customers are eligible for assistance if they meet all the below conditions:

- They're homeless and unable to return to their usual address due to domestic abuse, severe family or household breakdown, or natural disaster.
- They can't access alternative housing options, for example shelter, boarding house, staying with friends or relatives.

⁶⁹ <https://www.housing.sa.gov.au/about-us/policies/emergency-accommodation-policy>

- They live in South Australia at the time assistance is sought.
- They meet the income and asset limits, except if they're experiencing financial hardship.
- Their health and safety is assessed as being at risk if they don't receive assistance into emergency accommodation.
- They don't have a debt to Housing SA, or they make and keep an arrangement to repay a debt to Housing SA.

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

Anticipated timeframe: Long-term

Research and evaluation informed by best practice, client outcomes, lived experience, and applicability to the South Australian context will need to be considered as part of the exploration of models.

Anticipated type of change:

Delivery: exploration and evaluation by key sector stakeholders, partners, and consumers.

Desired benefit / outcome:

Service providers think differently about how older women can and need to be supported when requiring crisis accommodation or intervention.

Description:

Guided by lived experience, seek to understand options or ideas that could improve crisis accommodation service offerings.

Rationale:

Supporting people who are homeless or at risk of being homeless requires a holistic approach in terms of policy, service delivery, and support. This may mean thinking differently about existing programs or exploring supportive models that reduce barriers and increase housing security for older women.

South Australia has introduced the SA Homelessness Alliances which promote organisations working together with their other non-government alliance members and with State Government to draw on their combined skills and experience, rather than as separate organisations. This arrangement results in all parties taking collective ownership of opportunities and responsibilities and shared decision-making. It also means organisations work together to close service gaps.

Additionally, the Alliances operate under "Safety First" and "Housing First" principles. Safety First is for anyone affected by domestic and family violence. Safety First places the safety of women and their children at the centre of decision-making, seeks to address their immediate physical and emotional safety needs, and enable recovery and sustainable safety. Housing First means that safe and permanent housing (not crisis or transitional housing) is the first priority for people experiencing homelessness, without being tied to any behavioural change requirements.

This provides a solid foundation to start from, and continuous improvement focused on the needs of clients in crisis, will further strengthen the ability for older women to achieve housing security. Accessing suitable housing outcomes due to a lack of rental accommodation and social housing is a considerable barrier to achieving a housing first approach.

Success stories / case studies or examples:

Lived Experience Advocate idea

In the child protection system, emergency or crisis care is supported by an emergency foster care arrangement that, at short notice, can provide care after hours and on weekends. As raised by a Taskforce Lived Experience Advocate, perhaps a similar model focused on housing (rather than care) could be explored to support crisis accommodation, providing a safe and secure environment e.g. willing and appropriately screened community members register to be an emergency safehouse providing crisis accommodation for those at risk or experiencing homelessness.

Baptist Care SA Homeless Respite Centre⁷⁰

“In 2019-2020, Baptist Care SA partnered with the Central Adelaide Local Health Network (Royal Adelaide Hospital) on the pilot program ‘Homelessness Respite Centre.’

The pilot offered safe accommodation and connection to support services for people experiencing homelessness on their discharge from hospital.

2022-23 State Budget committed funding for an additional 20 beds, which will be made available from 2024-25.”

Journey to Social Inclusion⁷¹

“The Journey to Social Inclusion Program (J2SI) takes a relationship-based approach, provides long-term support and works from the premise that if people can sustain their housing, this provides a solid foundation to improving other areas in people’s lives.

J2SI is a housing first approach coupled with three years of intensive support that wraps services around each person. With a strengths-based lens, J2SI places people’s needs at the centre of service delivery. It works to end homelessness, rather than simply manage it.

Five elements of the service model

- Assertive case management and service coordination.
- Housing access and sustaining tenancies.
- Trauma-informed practice.
- Building skills for inclusion.
- Fostering independence.

Intensive support and case management is provided to improve all areas of people’s lives. This includes supports to:

- Get and stay in housing.
- Improve mental health and wellbeing.
- Resolve drug and alcohol issues.
- Build skills.
- Increase connection with the community.
- Contribute to society through economic and social inclusion activity.

⁷⁰ <https://baptistcaresa.org.au/additional-homelessness-discharge-beds-welcome-respite-says-baptist-care-sa>

⁷¹ <https://www.sacredheartmission.org/service/housing-support/journey-to-social-inclusion/>

This means in addition to exiting homelessness, people are supported to improve their health and wellbeing, and to build the skills, independence and social connections required to experience and maintain a better quality of life.”

Aspire Program

“The Aspire program helps people with medium and long-term case management and assistance. Aspire is an individual and flexible program that connects people with sustainable housing, employment and community.

For people who are experiencing chronic homelessness, living in metropolitan Adelaide and aged between 18 – 55 years old at the time of referral. Works through three stages: stabilisation, re-engagement and monitoring which help with:

- Housing – prevent homeless by supporting people to maintain their tenancies. Achieve successful housing outcomes for people by having a low caseworker to client ratio.
- Case management – case navigators support participants with many life issues including accommodation, alcohol and other drug concerns, mental health education and employment. This support helps build self-worth and confidence.
- Community – helping a person feel connected with community will set them up for success in all areas of their life.

Aspire is a collaboration between Hutt St Centre, South Australian Government, Social Ventures Australia and Housing Choices South Australia. Aspire is funded through the Aspire Social Impact Bond (SIB) and is the first social impact bond in South Australia, and the first homelessness SIB in Australia.”⁷²

In the 2022 Evaluation of the Aspire Social Impact Bond: Final Report ⁷³ found:

“Aspire is a homelessness intervention involving more intensive case management for a longer duration than most programs which respond to homelessness. Aspire is also unusual in that it was the first homelessness intervention in Australia to be financed by private investors through a SIB. SIBs offer opportunities for innovative new service delivery models to be trialled while minimising risks for governments and service providers. Returns to the Aspire SIB investors are based on the outcomes delivered through Aspire and the associated cost savings to the SA Government.

Findings indicate that Aspire is a highly effective homelessness intervention, especially for people with complex needs and/or experiencing chronic or recurrent homelessness, for who more conventional service delivery approaches may not deliver sustainable benefits. The quantitative data analysis indicates Aspire participation is associated with people successfully exiting homelessness and sustaining their tenancies over the medium term, alongside a reduction in accessing emergency accommodation services, decreased use of hospital services and less interaction with justice services, delivering significant cost savings to government.

Participants reported reductions in substance abuse, and in small number of cases, reduction in suicide risk and interaction with child protection services...described enhanced personal wellbeing, improve employment prospects, stronger family relationship and community connections, better mental and physical health. Participants were securely housed, had stabilised their lives, were accessing government services much less frequently, and had a new-found sense of confidence and empowerment that they attributed directly to Aspire.”

⁷² <https://www.huttstcentre.org.au/seek-help/aspire-program>

⁷³ <https://www.socialventures.com.au/assets/Evaluation-of-the-Aspire-Social-Impact-Final-Report.pdf>

Launch Housing Capital cities Homelessness Index 2023⁷⁴

“To understand how well different cities are doing in tackling homelessness, this index includes two distinct measures of homelessness – rate of total homelessness and rates of rough sleeping, as well two key drivers of homelessness social housing and low-income households in rental stress. While the Final City Rank suggests that some cities are coping better than others, across all 10 cities...a lack of affordable and social housing, and tight, expensive rental markets are driving homelessness. All 10 cities have a serious homelessness crisis.

Each city has committed to tackling homelessness through a range of policies, services and programs. They also conduct regular stress counts of people sleeping rough. During the pandemic, many of these cities effectively ended rough sleeping temporarily, by moving people into short-term emergency hotel and motel accommodation as part of the early response to COVID-19. It is vital to learn from these initiatives and understand how they are being sustained and adapted to end homelessness, permanently.

The Final City Rank was developed by calculating ratings for each city across four domains and then ranking the total ratings for each city. While there are promising signs across Federal and State/Territory Governments of positive policy intervention, more is needed to solve the country’s housing and homelessness crisis.”

Out of the 10 cities assessed, the overall ranking was Dublin (1st), Adelaide (2nd), Vancouver (3rd), Sydney (3rd), London (5th), New York (6th), Melbourne (6th), Toronto (6th), Auckland (6th), San Francisco (10th).

Across the four indicators, Adelaide in comparison to the other cities assessed reflected:

- Total homelessness per 100,000 residents: 1st Vancouver (138); 4th Adelaide (400), 10th London (1,354)
- Rate of rough sleeping per 100,000 residents: 1st Dublin (6); 4th Adelaide (11); 10th San Francisco (309)
- Social Housing as a percentage of total dwellings: 1st London (24.1); 3rd Adelaide (5.6); 10th San Francisco, noting Sydney (4.2) and Melbourne (2.3) ranking 8th and 9th respectively.
- Percentage of low-income households in rental stress: 1st Adelaide (34.9); 10th London (95.1), noting Melbourne (48.1) and Sydney (53.5) ranking 3rd and 4th respectively.

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

Anticipated timeframe: Long-term

Lived experience engagement and advisory mechanisms need to be appropriately established to ensure they have the required supports, understanding and governance pathways to embed as part of decision-making.

Data integration, sharing and integration practices, and infrastructure are complex and need to ensure the accuracy, reliability and security and protections of data.

Anticipated type of change:

Compliance: policy, practice and governance to be either established, agreed and/or complied with.

Delivery: funding and resource support, decision-making frameworks and models underpinned by research and best practice methodologies.

⁷⁴ <https://www.launchhousing.org.au/capital-cities-homelessness-index>

People: engagement with key stakeholders to agree and progress initiatives.

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.

Description:

Leverage the State Social Data Asset and other data sharing opportunities to better understand service referral pathways, client experience and the responses required.

