



# Finding a Suitable Home for Older People at Risk of Homelessness in South Australia Summary Report

A project to increase awareness of older persons housing issues in South Australia, improve older persons' access to housing and ensure better availability of services that can help older people in housing difficulty.

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# About this report

This report was jointly produced by:

## **Jeff Fiedler, Housing for the Aged Action Group**

Housing for the Aged Action Group (HAAG) has provided government funded services to the Victorian community since 1992. Since 2012 HAAG has developed its Home at Last Older Persons Housing Information and Support Service. This unique early intervention and homelessness prevention service has been independently proven to assist older people at risk of homelessness transition from housing where they are highly vulnerable to long term affordable housing. While services to the Victorian community have been the basis of HAAG and Home at Last's service delivery, HAAG has also operated on a national policy level for a number of years.



## **Dr Debbie Faulkner, Centre for Housing, Urban and Regional Planning (CHURP), The University of Adelaide.**

CHURP, a research centre established in 2011 comprises a network of researchers, academics and other practitioners whose shared vision is to undertake high quality housing, urban, regional and planning research and disseminate their findings for the betterment of society.



## **The Wicking Trust**

This project is supported and funded by the JO and JR Wicking Trust. The project fits very well with one of the Trust's priorities – assisting people to stay at home longer; including innovative models for supporting housing stability for older Australians at risk of homelessness.

The J.O. & J.R. Wicking Trust (The Wicking Trust) was established under the terms of the Will of the late John Oswald Wicking and is one of Australia's most significant trusts. The Trust seeks to support organisations that are well placed to affect systemic change in the wellness and quality of life of the aged and/or those with, or at risk of, Alzheimer's disease.



# Acknowledgements

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In addition the authors also would like to express their thanks to the people and organisations who have assisted and supported this project:

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Jeff Fiedler and Debbie Faulkner

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# Introduction

Debbie Faulkner and Jeff Fiedler are conducting a national research and development project funded by The Wicking Trust called ***Ageing on The Edge – Older Persons Homelessness Prevention Project***. As part of their work they are conducting research for Council on the Ageing South Australia’s Older Persons Housing Roundtable on the needs of older people at risk of homelessness in South Australia.

The Older Persons Housing Roundtable comprises representatives from the government and non-government sectors in South Australia and has met on two occasions to discuss the escalating housing problems facing older people and the need for government and the community sector to develop a response to the problem.

The roundtable has come together to investigate the perception that there is an increasing cohort

of older people who are at risk of homelessness. The traditional view of older homeless people has focused on those people, mainly men, with chronic cognitive and other health issues who are ‘rough sleeping’ or who need significant support services to be able to maintain their housing. However, the Roundtable has acknowledged a national concern, mirrored in South Australia, about an emerging group of older people who have lived **conventional working lives, the majority women**, who are facing hardship due to a lack of housing security, especially when faced with retirement years on a pension with low levels of assets. Evidence shows that **decreasing rates of home ownership and a lack of public housing supply** are forcing many of this group into the insecure, expensive and unadaptable private rental market that is contributing to housing poverty and homelessness.



Photo courtesy of CHURP



Photo courtesy of HAAG

This report seeks to determine the prevalence of the emerging trend of homelessness for older people in South Australia, gain an understanding of the current housing options available and how older people can get the help they need to find a home that fulfils their needs in retirement.

Based on the roundtable discussions three key areas were identified for analysis:

- ***Who is at risk of homelessness in South Australia?***

Who are we talking about and what is the scale of the problem?

The age range we are considering

Gender issues

Household types (singles, couples, families)

Geographical location (including rural/regional);

Who are eligible but not currently accessing public and community housing?

Trends – can we anticipate future demand?

- ***What are the housing options that currently exist, what are their main characteristics and how do older people apply for them?***

Obtain a snapshot of current housing options for older people such as home ownership, public and community housing, private rental accommodation, independent living units, retirement villages and other forms of housing specifically provided for older people such as Abbeyfield Housing and private rental villages.

What are the processes that older people must go through to obtain secure and affordable housing?

- ***What services are available to help older people access affordable housing?***

With an increasingly complex landscape of housing options for older people, what assistance is available to help older people navigate their way to find the housing they need?

What are the gaps in service provision and how could they be addressed?

This report builds upon, and adds to, the excellent work undertaken by Shelter SA (2016) to provide a snapshot of the current circumstances of low income older people in South Australia at risk of homelessness. It brings together information from a range of sources (existing research reports, census, HIL-DA, interviews with organisations, and Housing SA for example) to provide the most up to date outlook available.

# A way forward—recommendations for COTA's Older Persons Housing

In South Australia a number of recent government plans have acknowledged the problem of an emerging cohort of older people who are at risk of homelessness. The *Prosperity Through Longevity: South Australia's Ageing Plan Our Vision 2014-2019* (Office for the Ageing 2013), *The Housing Strategy for South Australia 2013-18 Building a Stronger South Australia*, (Government of South Australia 2013). Additionally, *The Strategy to Safeguard the Rights of Older South Australians 2014-2021* (SA Health 2014) also acknowledges the housing risk factors causing elder abuse in its reference to personal vulnerability due to a person's living arrangements, dependency on others, social isolation and financial hardship.

The work of the Ageing on The Edge—Older Persons Homelessness Prevention Project has found there are a number of factors emerging that require urgent attention by governments and the community sector to address the problems facing older people at risk of homelessness in South Australia. We therefore recommend that COTA's Older Persons Housing Roundtable support and encourage the development of the following initiatives:

1. A project that provides targeted assistance to communicate to, and assist, older people at risk of homelessness in South Australia.
2. Use available data mapping evidence to prioritise targeted assistance to this group in areas where there are high numbers of vulnerable older renters at risk of homelessness.
3. Review eligibility guidelines for public and community housing to ensure the vulnerability factors affecting older people at risk of homelessness, such as age, health needs and future income prospects, are incorporated into priority housing guidelines.
4. Convening a working group of current housing information and advocacy service providers to improve networking, service integration and referral procedures.
5. Investigate the feasibility of establishing a one-stop-shop for an older persons information, advocacy and referral service.
6. Include in the strategic planning on this issue, other social services that are well placed to become integrated into housing service network structures such as aged care, community health services and local government.
7. Seek support from State and Federal Governments for the development and expansion of older persons housing information services, the Older Persons Homelessness Support Program and the Assistance with Care and Housing (ACH) Program.

# Who is at risk of homelessness in South Australia?

Housing affordability and the vulnerability of low income households has been an issue in Australia for three decades. Whilst older people have always been represented in this trend, the acknowledgement and scale of the problem for the older population has emerged much more recently.