Collect and utilise data that identifies entry points into homelessness, especially in relation to clients that have been discharged from care or institution.

Rationale:

An investment in a shared data asset would enable service delivery partners to identify vulnerability and intervention indicators that could trigger earlier intervention measures to better support people before crisis occurs. For example, the Commonwealth and State and Territory governments are working together to develop the [National Disability Data Asset](#) which aims to give a more complete picture of the life experiences of people with disability – to see, hear, and understand people with disability as a diverse community with specific needs and goals.⁷⁵ A localised approach that seeks to understand outcomes for potentially vulnerable cohorts intersecting with housing could help identify improvements to prevention and early intervention responses.

Institutions such as prisons, youth detention, hospitals and mental health services have policies that aim to ensure that no client or patient is released or discharged into homelessness. Despite these policies, this does occur, and people who are not well or prepared to live in the community find themselves with nowhere to stay. Anecdotally, on occasion, services have placed people in for-profit rooming houses, which are unsuitable places to recover.

Success stories / case studies or examples:

Activating Lived Experience Leadership Project⁷⁶

“In 2019 the SA Lived Experience Leadership Advocacy Network (LELAN) and UniSA’s Mental Health and Suicide Prevention Research and Education Group (MHSPRE)...established the Activating Lived Experience Leadership (ALEL) project. The ALEL project was designed as a participatory action research (PAR) and community development project, bringing people together to improve the way that lived experience (LE) leadership is defined, recognised and utilised at the systems level.

The generation and analysis of research findings have been woven through the community development activities, creating awareness of the potential of LEX leadership in systems level change and fostering commitment to action.

Three documents have been developed to encapsulate the work of the project:

- [Roadmap for strengthening lived experience leadership for transformation systems change](#)
- [Model of lived experience leadership as a learning resource](#)
- [Strengthening lived experience for transformative systems change: A South Australian Consensus Statement of key actions for systems change](#)

⁷⁵ <https://ndda.dss.gov.au/>.

⁷⁶ <https://www.lelan.org.au/alel/>

The purpose of the Roadmap is to detail the strategies and processes that organisations can undertake to better recognise, value and embed LEx leadership across the mental health and social sector eco systems in South Australia.

Key actions for leveraging LEx leadership in systems change efforts include:

- Increase the presence of LEx leaders in governance. Ensure more LEx designated director positions of boards, statutory councils and commissioning groups.
- Learning and cultural change programs of LEx leadership are arranged with executive leaders, staff and communities focussing on diversity of LEx leadership, supports, preferences and working through stigma and othering.
- Strengthen learning pathways and leadership skills development for people with LEx and enable and encourage opportunities for them to lead and provide advocacy. Enable easier access to professional development and formal qualifications.
- Fund lending to LEx organisations to develop and deliver networking activities, including coordination of information, activities and events that support local LEx leadership, community initiatives and voice across diverse population groups. Focus on intersectionality.
- Enable resource flows for meaningful coproduction of all services and programs. This should include training of coproduction facilitators and chairpersons, and funding equal places at the table for LEx advisors and leaders.
- Promote LEx leadership and accountability measures through service agreements, KPIs and, where appropriate, regulatory frameworks and legislative processes.
- Ensure models of care include equal recognition of LEx workforces and peer support.
- Ensure a range of organisational and sector infrastructure for the effective recognition, valuing and embedding of the LEx workforce.”

Aspire – data integration

Aspire Social Impact Bond is an example of “building really strong data and having the evidence about what works and what doesn’t”⁷⁷. Aspire was the first social impact bond in Australia that used data from different government sources. The key considerations for future data integration and sharing projects identified in the 2022 Evaluation of the Aspire Social Impact Bond: Final Report⁷⁸ include:

- The complexity of different systems and data sources that don’t always talk to each other or contain data gaps.
- Different levels of comfort and familiarity of data providers, critical to support well-developed measurement and data management practices.
- Drawing on broader data sources, not just government-owned, such as primary health care services, community mental health, and drug and alcohol services.
- Maturing data sharing processes and practices that are backed by robust data infrastructure and appropriate resourcing to enable data linkage within and across jurisdictions.
- Ease of data sharing supported by data sharing arrangements underpinned by the SA NT DataLink System, which is the most extensive source of linked health, education, justice, human services, and community services data in Australia.
- Collaborative activities, including developing and maintaining infrastructure from which multiple parties benefit, can be difficult to fund sustainably but are a key strategic asset to enable this kind of work. The Aspire evaluation finding demonstrate that processes and systems for data sharing and linkage are vital for capturing outcomes and social impact and

⁷⁷ <https://www.socialventures.com.au/assets/Evaluation-of-the-Aspire-Social-Impact-Final-Report.pdf>

informing program management, thereby maximising the benefits of government spending on human services. Reaping these returns requires ongoing investment in developing, maintaining and supporting data infrastructure.

- Practical and ethical challenges of data sharing should not be underestimated.
- Process of sharing data and applying it for different purposes is a helpful way of identifying opportunities for data quality and system improvements, placing a greater emphasis on the importance of data quality and completeness.
- Ongoing collaborative project meetings that include data and non-data professionals are important to action data sharing agreements and resolve data related issues.

Social Housing

Growing number of people living in precarious housing, demand for social housing growing.

Public and Aboriginal Housing

10,900

tenancies held by women 55 and over (34% of all tenancies)

63% – single person households

South Australian social housing register (June 2023)

2,372 Older women applicants reflecting 13.2% of total

10% – category 1
7% – Identify as Aboriginal

Government investment to increase overall supply

\$610.5m

from Federal and State Governments to deliver the biggest increase in public housing in a generation.

Social Housing homes in SA

5% – Net loss in properties (from 2012 - 2021)

570 – per 10,000 residential dwellings

Listening to older women with lived experience of housing insecurity

I want to “have choice and control as to where I live and who I live with”

I want to “have a place to grow, thrive and build for the future”

(need) “more government / community housing - stop selling them off”

“keeping women safe in their communities is paramount... should be a duty of care when looking at locations”

I want “organisations (to) follow through with claims they will help”

“educate staff and their managers” on issues affecting older women “more proactive measures”

Potential timeframe to implement recommendation, noting detailed planning and scoping works is required.

- Short-term - within 12 months
- Long-term - more than 12 months
- Includes both long and short term activities

Supply does not match demand

Nor is what is available best matched to meet the needs of older women with mobility issues or other complex needs

- Home ownership
- Private rental
- Social housing
- Homeless

The proportion of older women in South Australia is increasing



For older South Australian women

6% – living in social housing (2021 Census)

11% – of all 2022/23 allocations into Public and Aboriginal Housing made to older women

Public and Aboriginal Housing tenancies held by older women

7% Aboriginal household
39.5% household includes person with disability

2021 Census Data - noting for 11.4% of older women housing tenure type not identified

Recommendations to address this issue for older women

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

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.

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

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

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

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

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.

4. Social Housing

Social Housing includes community housing, Indigenous community housing, public housing, and State Owned and Managed Indigenous Housing. Older women aged over 55 years represent the largest customer cohort in public and Aboriginal housing, equating to 34% of head tenants or almost 10,900 tenancies, noting 63% of these were in a single person household.

Between 2012 and 2021, South Australia experienced a 5% net loss in social housing. but still has one of the highest proportions of social housing dwellings in Australia, with 570 per 10,000 residential dwellings.

The Taskforce explored 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.

Taskforce members are encouraged by the Commonwealth and State Government commitments to increasing the supply of social housing totalling \$610.5 million.

In June 2023, the Commonwealth announced the \$2 billion Social Housing Accelerator Payment, which is designed to:

- Increase the number of social housing (i.e. public and community housing).
- Be used for new builds, expanding programs (combined with existing capital projects to uplift the number of social homes constructed), and renovating or refurbishing existing but uninhabitable stock.
- Has a direct impact on social housing waitlist (create homes for Australians on social housing waiting lists).

The \$135.8 million provided to South Australia is intended to deliver a further 300-400 homes.

The State Government has committed to deliver a substantial increase to public housing by building an additional 564 public homes by 30 June 2026 under the Public Housing Improvement Program (PHIP) and A Better Housing Future, and stopping the sale of 580 other properties as part of a \$474.7 million housing package.

The South Australian Government and community housing sector will be partnering with the Commonwealth Government to deliver new homes under the Housing Australia Future Fund (HAFF), the Housing Accord, and the National Housing Infrastructure Facility (NHIF). At the time of writing this report, it was not known if the HAFF would pass through the Australian Parliament.

The Taskforce provides a range of recommendations 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.

Service models that enable connected, safe and supportive communities

Closely linked in with the recommendations provided within the Services focus area, there is a growing need for specialised pathways and approaches that look at the breadth of options required to meet the housing needs of older women. It is necessary to address the intersecting vulnerabilities and risk that older women may face including domestic and family violence, being released or discharged from institutions, disability and mental health issues, and the specific needs of people who are Aboriginal or from culturally and linguistically diverse backgrounds.

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

Anticipated timeframe: Long-term

To enable design and development of service model and funding requirements that better meet the needs of older women and ensure housing security.

Anticipated type of change:

Delivery: service model development, securement of funding, procurement and contracting processes to effect change.

People: engage in relevant stakeholders to understand service design and delivery requirements.

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.

Description:

The Taskforce recommends housing options that include supports linked to the person, not the property, so that support programs can scale up or down depending on the changing needs of tenants. This approach requires integrated referral pathways and communication between other services such as corrections, health, domestic violence, and disability services.

Rationale:

Program support services for social housing tenants are often linked to the property they live in, which means that when support needs to be increased or decreased, tenants may need to be relocated. This approach disrupts people's lives, their community connections, and their housing security.

Providing programs that allow older women to remain in their homes regardless of the level of intensity of support they receive would increase housing security. This change must address how support can be scaled up or down throughout tenancies, without the need for relocation.

Success stories / case studies or examples:

Relocation Stress Syndrome: The Dangerous Costs of Uprooting the Elderly⁷⁸

In 2011, Companions for Seniors published an article to raise awareness of the impacts of relocation on people over the age of 65.

“About, 70% of people over the age of 65 can expect to use some form of long-term care during their lives. On average, women tend to need more than four years of care, while men generally need between two and three.

The reality is that when a (older person) moves...their physical, mental, emotional and spiritual health can often decline significantly. It will severely disrupt their routines, rituals and surroundings. This can lead to a condition known as relocation stress syndrome, or transfer trauma.

In a study...by the American Society on Aging, 63% of those 75 years or older, say that their homes' emotional value is more important to them than its monetary value. Being forced to uproot from a familiar place – a home that they know intimately...can be deeply upsetting to older adults. And the effects that come with an unpleasant move can last far longer.”

⁷⁸ <https://companionsforseniors.com/2021/01/relocation-stress-syndrome-costs-of-uprooting-elderly/>

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

Anticipated timeframe: Long-term

To identify potential pilot programs and requirements that might be beneficial for older women living in social housing.

Anticipated type of change:

Delivery: identification of appropriate models that could be adopted in a social housing setting suitable to meet the needs of older women and their geographical location.

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.

Description:

Explore options to improve safety at cluster housing, which may include the co-location of a community development worker onsite.

Rationale:

Overwhelmingly, lived experience workshop participants and YourSAy respondents expressed the need to feel safe and secure in their homes.

At some social housing cluster sites, there are a mixture of longer-term tenants and newer tenants who have high and complex social support needs. When there are tenants who exhibit behaviours that cause safety problems and other risks for older women, this may lead to incidences of crime and anti-social behaviour. Thus creating unsafe neighbourhoods and can cause older women to feel anxious, restrict their movements outside their home, reduce their social interactions and increase isolation and loneliness.

Investing in programs that create cohesive communities to enable social housing tenants to connect with each other and the broader community in a positive and supportive way will increase a sense of safety for older single female tenants. Activities could include, but are not limited to, co-locating older women near each other (cluster housing), installing security and safety devices and protections such as cameras, well-lit public and common areas, and on-site community development workers.

Success stories / case studies or examples:

High Density Housing Program (HDHP)⁷⁹

The Australian Institute of Criminology wrote a report titled *Reducing crime in public housing areas through community development: An evaluation of the High Density program in ACT*, and included a description of a program to address crime and anti-social behaviour as follows:

“The High Density Housing Program (HDHP) is a collaborative program involving Reclink Australia, the Australian Capital Territory Justice and Community Safety Directorate (JACS), ACT Housing, ACT Health and ACT Policing. It involves the application of community development approaches to prevent crime and antisocial behaviour at Ainslie Avenue, a large public housing area in the ACT comprising six (previously seven) blocks.

An on-the-ground manager (OTGM), employed by Reclink Australia, maintains a continuing presence across this site, coordinating existing services to residents and introducing new events, activities and programs that provide opportunities for resident interaction and relationship building

⁷⁹ Australian Institute of Criminology – Reducing crime in public housing areas through community development: An evaluation of the High Density program in the ACT, accessed https://www.aic.gov.au/sites/default/files/2020-05/rr06_300418_0.pdf

and that address the needs of residents...with a strong emphasis on initiatives that target social isolation and marginalisation of residents, encourage residents to interact in public spaces and promote and build social cohesion.

The evaluation of the HDHP...[found] changes in recorded assaults and property crime, disturbance incidents and ambulance attendances. There was also some evidence that the program had encouraged residents to look after one another when they required assistance, including intervening when residents observed doing the wrong thing. Most notable, however, was that several residents described how they and other residents were more likely to call police, although some still had concerns about potential reprisals. Nevertheless, the greater willingness to call police and assist neighbours more generally reflected a desire among residents to address some of the persistent problems that impact on them and their community.”

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

Anticipated timeframe: Long-term

To effect maintenance programs across the social housing portfolio, as well as deliver construction projects that impact and/or meet the needs of older women.

Anticipated type of change:

Delivery: responsive and scheduled maintenance program and budget, capital works projects and urban renewal.

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:

- Feel safe, secure and have privacy.
- Have access to education, jobs, services and supports.
- Have choice and control as to where they live and who they live with.
- Provide opportunities to be able to help themselves and others.
- Provide social enjoyment (e.g. gardening, pets, relationships, music, food).
- Have a place to belong and freedom to express themselves.
- Have a place to grow, thrive and build for the future.

Description:

Maintenance and capital works projects to consider and prioritise the needs of older women requiring social housing. Design and maintenance should align to recommendation 1.2 Continue to promote and practice liveable design and energy efficiency standards.

Rationale:

Planned maintenance is essential to allow social housing tenants to age in place, reduce trip and fall hazards, improve comfortability and enjoyment of the home, as well as support healthy and usable living spaces.

Social housing properties are ageing and the condition, quality and typology often do not meet the needs of older women.

Policy and practice decisions that support housing security for older women

Social housing policy and practice decisions have a significant impact on individuals, neighbourhoods and communities. When working well they can ensure that there are supportive and robust mechanisms and decision-making processes in place to enable safe, supported and connected communities. They can also ensure support and assistance is provided when and where needed.

When these are not optimal, there can be significant negative consequences for older women and the communities they are a part of. It can present safety and security concerns, isolation and social exclusion, threats to physical and/or mental health.

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

Anticipated timeframe: Short-term

Review anti-social behaviour policy and practice with a view how it can be improved to enable successful and supported tenancies and ensure that neighbours can enjoy safe communities.

Anticipated type of change:

Compliance: review and update of anti-social behaviour policy.

Delivery: education, training and awareness of changes in policy and practice.

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.

Description:

Guided by lived experience and community voice, undertake a review of responsive levers like the anti-social behaviour policy and practice. As part of a review, include consideration of how people are connected to support services to address issues with drug and alcohol misuse, domestic and family violence, and mental health when there are reports of antisocial behaviour; as well as what being a good neighbour is from a landlord perspective.

Rationale:

As the State's largest landlord, Housing SA is in a unique position to implement responsive policies that can keep its tenants and the communities they live in safe and connected to services. The existing anti-social behaviour policy is focused on public housing tenant behaviour and how to manage associated complaints. Older women with lived experience of living in social housing have expressed concern about how they are protected when a neighbour is disrupting the neighbourhood. They have also expressed concerns about the lack of extra supports for tenants engaging in anti-social behaviour.

Success stories / case studies or examples:

Women's Health Matters – Where do older women feel unsafe and why⁸⁰

In an article published by Women's Health Matters (WHM) in 2020, it is reported that there is "a strong connection between health and wellbeing and the design and structure of cities. Safe environments in cities are important because they reduce the risk of injury, and increase the perceptions of safety, which promote access and support active living. Perceptions of personal safety, as well as actual safety, influence the extent to which public spaces are used. Women,

⁸⁰ <https://www.womenshealthmatters.org.au/wp-content/uploads/2020/10/Where-do-older-women-feel-unsafe-and-why.pdf>

particularly older women, are likely to modify their behaviour to avoid safety risks and this has repercussions for their use of public spaces.

Older women are more likely to be pedestrians and so require access to close public transport and to the design of the neighbourhoods and facilities which promote safety in and around their home and from their home to essential facilities.

Fear about safety plays a part in the way older women use public space, and whether they use it at all.

Women's safety audits have been defined as 'a process which brings individuals together to walk through a physical environment, evaluate how safe it feels to them, identify ways to make the space safer and organise to bring about these changes.' Safety audits are an effective development tool, especially because they can involve those who are most vulnerable – not only women, but those with disabilities, or who are elderly."

Recommendation 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.

Anticipated timeframe: Short-term

Review allocation policy and practice with a view to how it can be improved to enable successful and supported tenancies and safer and connected communities.

Anticipated type of change:

Compliance: review and update of allocation policy and practice.

Delivery: education, training, and awareness of changes in policy and practice.

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.

Description:

Guided by lived experience and community voice, undertake a review of proactive levers like the allocations policy and practice. A review should consider the allocation of Category 2 and 3 applicants in high density housing if they provide the best tenant mix to create a harmonious community, with age an eligibility factor for social housing need.

Rationale:

The make-up of neighbourhoods and communities can be substantially impacted by urban renewal projects and social housing allocations.

To ensure a diverse mix of residents, urban renewal projects often look at mixed development opportunities that seek to deliver social, affordable, and market outcomes that ensures a socio-economic mix throughout the community.

Demand for social housing far outweighs supply, resulting in allocation decisions being based on those in greatest need, determined as being homeless and at risk. Older women often find other ways for managing housing insecurity, which may make them ineligible for social housing. The Taskforce lived experience workshop participant's top issue was that "you can't get help until your homeless", reflecting the shortage of supply of social housing and the presence of high and complex needs to be considered for urgent housing placement.

For the lived experience women, the need to feel safe in their home and have a sense of community was essential to achieving housing security. Taskforce Lived Experience Advocates expressed how older person-focused communities within social housing, such as apartment

buildings, can prevent isolation and loneliness through a sense of shared community values and connected social programs. Single older women with lived experience also said that neighbours and neighbourhood safety should be considered when allocating social housing properties to support tenants to feel safe and secure.

Where there is social housing that is high or medium density, the allocation of new tenants with high and complex support needs can be very disruptive to existing tenants, including older women and older single women. Anecdotally, there are sites where police attend frequently and property damages that cause tenants to feel unsafe.

Walk up flats, near each other, could be allocated to Category 2 or 3 applicants on the social housing register or people experiencing homelessness who do not have high and complex needs. Greater consideration must be made about tenant mix and tenant needs to be more closely matched to ensure attention to safety for older women and reduce vacancies.