There are a number of reasons why older people are at risk:

- ⇒ **Reliance on pension** Despite increased retirement savings and a shift towards part-rate pensions older Australians eligible for the Age Pension is projected to remain constant at 80 per cent to 2047 (National Commission of Audit 2014, 9.1)
- ⇒ **Falling home ownership rates** for all age groups (except those currently aged 65+) due to difficulty of entering home ownership market and now sustaining ownership (relinquishment through separation/divorce, health, bereavement, unemployment).
- ⇒ **Higher levels of debt** in older (over 50) age groups with super used to pay off debt.
- ⇒ **Changes in government policy** Reduction in

expenditure on public housing stock and targeting of stock to those in greatest need.

**Increased focus on subsidising low income households through Commonwealth rent assistance** and a 'best left to the market' mantra in provision of housing.

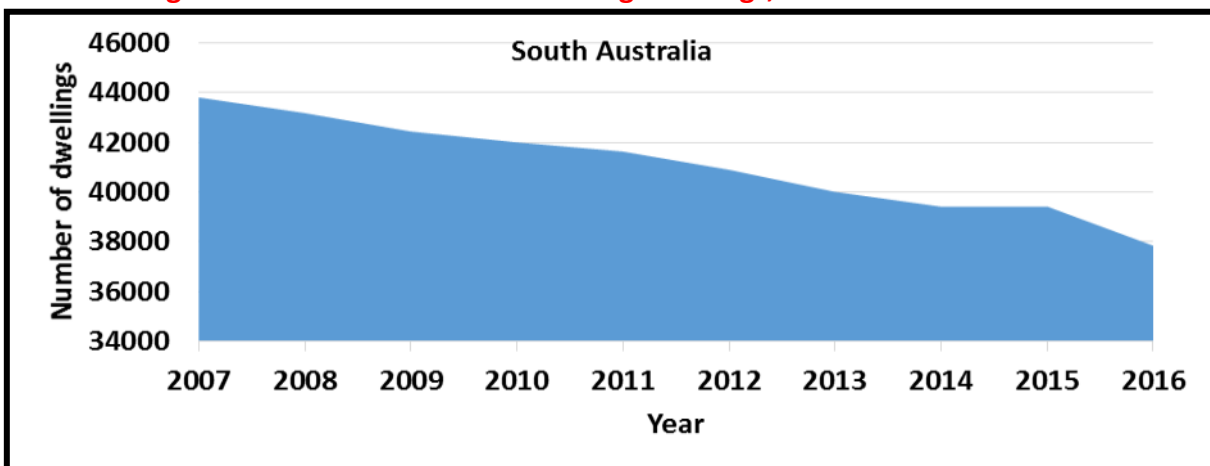
Due to increases in higher income households in the private rental market there has been a **deterioration in the supply and availability of affordable private rental housing for people on low incomes.**

People squeezed out of home ownership are adding to the numbers in the private rental market.

A greater number of older person households in Australia are now long term renters (10 years or more) than has been the case in the past (Stone et al. 2013).

**In South Australia, the private rental sector grew by 73 per cent from 1981 to 2011, increasing from 67,000 households to 117,000 households. (from 15.9 per cent of all households to 19.2 per cent by the 2011 Census) (Stone et al. 2013, p. 9).**

**Changes in the number of social housing dwellings, as at 30 June 2007 to 2016**



Source: SCRC 2017, Table 18A.3



## Suitability of private rental market for older people

There are a range of 'life history' factors causing older people to be 'at risk' renting in the private rental market at an older age. The range of characteristics include anyone who has not aspired to, or attained, home ownership or who have not been previously eligible or been able to access public housing.

There are a number of key factors contributing to older people being at risk of homelessness when living in the private rental market:

⇒ **Private rental housing is too expensive for older people on aged pensions.** Many homelessness support services report cases of clients paying rents in the range of 50%-80% of income. This situation has worsened over time (Hulse et al. 2015). A recent study by Smith and Hetherington (2016, p. 20) investigating housing costs found that older private renters have the greatest housing costs of all tenure groups and they concluded from their modelling of the HILDA (Household, Income and Labour Dynamics in Australia Survey) data 'on average renters spend about \$8 per week less on transport, \$10 per week less on health and, if they're women, about \$15 per week less on food.'

⇒ **Private rental housing offers limited security of tenure.** Leases, if a tenant is able to negotiate one at all, are rarely greater than 6 or 12 months in duration. To be able to successfully age-in-place older people need the security of long term tenure. A lack of secure housing tenure can be a major factor in the cause of ill health for older people due to the stress of facing homelessness, being forced to relocate and find other accommodation

(see for example Howden-Chapman et al. 2011; Bentley et al. 2016; Morris 2016).

⇒ **There are few minimum housing standards in private rental housing.** This means that many of the health and safety factors that are essential to the well-being of older people cannot be guaranteed in this form of accommodation. This is particularly the case for older people on low incomes who access the least expensive and therefore poorest quality accommodation. For example, landlords do not have to provide housing that has heating, insulation or be draught-proof.

### Shed Living - recent female HAAG client



Photos courtesy of HAAG

⇒ **Private rental housing is not adaptable as people age.** There are no legal requirements for landlords to agree to allow home modifications such as ramps, rails, walk-in-showers etc. If a landlord provides permission for such alterations, they have the right to demand they be removed when a tenant vacates, further financially penalising older people on exiting their home. For aged pensioners this usually means foregoing the modifications completely, thus causing severe inconvenience and reliance on more substantial and expensive aged care services.

## Future Outlook

The outlook for older people and their need to seek affordable housing within the private rental system is, according to Yates (2015), only going to intensify over the coming years:

⇒ **Ageing of population:** based on the assumption that the proportion of older people in the rental market remains the same over the next four decades, ageing of the population means the projected growth in older households in the rental market (social and private) across the country will increase from 300,000 in 2014 to 600,000 in 2054.

⇒ **Stock of social housing:** if there is no increase in social housing stock for older households then seven out of every ten renter households will need accommodation in the private rental market compared to less than two of every five renter households now.

⇒ **Increasing inequality:** there has been a rise in wealth inequality over time, particularly in Australian cities (Sarkar et al. 2017) and this will impact increasingly on disadvantaged households who will be 'squeezed' out of the property market as investors have a greater competitive edge (Yates 2015).

In conclusion Yates (2015, p. 74) states:

**'...the number of older income- and asset- poor households is likely to grow rapidly over the next forty years and many of these are likely to be in the private rental market'.**

These are households that are particularly vulnerable to changes in the private rental market in terms of rent increases, lease expiry, suitability of dwellings and the availability of dwellings.