Large public housing sites benefit from community development activities that engage tenants and create safer neighbourhoods. An onsite office and staff who explore community gardens, cooking lessons, social gatherings, homework clubs and other hobbies that tenants are interested in pursuing should be established to improve safety and amenity for tenants.

Success stories / case studies or examples:

AHURI 2023: Innovations in stock matching and allocations: the social housing challenge⁸¹

“This project examines whether current social housing allocation and matching policies and practices meet the needs of applicants or tenants and maximise social housing sector performance and efficiency outcomes. It looks at how to optimise housing stock allocations based on individual needs (including the role of support) and neighbourhood and community needs (avoiding concentrations of disadvantage and potential antisocial behaviour).

The research reviewed international and Australian policy, interviewed stakeholders across four jurisdictions (QLD, VIC, TAS and SA), and developed an evaluation framework (Social Return on Investment – SROI) for housing allocation strategies.

The international policy review suggests the Choice-based lettings model could enhance tenants’ choice and reduce stigma; local allocation plans could improve tenant composition and social mix in specific neighbourhoods; policies to address underutilisation of social housing should be carefully considered; and programs integrating support services onsite to address tenants with complex needs should be more widespread.

The research findings suggest Government should view the social housing sector as part of the larger housing market rather than as a separate, standalone system. The sector would benefit from expanding its limited target from tenants with highest need for housing integrated with other support, through to people with high need for housing but no need for other support, to people in need of affordable housing only in various forms.”

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

Anticipated timeframe: Short-term

Review social housing policy, practice and models that enable adaptability to meet a diverse range of needs for older women.

Anticipated type of change:

Compliance: update to policy.

⁸¹ <https://www.ahuri.edu.au/research/final-reports/394>

Delivery: update and implementation of chosen service delivery models and practice.

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.

Description:

Guided by lived experience and community voice, undertake a review of responsive levers like adherence to the occupancy standards when allocating social housing and greater use of portable sleepout models. A review should consider how to support older women with caring responsibilities, especially those caring for larger families.

Rationale:

Older women with lived experience expressed a range of diverse needs that should be considered in the context of social housing including taking on caring responsibilities for immediate family or others, mobility requirements to enable connection back to country and community or to access health and other supports, as well as being able to provide shelter and care options for friends and family.

These needs can result in requiring the home to adapt to changing circumstances which may be temporary or permanent in nature, and in some instances need to be resolved quickly to respond to crisis care or support. To address overcrowding, Housing SA offers portable sleepouts and relocatable buildings, noting that vulnerable and at-risk tenants are given priority, including if there are concerns about child safety, someone in the household has a severe disability or health issues, or instances of domestic abuse.⁸²

Conversely, changing family needs can also result in room to spare, where there are excess bedrooms for the number of occupants, known as underutilisation. The Services focus area recommends a tenant matching service that might be appropriate for older women residing in social housing.

Additionally, the Canadian National Occupancy Standards guide the allocation of social housing and outline the ideal number of bedrooms to accommodate children of different ages and genders. The Occupancy Standards may prevent the allocation of social housing to large families who remain at risk of homelessness or experiencing homelessness.

Success stories / case studies or examples:

Kids under cover⁸³

“Kids Under Cover is a not-for-profit organisation dedicated to preventing youth homelessness. Build relocatable, one and two bedroom studios with a bathroom, in the backyard of a family or carer’s home. The extra room relieves overcrowding, eases tension and provides young people with a secure and stable environment. The studio remains in place for as long as it’s required. Kids Under Cover will relocate a studio up to four times during its lifetime, to help other families in need.”

Preventative approaches to curb the trend of housing insecurity for older women

Social housing provides a safety net for those that are unable to maintain or access private rental tenancies or home ownership. Homelessness can affect anyone, it could be the result of personal factors such as losing employment, a car or appliance needing repairs, the death or illness of a spouse, or some other incident that prevents the payment of rent or accommodation expenses. Structural factors also play a role in experiences of homelessness, including lack of

⁸² <https://www.housing.sa.gov.au/about-us/policies/visitors,-other-occupants-and-overcrowding-policy>.

⁸³ <https://www.kuc.org.au/>

affordability of housing, very low vacancy rates in the private rental market, under supply of social housing, and barriers to accessing support services.

A prevention approach that identifies key moments where intervention would be most beneficial could curb the trend of housing insecurity for older women.

Recommendation 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.

Anticipated timeframe: Long-term

Lived experience engagement and advisory mechanisms need to ensure they are appropriately established so that they have the required supports, understanding and governance pathways to be embedded in decision-making.

Data integration, sharing and integration practices and infrastructure are complex and need to ensure the accuracy, reliability and security and protection of data.

Anticipated type of change:

Compliance: policy, practice and governance to be either established, agreed and/or complied with.

Delivery: funding and resource support, decision-making frameworks and models underpinned by research and best practice methodologies.

People: engagement with key stakeholders to agree and progress initiatives.

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.

Description:

Leverage the State Social Data Asset, and other data sharing opportunities to better understand housing referral pathways, client experience, and responses required. Collect and utilise entry data into social housing, especially in relation to clients that have been discharged from care or institution to prevent discharge into homelessness.

Seek to embed older women with lived experience of housing insecurity or social housing as part of decision-making and evaluation processes.

Rationale:

Being able to better understand the customer journey, effectiveness of housing referral pathways, and key indicators for intervention and prevention, will enable a proactive approach to curb the trend of housing insecurity for older women. As highlighted with the Services focus area, a shared evidence-base to understand client outcomes and experiences is essential for service delivery partners to better support people and assist them to avoid crises.

Success stories / case studies or examples:

See examples provided under Recommendation 3.8: Utilise lived experience and robust data analysis mechanisms to understand service referral pathways, client experience and responses required.

Annexure A: Definitions

In the context of this report, the following key definitions apply.

Term	Definition
Affordable housing	<p>A government defined category of housing. Affordable housing is housing for people on low-to-moderate-incomes and includes both rental and home ownership. It is priced at a lower than market value with the intention that housing costs no more than 30% of weekly household income.</p> <p>For properties for sale, this must meet an Affordable price point as gazetted in accordance with the South Australian Housing Trust Regulation 2010, Notice under Regulation 4, Determination of Criteria for the purposes of Affordable Housing.</p>
Ageing in place	Being able to grow old at home; about keeping older people connected to their neighbourhood and community as part of a broader framework of “active ageing”, with the aim of improving quality of life and giving them more control over their circumstances. ⁸⁴
Guiding principles	A kind of rule, belief or idea that guides the actions of the Taskforce and the recommendations being proposed in which to develop this report.
Housing security	<p>Housing is an essential service and basic human right, and it is central to enabling positive social, health, economic and education outcomes. The lived experience workshops defined housing security as being able to:</p> <ul style="list-style-type: none"> • “Have access to education, jobs, services and supports”. • “Feel safe, secure and have privacy”. • “Have choice and control as to where I live and who I live with”. • “Provides the opportunity to be able to help myself and others”. • “Have a place to grow, thrive and build for the future”. • “Have a place to belong and freedom to express myself”. • “Provides social enjoyment (gardening, pets, relationships, music and food)”.
Housing that is affordable	<p>Different to affordable housing above, this is based on individual or household total equivalised income in relation to the housing market.</p> <p>For example, the price of rent, or the cost of the mortgage is less than 30% of their household income, leaving money for other living expenses.</p>
Housing insecurity	The lack of security caused by high housing costs relative to income, poor housing quality, unstable neighbourhoods or overcrowding.
Implementation timeframe: long-term	Anticipated to take in excess of 12 months and aim to create systemic change or to permanently resolve a specific issue, maintaining improvements to housing security for older women. These recommendations are likely to be high-value or complex solutions involving or impacting a diverse range of stakeholders.

⁸⁴ [South Australia’s Plan for Ageing Well 2020-2025](#)

Term	Definition
Implementation timeframe: short-term	Anticipated to take 12 months or less and may be considered stepping-stones that will help to reach longer term housing security for older women. These would be considered initiatives that, given the current system capability, could be achieved relatively quickly.
Lived experience	Personal experience(s) of mental distress, social issues or injustice ‘that have caused life as we knew it to change so significantly we have to reimagine and redefine ourselves, our place in the world and our future plans.’ ⁸⁵
Lived experience advocates	Older women with lived experience of housing insecurity who have volunteered their time and used their lived experience leadership to guide and be part of the Housing Security for Older Women Taskforce decision-making processes.
Lived experience leadership	Is “where people stand up and speak up for the recognition and valuing of lived experience and advancing the movement...influence community awareness, organisational culture, policy and politics; leaders create space, pathways and inclusion with others; leaders prompt and support change.” ³
Lived experience leaders	“Connect their personal, professional and socio-political worlds in unique ways to lead change, linking local experience with organisational and systems change endeavours. It operates within and outside of roles, organisations and settings” ³
Social housing	Subsidised rental housing provided by not-for-profit, non-government, or government organisations to assist people who are unable to access suitable accommodation through the private market. ⁸⁶ This includes Public Housing, Community Housing, Indigenous Community Housing, and State Owned and Managed Indigenous Housing.
Specialist homelessness services	Direct assistance for people who are experiencing homeless or at risk of homelessness, including accommodation and other services. ⁴
Type of change: Compliance	This covers changes that are predominantly driven by or require changes to legislation, policy or standards.
Type of change: Delivery	This covers changes that are predominantly driven by or require changes to service delivery, practice, funding models or approach.
Type of change: People	This covers changes that are predominantly driven by or require changes brought about by people, such as advocacy, education, engagement, or co-design.