Photos courtesy of CHURP



Photos courtesy of HAAG

**Percentage of age pensioner recipients aged 65 years and over receiving CRA and whether paying 30 per cent of income in rent, June 2016, South Australia**

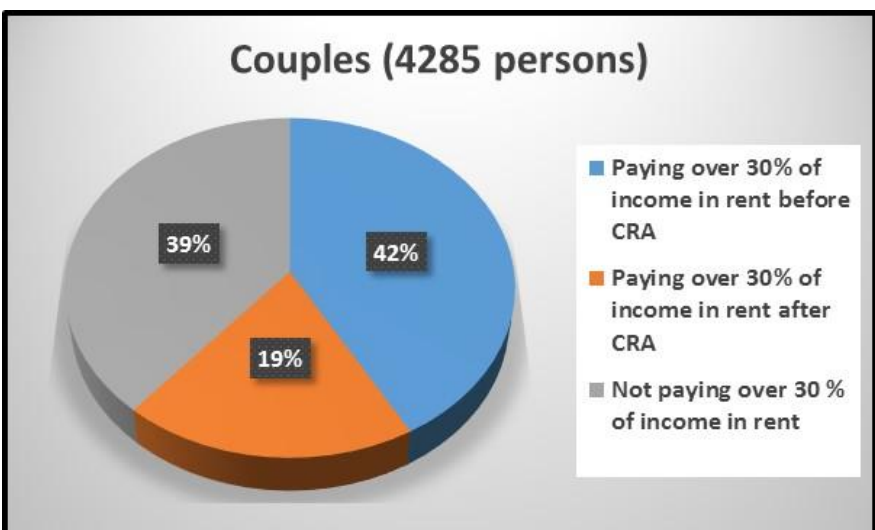
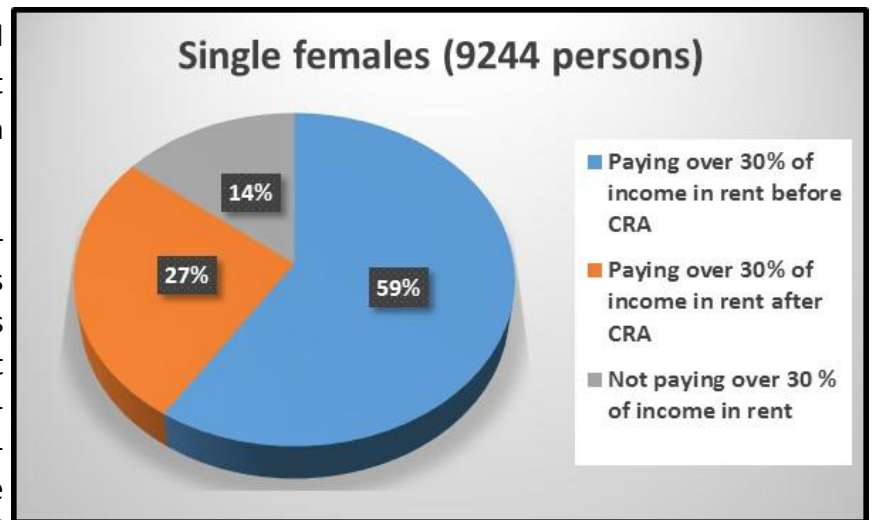
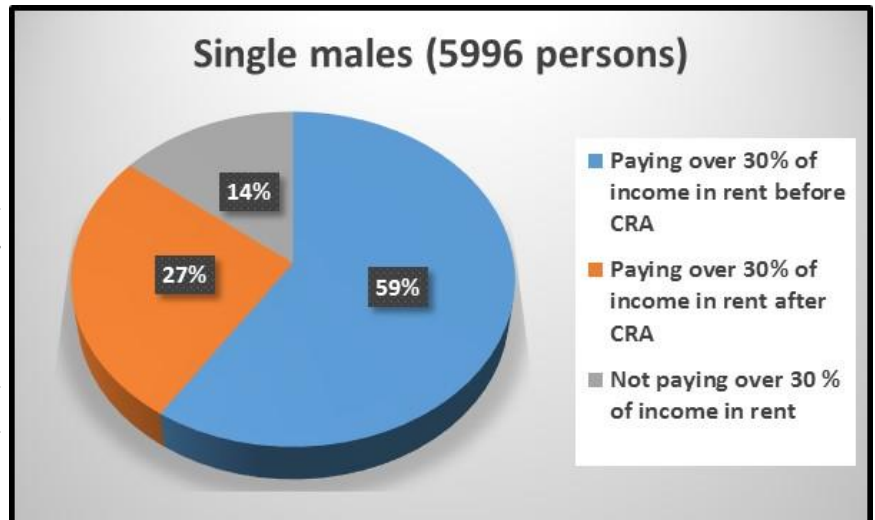
**Private renters, S.A.**

Data for South Australia as of June 2016 on the percentage of people aged 65 years and over receiving the age pension and Commonwealth Rent Assistance (CRA) who are paying more than 30 per cent of their income in rent provides an indication of the extent of housing stress amongst older low income households living in the private rental market.

The figures demonstrate there is little difference between male and female lone person households but couples are better able to cope with finding affordable accommodation.

These figures clearly show the importance of rent assistance but, as has been argued for a long time, it is insufficient in keeping a significant proportion and number of older persons and other low income households from housing stress (Welfare Rights Centre NSW and the National Welfare Rights Network 2013). While CRA is indexed to the Consumer Price Index (CPI), rental costs have increased above CPI since 2008 and so the value of the CRA payment has diminished over time for households (SCRCF 2017, p. G4).

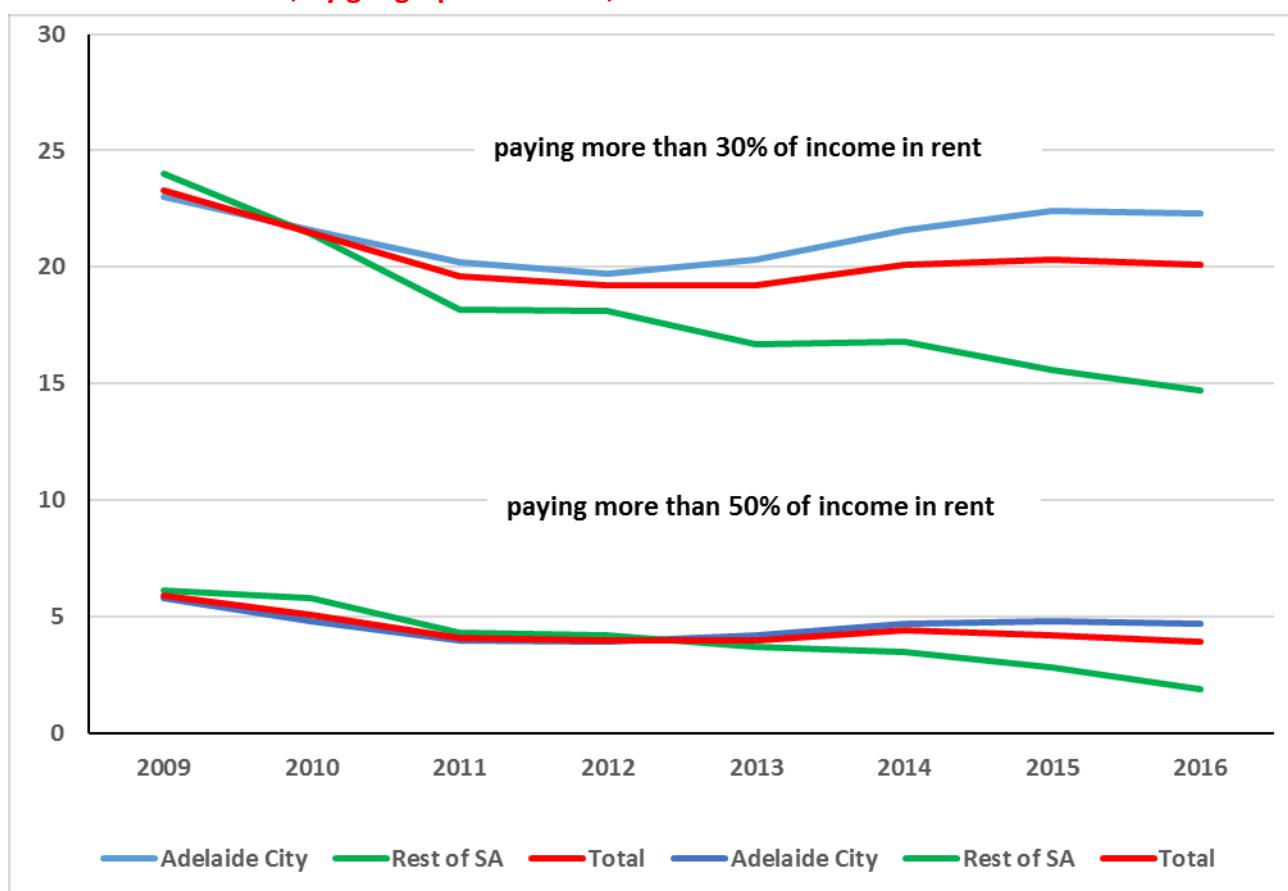
While CRA is relatively effective, as of June 2016 close to 5000 older person low income households in South Australia were paying more than 30 per cent of their income in rent, even with CRA.



Source: Department of Social Services 2017 Commonwealth Housing Dataset June 2016, unpublished.

The population aged 75 years and over should be viewed as a ‘special needs’ group as with advancing age, greater frailty and other aged care/health needs these people are particularly vulnerable and have a critical need for secure and affordable housing. Each year the Productivity Commission (SCRCP 2017) as part of its Report on Government Services provides data on low income households with a person aged 75 years and over paying more than 30 per cent of their income in rent and, more seriously, the proportion paying more than 50 per cent of their income on rent. Whilst in South Australia there has been a decline over time in the proportion of households aged 75 years and over paying both more than 30 per cent and 50 per cent of their income in rent, in both instances this overall decline has been mostly due to the fall in households in rental stress in the non-metropolitan areas of the state. This is likely due to a slower rate of rental increases in regional and country areas than in metropolitan Adelaide. However, based on numbers of people aged 75 years and over in receipt of CRA in 2016 (9316) it can be estimated that around 1860 of these households were paying 30 per cent or more of their income in rent and around 360 were paying a very unaffordable proportion of their income in rent – 50 per cent or more.

**Proportion of income units receiving CRA aged 75 years or over paying more than 30 per cent and 50 per cent of income on rent, by geographic location, 2009 to 2016**



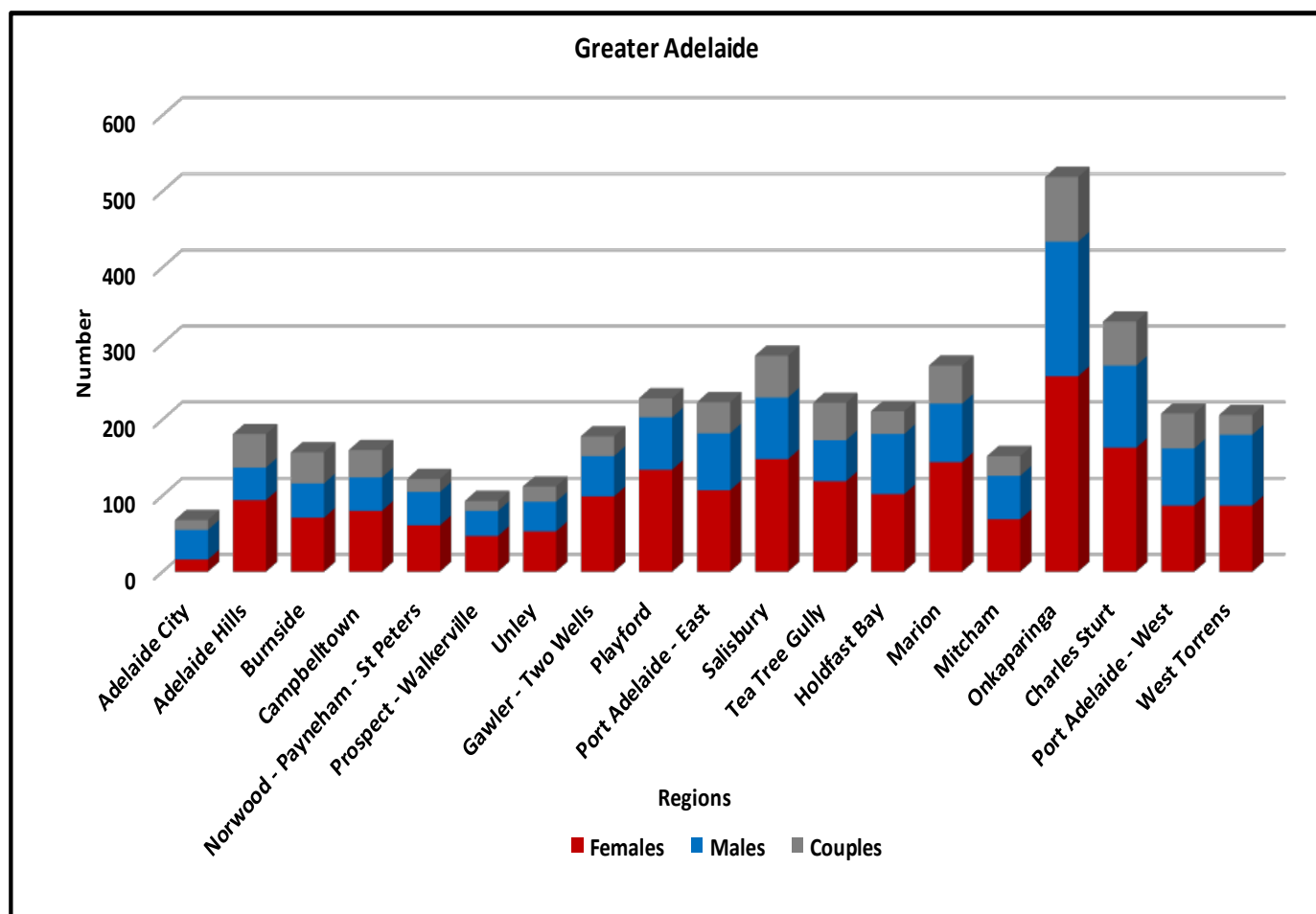
Year	2009	2010	2011	2012	2013	2014	2015	2016
Total income units aged 75 years and over receiving CRA	7421	7725	7874	8081	8403	7901	8927	9316
% in capital city	68.6	68.0	67.6	67.5	69.9	69.8	69.8	70.5
% rest of State	31.3	31.9	32.3	32.5	30.1	30.2	30.2	29.5