⁸⁵ [SA Lived Experience Leadership and Advocacy Network \(LELAN\)](#)

⁸⁶ <https://www.pc.gov.au/ongoing/report-on-government-services/2023/housing-and-homelessness>

Annexure B: Lived experience workshop outcomes

Overview

Appointed Taskforce members and their networks nominated participants to register interest to attend two lived experience workshops. Nomination eligibility included participant being an older woman (aged 55 years or older; or at a minimum in their 40s recognising an early intervention approach); currently living in South Australia; have experience(s) with insecure housing at any point in their life.

We would like to thank the women for their generosity in sharing their stories, insights and ideas as to how we can work differently and improve housing security for older women.



Photos of the women who participated in our lived experience workshops

The outcomes of these workshops were used as the basis to inform the ideas, actions and decisions of the Housing Security for Older Women Taskforce.

Workshop 1 – 25 November 2022 | 12 participants

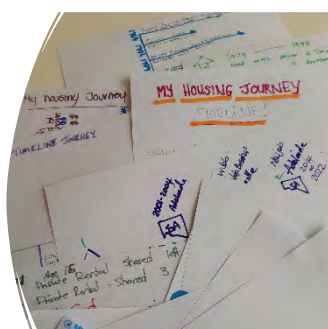
Lived experience workshop 1 focused on understanding the role of the Taskforce and how it linked with South Australia’s Plan for Ageing Well; exploring what housing security means; seeking lived experience perspectives on the current challenges and issues facing older women in relation to housing security.

Alignment to South Australia’s Plan for Ageing Well:

[South Australia’s Plan for Ageing Well 2020-2025](#) (the Plan) was developed by the Office for Ageing Well, in partnership with The Australian Centre for Social Innovation (TACSI).

The themes within *Strategic Priority 1: Home and Community, there is no place like home* of the Plan will guide the action for improving housing security for older South Australian women.

Our Housing Journey: Some of us have moved a lot, the group reflected on what this meant.



- “It was good to think on the past, and what could have helped at the time”.
- “Big moves, connected to big life events”.
- “Wow, I have moved a lot!”
- “I love SA...that feeling of home save me”.

What does housing security mean to us: A great many things, an enabler!

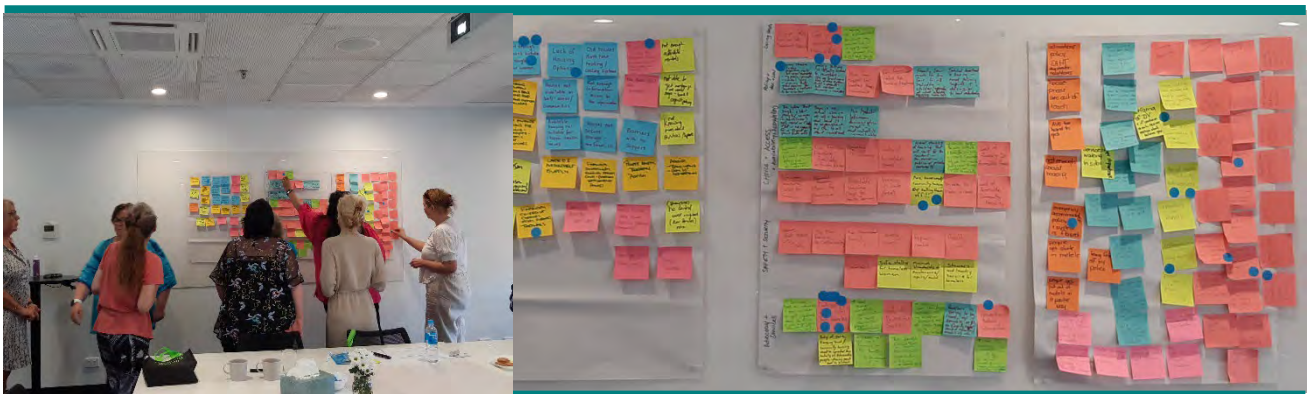


"When I have secure housing, I am able to..."

Pictures of post-it notes with the thoughts of women with lived experience written on them

Issues, problems and barriers to housing security for older women

Working in small groups, participants identified issues and then voted as a group as to what was thought to be the biggest issue. Each blue sticker ● represented a vote.

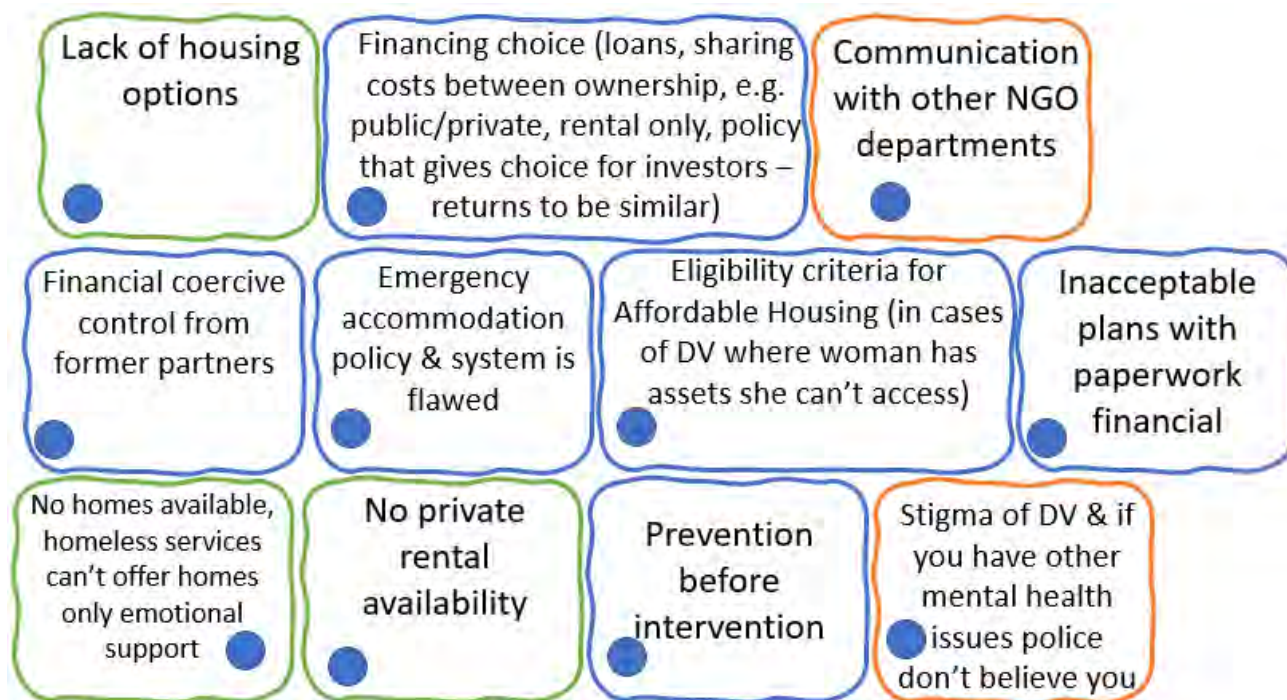


A photo of women who participated in our lived experience workshops and a photo of post-it notes with their ideas written on them

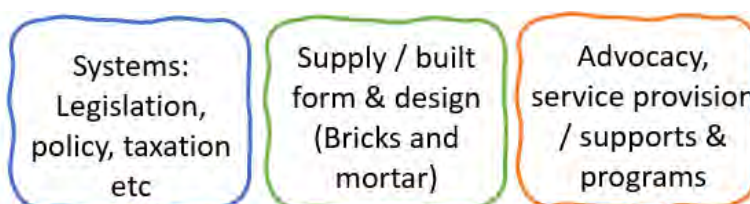
The top five issues from highest votes received:



Issues receiving one vote each:



Issues were initially grouped into three categories, colour key for categories below.



Workshop 2 – 9 December 2022 | 12 participants

Lived experience workshop 2 focused on what participants would like to see changed for housing for older women and understanding what is lived experience leadership and taskforce expectations.

Ideas for the future

Participants reviewed case study examples and started thinking of some possible ideas to improve housing security; at a high level the group identified the following:

Systems: legislation, policy, taxation etc

- One-stop-shop to connect government services (human-centred, trauma informed), services have advocates and people to help people navigate, all NGOs aware of each other.
- Better screening (of emergency housing co-located tenants) to ensure safety.
- Enable co-living within the development act (live on same property, but with separate dwellings and some shared spaces).
- Increased tenant rights through the Residential Tenancy Act (cap rents/ rent control, enable home modifications, long term leasing, pets).
- Increased aged & disability accessibility – change the building code to ensure all new builds are accessible and enable people to age in place (gold standard accessibility standards – seen as standard not optional).
- Additional payment or support to help people afford rent – e.g. subsidies.

Supply / built form and design (bricks and mortar)

- ✎ Look at a range of different supply options that leverage all types of investment:
 - Modular housing – granny flats in people’s back yards.
 - Independent living similar to the Samaritan House project introduced in Moolap Geelong in 2021.
 - Open spaces / medium density housing – with mixed tenures to ensure the benefits of different community experiences and relationships.
 - Residential parks (but only if review of legislation / regulation to ensure no big commercial landlord).
 - Cooperative housing.
 - Modular homes in a village type of setting for over 55 people either single or married, but focused more on single women.
- ✎ More emergency housing rooms that are affordable, safe, supported, and inclusive, with better pathways to longer term housing.

Advocacy, service provision / supports and programs

- ✎ Community development workers / safe community spaces to support each other.
- ✎ Introduce an advocacy service like Victoria’s Housing for the Aged Action Group / Home at last service.
- ✎ Protection for domestic violence survivors, especially deaf people (alert systems, deaf awareness training).