Source: SCRCP various issues.

Research on the affordability of rental housing in South Australia since 2012 indicates that while for all households rental affordability in South Australia has improved over the last two years, **for low income households in the Greater Adelaide Region rents remain ‘extremely unaffordable’ and in the rest of the state rents are ‘unaffordable’** (the Rental Affordability Index produced by National Shelter, Community Sector Banking and SGS Economic and Planning, 2016).

Spatially or geographically, older households, in what is defined as housing stress (paying more than 30 per cent of income on rent), are distributed across the metropolitan area.

**Distribution of older income units by household type receiving CRA and paying more than 30 per cent of income in rent, June 2016, Greater Adelaide**



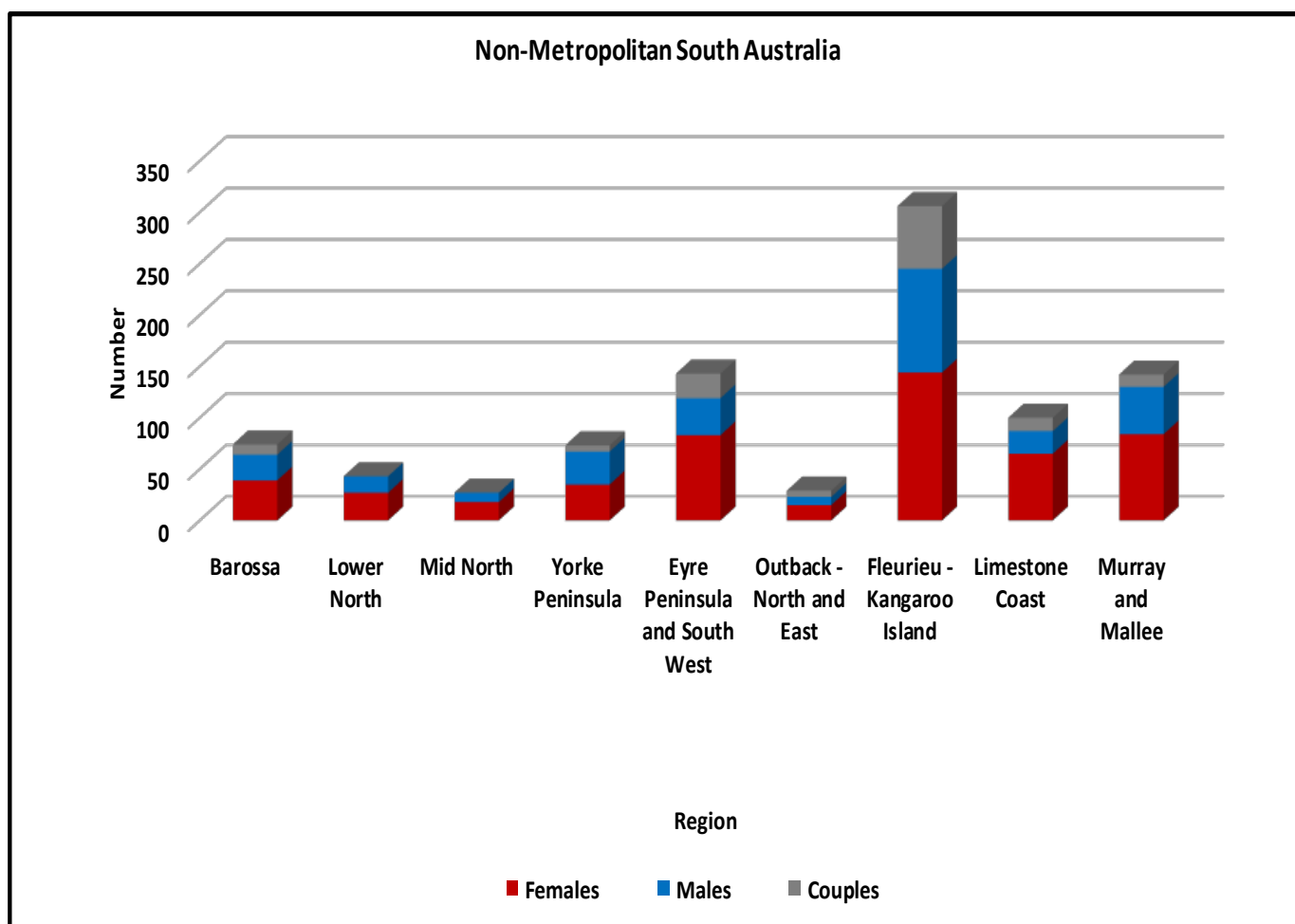
Note: An income unit comprises a single person (with or without dependent children) or a couple (with or without dependent children). Single social security recipients living together in the same household are regarded as separate income units.

Source: Department of Social Services, unpublished data from Commonwealth Housing Data Set June 2016

The distribution of older households in housing stress represents the distribution of the older population. For Greater Adelaide the Onkaparinga Statistical Area contains the highest number of households in stress. The distribution of female and male lone person households varies with male lone person households more likely to be located in the northern and western suburbs. This pattern is not so distinctive for female lone person households though areas such as Marion, Charles Sturt, Salisbury and Playford stand out. Couple households in housing stress are more likely to be located in a southerly and north westerly arc in the middle ring of suburbs.

From a non-metropolitan perspective the greatest number of older low income lone person households paying more than 30 per cent of their income in rent as of June 2016 can be found overwhelmingly in the Fleurieu and Kangaroo-Island statistical region accounting for 28.2 and 34.2 per cent of all female and male lone person households respectively. The next most populous areas are the Murray Mallee region, Eyre Peninsula and South West and then for females the Limestone coast and for males the Yorke Peninsula. The relatively small number of couple households were like for males and female lone person households concentrated in the Fleurieu and Kangaroo-Island statistical region, accounting for 46.2 per cent of all households .

**Distribution of older income units by household type receiving CRA and paying more than 30 per cent of income in rent, June 2016, Non-Metropolitan South Australia**



Note: An income unit comprises a single person (with or without dependent children) or a couple (with or without dependent children). Single social security recipients living together in the same household are regarded as separate income units.

Source: Department of Social Services, unpublished data from Commonwealth Housing Data Set June 2016

The Table below represents the median cost of rental properties in Adelaide 2009 to 2016. It is clear that rents paid are well above what are affordable for older people reliant on a pension with no or few other assets. In 2016 for a single older household 30 per cent of income (plus CRA) in rent is around \$150 per week and for a couple household, \$216 per week. Consequently, if data on the availability of appropriate and affordable housing are examined then it quite understandable that there are considerable numbers of older income recipient households experiencing housing issues.



The Anglicare Rental Affordability Snapshot for April 2016 showed for a couple with no children on the aged pension there were 116 properties available at that time in Adelaide that were affordable and appropriate and for a single pensioner household there were only three properties (Anglicare Australia 2016).

**Median market rents in the private housing market June Quarter (dollar/week), Adelaide**

Type of dwelling	2009	2010	2011	2012	2013	2014	2015	2016
3 bedroom houses	290	290	320	320	320	335	340	330
2 bedroom flats/units	245	260	270	275	280	285	285	280

Source: SCRCP, various issues.



Photo courtesy of HAAG

## Financial Savings and Resources

Being a home owner not only provides older people with lower and more stable housing costs, security of tenure and the means to make choices that better meet their needs or aspirations as they age. However home owners also have been able to accumulate more non-housing assets over their lives. Table 14 presents the percentage of age pensioners in South Australia with non-housing assets under \$100,000 as of June 2016 and it is **very clear that non-housing owners, no matter whether couples or singles, have limited resources to act as a buffer against unanticipated costs or annual increases in the costs of living including rental costs or moving costs. As can be seen from the data close to two thirds of single non-home owner pensioners across the state had less than \$50,000 in assets and close to 80 per cent had less than \$100,000.** This compares with a single home owner for whom the rates are almost halved, with around one-third of households having less than \$50,000 in non-housing assets, though this percentage is still concerning considering the increasing longevity of the older population. Of course, having a partner eases the burden but for partnered non-home owners still around 50 per cent of households had less than \$50,000 in assets. Of note also is the limited variation across the State.

### Proportion of pension recipients\* with non-housing assets\*\* under \$100,000 by housing status, June 2016, South Australia

Housing status	Value of assets	Greater Adelaide	Regional South	Total State
Partnered home owner	\$0-\$49,999	15.2	15.2	15.2
	\$50,000-\$99,999	14.3	14.8	14.4
Single home owner	\$0-\$49,999	35.9	35.9	35.9
	\$50,000-\$99,999	19.7	20.3	19.8
Partnered non home owner	\$0-\$49,999	52.7	46.3	50.7
	\$50,000-\$99,999	17.1	18.0	17.3
Single non home owner	\$0-\$49,999	65.7	64.2	65.3
	\$50,000-\$99,999	12.3	13.2	12.5

\*Age Pension is a support payment for people who have reached the qualifying age. From 1 July 2013, the qualifying age for both men and women is 65 years. In some instances, Age Pension recipients have the choice of having their Age Pension paid by either the Department of Human Services (DHS) or the Department of Veterans' Affairs (DVA), DHS pays the vast majority of Age Pensions. Data only includes data for the DHS paid recipients. Data includes recipients who are determined to be current (i.e. entitled to be paid) or suspended on the Centrelink payment system.

\*\* Assets - Property or money (within and outside Australia) assessable under the asset test as specified in Section 11 of the Social Security Act 1991. All assets are assessable unless the customer cannot sell or realise the assets and cannot use the asset as a security for borrowing. Assessable assets can be divided into the following categories: deemed assets, real estate and business assets, trust and company assets, income stream assets, and other assets. Other assets generally include personal effects, household contents and motor vehicles. Following 01 January 2015, newly reported income stream assets are assessable as deemed assets for means testing purposes.

Source: Department of Social Services 2017 unpublished data



## Homelessness

Not being a secure home owner or a social housing tenant places older people at risk of homelessness and with the changes in the housing market and older people's life circumstances, homelessness is an increasing phenomenon for older people. Data from the Australian Bureau of Statistics 2011 census showed a 20 per cent increase in homelessness for people aged 55 years and over in the 5 years 2006 to 2011. In South Australia there were 5985 people who were homeless on census night in 2011, 818 whom were older people, representing 14 per cent of the total (Homelessness Australia 2014).

Petersen et al. (2014) provide data on the type of dwelling 'utilised' by older homeless people in South Australia at the 2011 census.

### Older people's (aged 55 years and over) homelessness by dwelling category, 2011 census

	Improvised dwellings, tents or sleeping out	Supported accom. for the homeless	Staying temporarily with other households	Boarding houses	Other temporary lodging	Severely overcrowded dwellings
South Australia	84	130	255	251	8	117
Australia	1411	1916	3858	4759	198	2709

Source: Petersen et al. 2014, p.19

The ABS also publishes estimates of people living in marginal situations that do not fit the ABS definition of homelessness, but none the less identify people living in sub-standard situations. For Australia the data indicates women are more likely to be found in 'other crowded dwellings' rather than 'improvised dwellings' and 'marginally housed in caravan parks' (Petersen et al. 2014).

Increasingly older people are seeking assistance from Specialist Homelessness Services. The data for 2015-16 from the Australian Institute of Health and Welfare (AIHW 2016) nationally for people aged 55 years and over, indicates that while older people seeking assistance represent only 8 per cent of all homeless clients in 2015-16, there has been an annual growth rate of 9.5 per cent each year since 2011-12 for this age group. This has resulted in an increase of 44 per cent over the five year reporting period and the increase in older people presenting to homelessness services has been at a greater rate than other age groups. The most concerning finding from the current data is outlined in the 2015-16 report (AIHW 2016, web report older section) where it is stated that 'the median number of days older clients need support has increased (from 17 days in 2011-12 to 25 days in 2015-16), suggesting these clients are presenting with potentially more complex issues, taking longer to resolve and are having difficulty in finding suitable housing.' This data reinforces the importance of the provision of early intervention services to assist older people before they experience chronic health issues.