The ideas presented in the workshop identified four key focus areas for the Taskforce to explore including: *Social Housing, Private Rental, Services, New Supply Models and Land Use.*

Lived Experience Leadership

Thank you to Anna Leditschke, from the Lived Experience Leadership and Advocacy Network (LELAN) for taking us through the [Model of Lived Experience Leadership](#). The group discussion identified many reasons why it is so important to have the voice of lived experience:

- ✓ Consumer advocate – the more of our voices that can be heard the better.
- ✓ Puts a face to an issue like housing insecurity – not stereotypical, many different women face insecurity.
- ✓ Informs decisions and is part of decisions that affect me or others like me.
- ✓ Provides insight into causes and needs, advocacy for solutions.
- ✓ Provides a practical voice – gives insight into how things might work when its put into action (tests the theory).
- ✓ Will give it (the taskforce) teeth.
- ✓ Stand up for my mob.

We also recommend checking out [LELAN's website](#) (www.lelan.org.au) who have a range of great resources and promotion of [events](#), including the [Lived Experience Reflection Network \(LERN\)](#). The network meets every two months, it is a free event.

For more information please visit LELAN’s website or email info@lelan.org.au.



Workshop feedback



Photos of the women who participated in our lived experience workshops

At the end of workshop 2, participants were asked to provide feedback on how they felt the workshops went.

On a scale of 1 to 5 (1=lowest, 5=highest), on average feedback respondents rated:



What did people say?

- “Consistent focus for real actions and change now”.
- “Thankyou for including me, go the Action Plan!”.
- “Outstanding and valuable workshops. Thankyou for the invitation.”.
- “Keep this going”.
- “Love the idea of tackling this current issue”.
- “I felt very safe and it was very inclusive”.
- “The time flew by it wasn’t like other boring workshops”.
- “It wasn’t ‘governmenty’ at all”.

What did people enjoy the most?

- “Informative and inclusive”.
- “I could bring my ideas and was heard”.
- “The continual flow of contributions, experiences, solutions and initiatives”.
- “Being with others that understand and learn more in conversation”.
- “Having great discussions, talking to others”.

Annexure C: Community voice engagement outcomes

Executive Summary

Women aged 55 years and over are one of the fastest growing populations experiencing homelessness in Australia; however, research suggests this may be an underestimation given the 'hidden nature' of older women's homelessness.⁸⁷

To address this growing issue, the State Government established the [Housing Security for Older Women Taskforce](#) (Taskforce). Guided by lived experience and co-design with government and non-government representatives, the 21 member-strong Taskforce have been working to identify recommendations to inform an implementation plan to improve housing security for older women.

[Lived Experience Workshops](#) with women with lived experience of housing insecurity (55 years or older, or from 40 years recognising an early intervention approach) identified four key focus areas: new supply models and land use, private rental, services, social housing.

Broader engagement was undertaken using the State Government's YourSAy platform, providing South Australians with the opportunity to contribute their views on improving housing security for older women. Supported by an [Issues Paper](#) informed by lived experience voices and the skills and expertise of the Taskforce, the engagement was designed to be broad in nature to prompt community ideas about the key themes and focus areas identified.

Commencing 7 June 2023 and closing on 28 June 2023, the community voice engagement encouraged people to share success stories about improving housing security and provided an option to complete a survey structured around the four focus areas. The survey sought to understand:

- Which examples respondents felt most important to them through selecting their top three.
- If there was anything that should be considered about the identified examples.
- If there were any other ideas not mentioned that the Taskforce should consider.

Fifty-nine responses were received, comprising 57 surveys completed, one story, and one submission. Of the survey respondents, 51% identified as being an older woman with lived experience of housing insecurity, 19% identified as being from a culturally and linguistically diverse background, and 37% had experience of living with disability (either their own, as a carer, or both).

The engagement highlighted several key themes to improve older women's housing security:

- Increase accessibility and affordability of housing and housing-related products, supports, and programs.
- Enable ageing in place through location, community, and flexibility and adaptability of the home.
- Prioritise the physical, emotional, and financial safety and security of older women.
- Improve tenancy rights, and the treatment and support for older women.

A recommendation report will be provided to the Minister for Human Services to inform the development of an implementation plan. Engagement responses have been used to:

- Share stories and lived experience voices in a recommendation report to illustrate why a recommendation is important and how it could help improve housing security.
- Provide a deeper understanding as to how the community felt about the ideas presented, and any perceived risks, benefits, or further examples.

⁸⁷ https://humanrights.gov.au/sites/default/files/document/publication/ahrc_ow_homelessness2019.pdf.

About this report

This report outlines the outcomes from the YourSAY engagement process that was undertaken from 7 June 2023 to 28 June 2023.

Other engagement and information relating to the Taskforce, including its background, lived experience workshops, and updates, can be found on the [Housing Security for Older Women Taskforce website](#).

Engagement summary

i. Key stakeholders

Key stakeholders were advised of the community voice engagement via email. These included the women who participated in lived experience workshops, anyone who contacted the Taskforce wanting to be involved, and any partners and consultants who have supported the work of the Taskforce so far.

ii. Online interactions

The YourSAY engagement was promoted by the Taskforce and key stakeholders through their various social media platforms, email distribution (subscriber) lists, and network connections.

SA Housing Authority promotion

Facebook	
Reach	1,923
Engagements	97
Clicks	38
Comments	0
Shares	4
LinkedIn	
Impressions	1,137
Clicks	42

YourSAY social media promotion

Facebook	
Reach	5,660
Engagements	224
Clicks	178
Comments	8
Shares	7
Twitter	
Impressions	68
Newsletter	
Email deliveries	35,501
Email opens	13,765
Clicks	221

YourSAy platform interactions

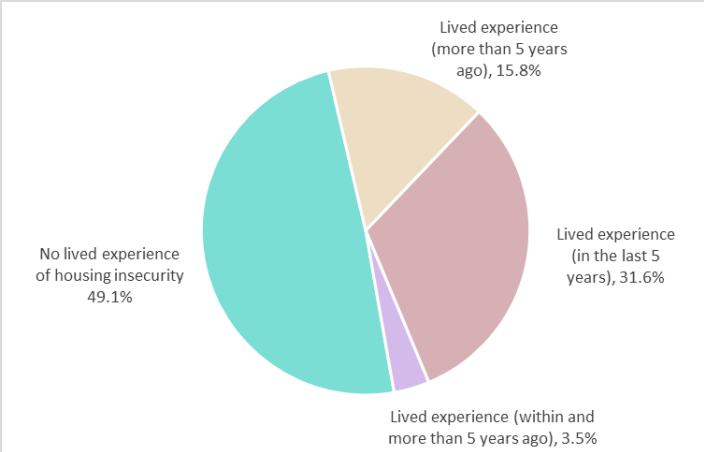
Engagement interactions	
Total visits	661
Engaged visitors	58
Informed visitors	224
Aware visitors	582
Document interactions	
Issues Paper downloads	82
Helpful contacts and services downloads	16

iii. Engagement participation

The Community Voices Engagement saw a total of 59 responses, comprising 57 surveys completed, one story, and one submission.

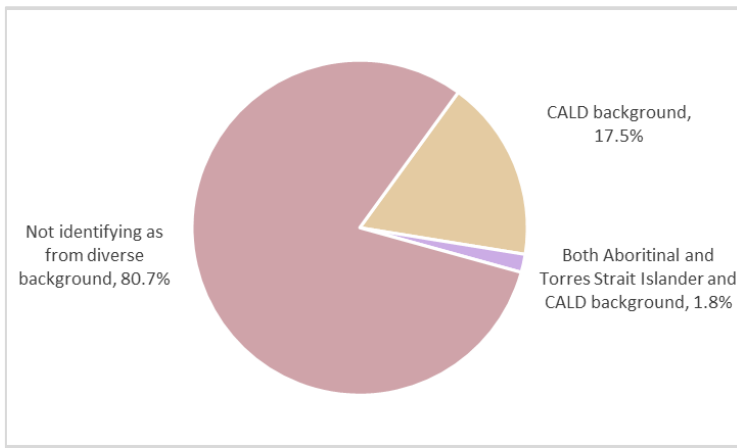


Of the survey respondents:



As visually represented in the above pie chart:

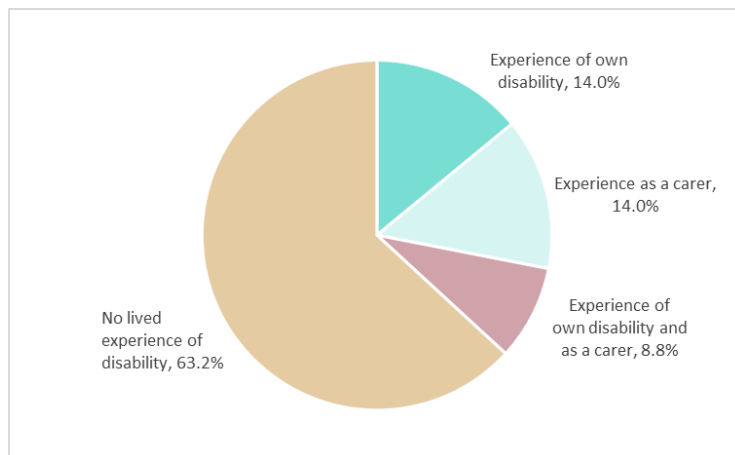
- 50.9%** identified as being an older woman with lived experience of housing insecurity :
- 15.8%** experienced housing insecurity more than five years ago,
- 31.6%** have experienced housing insecurity in the last five years, and
- 3.5%** have experienced housing security within and more than five years ago.



As visually represented in the above pie chart:

19.3% identified as being from a cultural and linguistically diverse (CALD) background (one respondent identified as being a Central Arrernte Aboriginal women).

20.7% of older women with lived experience also identified as being from a CALD background.



As visually represented in the above pie chart:

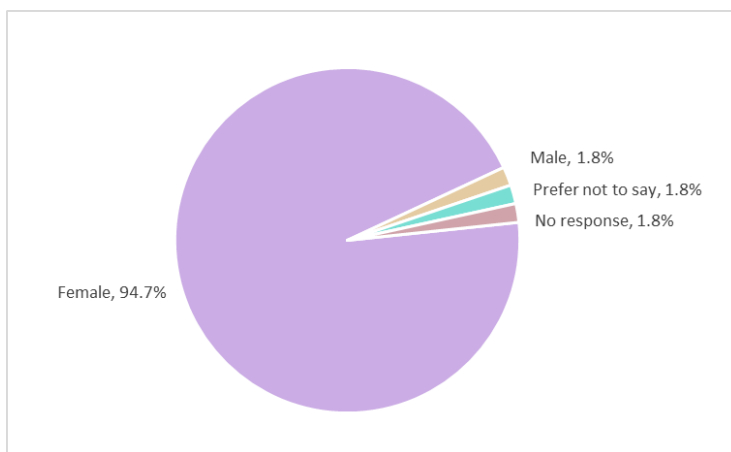
36.8% have experience living with disability (own, as a carer, or both).

14.0% have experience own disability,

14.0% have experience caring for someone with a disability, and

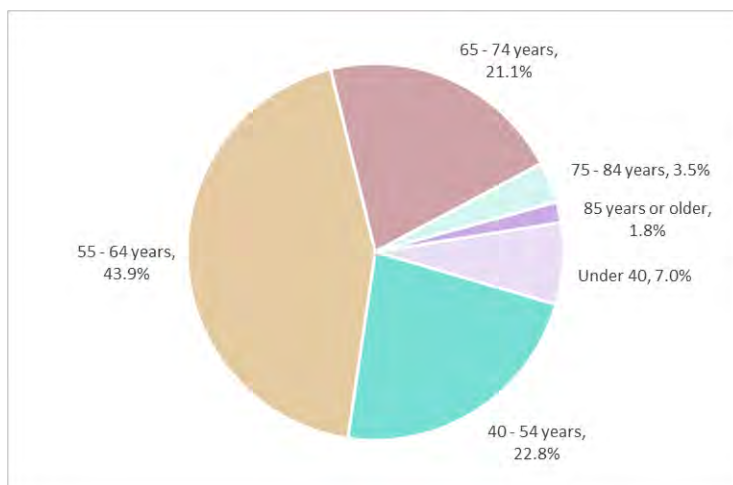
8.8% have experience living with their own disability and as a carer.

48.3% of older women with lived experience also identified as having experience of living with disability.



As visually represented in the above pie chart:

94.7% were women (18.5% of whom identified as being from a CALD background, and **37.0%** with experience of living with disability), **1.8%** were men, 1.8% preferred not to say, and 1.8% provided no response.



As visually represented in the above pie chart, there were a mix of age ranges with:

66.7% being women aged 55 years and older.

The age demographics of all respondents comprise:

7.3% under 40 years old,

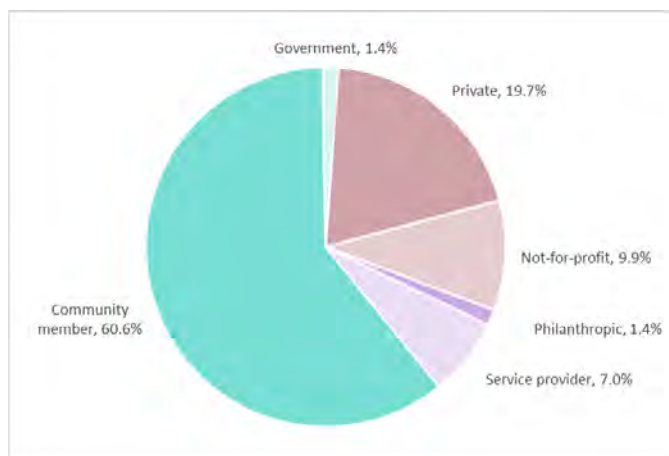
21.8% between 40-54 years old,

43.6% 55-64 years old,

21.8% 65-74 years old,

3.6% 75-84 years old, and

1.8% were 85 years or older.



Noting that respondents were able to choose from multiple interests in older women's housing security, as visually represented in the above pie chart the distribution of how respondents identified their interest and who they may be represented reflected:

- 60.6%** community members
- 19.7%** private industry
- 9.9%** not-for-profit organisation
- 7.0%** service providers
- 1.4%** government
- 1.4%** philanthropic organisations

Engagement feedback

i. Key themes

Community feedback from this engagement highlighted several key themes relating to older women's housing security and how it could be improved.

Increase accessibility and affordability of housing and housing-related products, supports, and programs.

Underlining some of the key systemic issues which make older women particularly vulnerable to housing insecurity (namely financial insecurity and disadvantage, domestic and family violence and elder abuse, and market forces), feedback emphasised the need for more housing and housing-related supports for older women.

Enable ageing in place through location, community, and flexibility and adaptability of the home.

Feedback highlighted not only the need for more secure housing for older women, but to enable them to live and age in these homes independently and with ongoing connection to community.

Prioritise the physical, emotional, and financial safety and security of older women.

The safety and security of older women was a significant concern expressed throughout the engagement, with comments highlighting not just physical safety but the uncertainty and fear that many have or are experiencing regarding their housing security now and for the future.

Improve tenancy rights, and the treatment and support for older women.

Many respondents, particularly older women with lived experience of housing security, highlighted the need to improve the level and manner of support for older women to gain and maintain secure housing.

ii. Survey responses

Guided by an Issues Paper structured around the four focus areas (New Supply Models and Land Use, Private Rental, Services, and Social Housing), the Community Voice survey sought to understand:

- Which examples respondents felt was most important to them, through selecting their top three.
- If there was anything the Taskforce should consider in relation to the identified examples (i.e., risks and benefits).
- If there were any other ideas not mentioned that the Taskforce should consider.
- If there were any success stories about improving housing security they wanted to share.

Recognising that not all respondents would have an interest in all four focus areas, no survey questions asking respondents to select their top three examples were mandatory.

To offset any inconsistencies in the data and responses (for example, different number of examples provided per focus area, more than three examples chosen, etc.), selected examples were given a score (most important = 3 points, second-most = 2 points, third-most = 1 point) and calculated and ranked as a proportion of the total focus area score.

New Supply Models and Land Use

Importance	All responses	Lived experience	Diversity	Disability
Most-important	Financial assistance (18.1%)	=1. Financial assistance (17.4%)	Modern and micro villages (19.7%)	Housing standards that encourage flexibility and adaptability of the home (19.5%)
Second-most	Homebuyer assistance (16.5%)	=1. Homebuyer assistance (17.4%)	Financial assistance (18.2%)	Modern and micro villages (16.9%)
Third-most	Housing standards that encourage flexibility and adaptability of the home (13.4%)	Housing standards (14.7%)	Homebuyer assistance (13.6%)	Homebuyer assistance (15.3%)

Financial assistance and Homebuyer assistance were considered the most important ideas overall by respondents, reflecting current market forces of low housing availability and affordability.

- “I want to purchase my own property. However this is getting more difficult as prices keep rising beyond me capacity to borrow”.
- “currently no assistance for an older person on a reasonable income. Private housing is too expensive...and I earn too much for public housing”.
- “I earn quite good money but still can’t get a loan at my age”.
- Consider “loans for older women”.

Despite being the fourth overall ranked example, Micro and modern villages resonated strongly with people from CALD backgrounds (first) and those with experience of living with disability (second). Feedback from people with these backgrounds and experiences, particularly those who selected this example, suggest this may be due to the sense of community it can provide.

- Need to consider “Within a unit complex a sense of belonging to a community”, “Choosing the right community to join, making sure it’s suitable”.
- Micro villages would be “Ideal in country towns where older women becoming widows would benefit from staying close to familiar surroundings, friends, doctors, clubs and shops”.
- “I don’t need a great deal of space but the opportunity to share things like a garden would provide great joy without the worry/work of a large block or garden”.

The new supply models outlined in the Issues Paper received positive feedback, particularly those which address the key concerns highlighted throughout this engagement relating to affordability, community, and safety and security. As noted by one respondent, who identified as having lived experience of housing insecurity and from a CALD background:

“Co-Living and Co-housing improve safety and security of individuals. It also allows for more versatility in that co-living people can share costs and responsibilities which in turn leads to more financial liquidity and personal time. Modern and Micro Villages can be designed to accommodate specific age groups, allowing people with similar interests to share spaces. It can also provide additional security. Modular and prefabricated homes bring with it a reduction in costs as many can be build using the same designs and plans. These can be used in micro villages to best utilise available space and not everyone wants to share the living space. This means that with smaller homes, people can still live individually and independently but in a community where they can feel safe and secure.”

Principles to support ageing in place were also highlighted as important considerations, with comments in particular noting the importance of the location of the home and encouraging flexibility and adaptability of homes to suit needs.

- “Micro villages should be located near adequate public transport, as well as being easily walkable to shops, doctors and other facilities.”
- “Disabled Modified housing as a normal process for aging in place and for people living with disability.”

Reflecting the support for Co-living and co-housing models, examples of success stories include Chrissie’s Place (see [Appendix A](#)) and Zonta Queensland’s [Sharing with Friends](#) initiative, both of which specialise in housing older women.

Although there was much positive feedback regarding the New Supply Models and Land Use ideas, participants also advised due consideration for how they might be implemented. Strong policies and processes regarding allocations for any co-living and co-housing models was recommended, particularly where women had experience of domestic violence, as well as maintaining standards in the upkeep of homes so they continue to meet the needs of occupants.