For South Australia, 5.5 per cent (1152 persons) of people accessing Specialist Homelessness Services (SHS) were aged 55 years and over. There was an even split between males and females.

### Number of older people (aged 55 years and over) accessing Specialist Homelessness Services 2015-16, South Australia

Age	Males	Females	Total
55-64	428	423	852
65 and over	139	162	301
Total	567	585	1152

Source AIHW 2016 Supplementary Tables

Despite these increases evidence suggests those at risk of homelessness for the first time in their lives who have a conventional life history in terms of employment and housing, do not readily access SHS. The older group that have generally contacted SHS have been a high needs group of older people, the majority whom have been men, sleeping rough and with complex behavioural issues that have contributed to their homelessness. This is partly why there is a 50/50 split of men and women in SA. Evidence of the older persons Home at Last service in Victoria that is focusing on the ‘new’ older homeless demonstrates a much higher proportion of women seeking assistance (Home at Last service data).

Over the last ten years, there has been a confluence of factors leading towards a crisis facing a much higher number of older people who have led conventional lives, have limited financial reserves and rely on family or friends when faced with the prospect of homelessness. (Petersen and Jones 2013). Many of these older people facing homelessness for the first time are women. Their disadvantage has been caused by factors such as low incomes, casual employment, periods of time out of the workforce raising families and low levels of savings and superannuation (Petersen and Jones 2013; Judd et al. 2004; McFerran 2010, Westmore and Mallett 2011). Women are also more likely to become homeless after the age of 50 (Crane and Warnes 2012; Carson 2015). These older people have a very straight forward need to find long term affordable housing often not requiring other ‘wrap around’ supports commonly associated with older people sleeping rough.



Google image

**Specialist Homelessness Services mainly provide, or are able to provide, short term assistance and this reflects not only the lack of suitable housing options available but also the need for service reform .**

# What are the alternative affordable housing options in South Australia?

This research analysed the range of housing options in South Australia that may be a better alternative for older people at risk in the private rental market. There are a number of housing options that older people could consider but the processes for finding and applying for housing can be difficult and complex to navigate, especially if a person is very stressed and under pressure due to receiving a Notice to Vacate from their landlord.

For example, an older person may be able to apply for priority public or community housing that will require support documentation; they could also apply for an Independent Living Unit of which there are at least 52 housing providers in South Australia requiring separate applications; there are also other housing types that suit people with some greater support needs such as Abbeyfield Housing, Rental villages or Supported Residential Facilities and again these must be applied for individually. Finding out the characteristics of each housing type, the eligibility guidelines, completing application forms, and weighing up varying waiting times for vacancies can be an onerous exercise that can cause many people to give up and either rely on family and friends, access unhealthy or dangerous housing such as boarding houses and some share accommodation, or even resort to living in a car or the streets where a spiral into chronic homelessness and ill health can be the result.

In terms of future aged care needs government policy trends are moving towards home care rather than residential aged care based service provision. However, government aged care policy largely assumes that older people have a secure home to receive their care. The increasing numbers of

older people retiring and requiring aged care services who do not have secure housing needs to be acknowledged. Governments and the community sector need to ensure that housing is recognised within the assessment and service provision framework and become a fundamental pillar of quality home based aged care provision.

The following pages briefly outline a number of the housing options available.



## Public and Community Housing

Public and community housing is provided primarily to vulnerable low income households who are unable to maintain other forms of accommodation.

Public housing is managed and maintained by Housing SA and Community housing is administered, maintained and managed by non-government organisations.

There are two types of community housing providers:

### **Community housing providers**

Previously called housing associations, community housing providers are run by independent skills based boards with strong links to their community. They provide housing for specific disadvantaged groups in the community. Vacancies in community housing are not high, so people should consider a range of options.

### **Volunteer member-tenant managed community housing**

Previously called housing co-operatives, volunteer member-tenant managed community housing is administered, maintained and managed by members, who are also tenants.

### **Applying for public and community housing**

An applicant for public or community housing can choose to register for public housing or both public and community housing at the same time.

Allocation of public and community housing is based on housing need categories and most providers give priority to households with the highest housing needs. This can include age related health and support needs.

Application to Housing SA.

## Private rental housing

Private rental housing is predominantly owned by individual investors with a majority of the housing stock managed either directly by the landlord or by a registered Real Estate Agent.

### **Applying for private rental housing**

Application to each individual landlord or real estate agent. A benefit of private rental housing is the widespread stock across the state. However, there is a severe limit on the number of affordable properties suitable for ageing-in-place.

## Independent Living Units (ILUs)

Independent Living Units are provided by not-for-profit organisations introduced in the 1960s under the Commonwealth Aged Persons Homes Act. The most recent survey of ILUs in South Australia by McNelis and Sharam 2011 found there were 6,350 total dwellings and 4497 were classified as available for older people on lower levels of assets and income.

They recorded 52 organisations that operate and manage ILUs in South Australia, representing a diverse range of providers such as aged care services (also providing residential aged care services), churches, service clubs and many small community based organisations.

### Applying for Independent Living Units (ILUs)

Application to each housing provider is required. Eligibility factors represent a wide range including income, asset levels, geographical ties, religious or cultural affiliation.



## Abbeyfield Housing

Abbeyfield Housing (photo above) is a not-for-profit organisation that provides accommodation in a group home arrangement where residents typically share facilities but have their own bedroom with ensuite bathroom. Their rent is charged at 75% of their income and they are provided two meals a day prepared by a housekeeper and breakfast is available self catered.

There are two Abbeyfield houses in South Australia in Marion and Williamstown.

### Applying for Abbeyfield Housing

Application to the housing provider. Abbeyfield suits older people who need some additional assistance with daily living but not requiring aged care accommodation.

## Residential Parks and Villages

Also known as Lifestyle Villages or Residential Villages, Residential Parks are a hybrid of the caravan park model of housing. Residents purchase a demountable or transportable dwelling and rent the site for a weekly fee. Many are now being built as whole villages with community centres and other recreational facilities.

The South Australian Residential Parks Residents Association (SARPPRA) states as of October 2016, SA has the following Residential Parks for older permanent residents:

- **Seachange**, Goolwa; **Rosetta**, Victor Harbor; **Elizabeth**, Penfield; **Palms**, Waterloo Corner; **Hillier Park**, Hillier; **Goolwa Lakeside**, Goolwa North

There are also many mixed-use residential parks where a small number of permanent residents may be situated in a tourist park. There are no local or state government requirements for caravan or residential parks to be officially registered and therefore it is difficult to quantify the amount of housing for older people in the sector.