Private Rental

Importance	All responses	Lived experience	Diversity	Disability
Most-important	=1. Security of tenancy (24.4%)	Security of tenancy (26.5%)	Security of tenancy (27.3%)	Security of tenancy (24.6%)
Second-most	= 1. Affordable rental incentive programs (24.4%)	Affordable rental incentive programs (21.6%)	Protections for vulnerable women (25.8%)	Affordable rental incentive programs (19.3%)
Third-most	Protections for vulnerable women (19.4%)	Protections for vulnerable women (16.7%)	Affordable rental incentive programs (19.7%)	Protections for vulnerable women (18.4%)

Supporting the key theme of older women’s safety and security, Security of tenancy was considered the most important idea overall and across all demographics of interest.

Similarly, protections for vulnerable women was considered the third most important example overall, across all demographics except for people with a cultural and linguistically diverse background (second-most important). Feedback highlighted it was not just physical safety and security and support that needed to be considered, but also older women's emotional and financial security. The latter was highlighted by affordable rental incentive programs being the second-most important example.

- “I know that rent will be the worst financial worry as I age but I can't get into the market at any level, all the while my current tenancy becomes more and more precarious – I am so scared that I will be homeless”.
- Older women need “security and longevity of rent”, “Safety, security and affordability for women are all equally critical.”

Reinforcing the need for increased safety and security, stronger tenant rights and more support for older women was a common concern raised.

- “There are currently risks to security because asking a landlord to repair things or bring them up to code is asking for your lease not to be renewed. Tenants are scared to ask for the basics and what should be provided.”
- “One of the challenges to providing support for people to live at home independently was when home modifications were not permitted by the landlord ... home mods that aid independence and security”.
- “Our organisation has heard from women with disabilities and other physical health concerns who have been in rentals that don't meet the minimum requirements for accessibility and safety”.
- “Removing barriers and penalties for ending a lease where the home is unsafe, unsuitable or unaffordable should be considered”.

Respondents also highlighted the increasing costs of energy, with many comments concerning the need for climate and energy efficiencies.

- “We hope to purchase a Solar system, to enable reduced electricity bills”.
- Need “Heating and cooling/insulation”.
- For consideration, “Benefits should include solar power (and other environmental considerations) so there isn't stress from huge power bills.”

As a success story, one respondent noted government subsidies in New Zealand that have previously supported the incorporation of climate considerations in private rental properties,⁸⁸ suggesting it as something that would be implemented in Australia.

“Some time ago in Canterbury New Zealand, Landlords were given government assistance to remove open fireplaces, close of chimneys and then provide alternate heating/cooling options (heat pump) for their tenants. I believe something similar should be done here to improve energy efficiency and help the environment. If landlords were given some form of incentive to install water tanks and solar panels in rental properties then the tenants could reduce their costs and the landlords would improve the value of their property”.

⁸⁸ <https://www.ecan.govt.nz/your-region/your-environment/air-quality/home-heating/financial-assistance/>.

Services

Importance	All responses	Lived experience	Diversity	Disability
Most-important	Connections to safe housing options (19.5%)	Connections to safe housing options (20.2%)	=1. Wraparound services to stabilise tenancies (22.7%)	Connections to safe housing options (23.0%)
Second-most	Housing advocacy service for older South Australians (17.0%)	Housing advocacy service for older South Australians (19.6%)	=1. Emergency and crisis accommodation (22.7%)	Housing advocacy service for older South Australians (19.5%)
Third-most	Emergency and crisis accommodation (16.4%)	Supports, services, and program design informed by lived experience (15.5%)	Supports, services, and program design informed by lived experience (19.7%)	Wraparound services to stabilise tenancies (18.6%)

Supporting the overall theme of improving older women’s safety and security, Connection to safe housing options was regarded as the most important idea for Services overall and for all but one demographic (diverse backgrounds, equal second last).

- Need to consider “safe locations where women don’t feel vulnerable and unsafe”.
- “Keeping women safe in their communities is paramount. There should be a duty of care when looking at locations and others in the community.”

Family and domestic violence was frequently raised as a significant concern throughout this engagement, with some respondents regarding it as a key reason for older women’s housing insecurity. Strong supports for, and consideration for how these experiences may have impacted on these women when interacting with them, were advised.

- “In regional areas there is a severe lack of housing but also domestic violence shelters ... I like the idea of villages and transitional spaces where women can be protected, and hopefully kept anonymous as possible.”
- “Support for victims of family violence”.

In connection with the above, many comments supported the need for wraparound services to stabilise tenancies (equal most important for diverse background demographic, third for experience living with disability, and fourth overall) as well as helping to achieve secure housing. Examples of these supports include help to gain new skills and attain stable employment, navigating complex systems (such as the legal system when there has been experience of domestic violence and relationship breakdown), and improving financial literacy.

- “Found it very financially difficult to leave and had to start over again ... with not much support ... abuser held my money and my items hostage until settlement. Women are left far behind in the financial setting trying to support themselves and any children.”

Feedback also suggests that many people in need of assistance are not aware of what services may be available to them, or where to get help. This is reflected in Housing advocacy service for older South Australians receiving the second-most votes for Services, overall and across all demographics except people from CALD backgrounds (fourth-most important).

- “I am at risk of homelessness.”
- “I have no help at all. im by myself.”
- “As an end user, I don’t know what some of these things are.”

- “I cannot access anything.”
- “I am 58 living in emergency housing which I found on my own. Not getting the help yet.”

Other feedback also noted:

- Services need to consider “cultural sensitivit[ies]”.
- Value of programs such as the [Commonwealth Home Support Programme \(CHSP\)](#), where “for women aged 65+, there can be government funding available ... to provide smart home or other modifications that increase security ... We were able to install things like Ring doorbells and smart locks funded through CHSP that gave women confidence that they had security and could control access to their premises.”
- Current services, such as [Catherine House](#) and the [Aspire Program at the Hutt St Centre](#) were highlighted, regarded positively by respondents.

Social Housing

Importance	All responses	Lived experience	Diversity	Disability
Most-important	Proactive levers to support people and enable safe communities (35.1%)	Proactive levers to support people and enable safe communities (35.0%)	Proactive levers to support people and enable safe communities (36.4%)	Proactive levers to support people and enable safe communities (37.5%)
Second-most	Options to support changing family needs (26.4%)	Responsive levers to support people and enable safe communities (28.8%)	Responsive levers to support people and enable safe communities (27.3%)	=2. Options to support changing family needs (24.1%)
Third-most	Responsive levers to support people and enable safe communities (22.7%)	Options to support changing family needs (23.8%)	Options to support changing family needs (24.2%)	=2. Responsive levers to support people and enable safe communities (24.1%)

Supporting the strong engagement theme of safety and security, Proactive levers to support people and enable safe communities was considered the most important idea across all demographics. Similarly, Responsive levers to support people and enable safe communities received strong support (third overall).

- “Proactive measures should be in place to support people before they reach a point of extreme vulnerability.”
- “We need interventions to keep our elderly safe.”

A common theme within the comments was respondents with care responsibilities, particularly for elderly parents and children (including single women and single mothers). Changing family dynamics due to relationship breakdowns and experience of family and domestic violence was also prevalent. As such, it is not surprising that Options to support changing family needs received strong support (second overall and for lived experience of disability, third for lived experience of housing insecurity and people from CALD backgrounds).

- “I constantly worry about the future, especially when the time comes for my parents to sell the house ... The uncertainty surrounding housing security for myself and my child weighs heavily on my mind”.
- “Having come out of divorce and raising children my credit and financial situation was terrible ... my current tenancy becomes more and more precarious – I am so scared that I will be homeless as soon as my adult daughter needs to leave home and I am on my own.”

Engagement feedback also included suggestions for how social housing organisations can improve service delivery to support clients, particularly those who are older women.

- Want “organisations [to] follow through with claims they will help”, “Not getting the help yet.”
- “Deliver education to ... staff and their managers” on issues relating to older women and the circumstances which may have contributed to their housing insecurity (such as family and domestic violence, elder abuse).

Other feedback received included:

- The need to consider “culturally appropriate allocation”.
- “Continued collaboration between government, community organisations, and stakeholders is crucial in driving further positive change and ensuring that everyone has access to safe, affordable, and secure housing.”

iii. Stories and submissions

As part of this Community Voice Engagement, one participant shared their story of what they are doing to support older women’s housing security. This story, ‘Chrissie’s Place’ is included below:

Chrissies Place

“I purchased a house in 2021 and renovated it to accommodate 4 older women in a way that affords them privacy, safety and dignity. The lease is periodical to allow maximum flexibility if the ladies are offered social/government housing. The board covers all rent and utilities, meaning that the ladies never need worry about a bill or scrimp on heating or cooling for fear of not being able to afford it. The home is set up to be comfortable for visitors but structured so that guests are not intruding upon other residents. This is a tiny drop in the ocean but I hope to replicate the model and perhaps purpose build a property with a central kitchen and 4 'wings' each with bathroom, living and bedroom. This way I can house 4 women comfortably for 1 set of rates. I'm not sure this is even enough to be a 'success story' yet but I just couldn't do nothing while people like my mum, who has worked, volunteered, nursed elderly loved ones, raised children, done everything society expected of them, have to make the choice every week to eat or pay the power bill/rent.”

Another participant provided an email submission sharing their story and experience with older women’s housing, highlighting things for the Taskforce to consider. For sensitivity reasons this is not included, but considerations from these stories have been incorporated throughout this report.

Next steps

The Taskforce have used the Community Voice Engagements responses to:

- Provide a deeper understanding as to how the community felt about the ideas presented, and any perceived risks, benefits, or further examples.
- Share stories and community voices throughout the Recommendations Report to illustrate why a recommendation is important and how it could help improve housing security.

The Recommendations Report will be considered by State Government and used to inform an implementation plan to improve housing security for older women.

To stay informed of the progress of the work to improve housing security for older women, please visit the [Housing Security for Older Women Taskforce website](#) or contact Housing-HSFOWTaskforce@sa.gov.au. to request addition to our mailing list.