### Applying for residential parks accommodation

Application to each housing provider. Residents require assets to purchase a dwelling and be suited to community living.

## Private rental villages

Rental villages are operated by for-profit companies on a similar model to Abbeyfield but with some variations: Residents live in a separate one-bedroom flat but without full kitchen facilities. They attend a dining room where three meals a day are prepared by in-house managers. Rents are usually charged at 85% of a person's income.

This model of housing is much more prominent in other states of Australia. For example, the major private company providing this form of accommodation, Garden Villages, has 31 villages across Australia but none in South Australia.

The following villages have been identified in South Australia:

- Five rental villages operated by Eureka Affordable Living in the following locations: Elizabeth Vale, Christie Downs, Onkaparinga and Elizabeth Vale.
- Three rental villages operated by Village Life in Salisbury Downs, Elizabeth Vale and Goolwa

### Applying for Rental Village Housing

Residents apply directly to the housing provider. Due to the rental and service costs rental villages suit older people with some assets to provide additional disposable income.

## Supported Residential Facilities (SRFs)

Supported Residential Facilities are privately owned and offer accommodation and support to people with disabilities, mental health conditions and the frail aged. Supported Residential Facilities, vary in size, and range from 20 – 70 residents.

According to the Supported Residential Facilities Association there are 14 SRFs in South Australia located in Salisbury, Gawler East, Morphettville, Glenelg, Brighton, Myrtlebank, Magill, Cheltenham, Brooklyn Park, Rosewater, Semaphore (3 facilities) and Mt Gambier.

### Applying for Supported Residential Facilities

Application to each housing provider. Many SRF's charge up to 100% of the aged pension and therefore some additional assets are required to live comfortably in this type of accommodation.

**ALL REGISTRATIONS MUST INCLUDE PROOF OF INCOME AND PROOF OF IDENTIFICATION**

Government of South Australia  
Department for Communities and Social Housing  
Housing SA

### REGISTRATION OF INTEREST FOR Public and Community Housing

**NOTE:**

- This form can **only** be submitted to Housing SA. If you only want to register for Community Housing you must contact a Community Housing Provider.
- If you have a current Community Housing registration, this form will only be used to register you for Public Housing. You must contact your Primary Contact Organisation to discuss or update your Community Housing registration as these details will not be forwarded.
- The information you provide on this form will be shared by Housing SA and Community Housing Providers (including volunteer member-tenant managed providers) to:
  - assess your eligibility for Public and/or Community Housing;
  - match your registration to available vacancies;
  - collect statistics required by the Commonwealth Government, Housing SA and the DCSI.
- If you do not provide all the information requested we may not be able to accept your registration.
- You may access the information you provide by contacting any Housing SA office.
- If you are eligible, you will be entered onto a Register of persons interested in Public and/or Community Housing.
- You can expect written confirmation of your Registration of Interest within 30 days.
- You may be contacted directly by a housing provider to discuss your registration if a property you may be suitable for becomes available.

Register for ONE of the following:

Public and Community Housing  
 Public Housing only  
 Aboriginal and Community Housing  
 Aboriginal Housing only

Note: Confirmation of Aboriginality is required if you want to register for Aboriginal Housing.

Do you need an interpreter? YES  NO

If you need help or have questions about this form contact Housing SA on 137 295, or visit a Housing SA office.

**OFFICE USE ONLY**

CPI: \_\_\_\_\_ FAMILY NAME: \_\_\_\_\_

<b>FRONT COUNTER</b>		<b>REGISTRATION</b>	
Date Received	____/____/____	Benefit Required	YES <input type="checkbox"/> NO <input type="checkbox"/>
Proof of ID	YES <input type="checkbox"/> NO <input type="checkbox"/>	Debt Amount	YES <input type="checkbox"/> NO <input type="checkbox"/>
Proof of Income	YES <input type="checkbox"/> NO <input type="checkbox"/>	Debt Arranged	YES <input type="checkbox"/> NO <input type="checkbox"/>
Trigger Letter Req'd	YES <input type="checkbox"/> NO <input type="checkbox"/>	Debt Other Hhoklers	YES <input type="checkbox"/> NO <input type="checkbox"/>
		Property Owner	YES <input type="checkbox"/> NO <input type="checkbox"/>
Registration Registered	YES <input type="checkbox"/> NO <input type="checkbox"/>	Sent File to	____/____/____
Registration Updated	YES <input type="checkbox"/> NO <input type="checkbox"/>	Date Processed	____/____/____
Asset Assessment Req'd?	YES <input type="checkbox"/> NO <input type="checkbox"/>	Registration User ID	____

**HOUSING SA LODGEMENT RECEIPT**

This Lodgement receipt is to confirm that \_\_\_\_\_ has lodged a registration for housing at \_\_\_\_\_ office on \_\_\_\_/\_\_\_\_/\_\_\_\_.

A formal letter advising of your eligibility for housing will be sent to you shortly.

Staff User ID: \_\_\_\_\_ Housing Officer's Signature: \_\_\_\_\_



Source: [https://www.sa.gov.au/\\_\\_data/assets/pdf\\_file/0017/15263/Registration-of-](https://www.sa.gov.au/__data/assets/pdf_file/0017/15263/Registration-of-)

# What are the key services available to help older people?

For the research a range of agency representatives were interviewed to determine the availability of appropriate services to be able to respond and assist older people at risk of homelessness. There are a range of services in South Australia providing extensive information on housing and other community services appropriate for older people, tenancy advice, crisis homelessness assistance, aged care rights services, a network of Assistance with Care and Housing Services and a unique Older Persons Homelessness Support Program agency within Housing SA providing supported housing and also assistance to older people in the private rental market.

All of the services provide excellent services but acknowledge that they are often stretched to their limits assisting people with urgent or acute needs and often have limited capacity to help the emerging group of older people at risk of homelessness.

**All of the necessary elements of good service provision for older people at risk of homelessness currently exist in South Australia but the roles and functions are spread across a number of organisations providing community education, information, advice, support, referral and advocacy.**

Further, services agree that, due to limited resources and high workloads, **they currently have limited capacity to develop the service networking and co-ordination** that is needed if they are to adequately address the needs of older people at risk of homelessness in the private rental sector.

**Therefore additional funding is required to improve co-ordination or establish a dedicated service that can provide a central organisational**

**point for development of an effective housing service response and network.**

In terms of future aged care needs government policy trends are moving towards home care rather than residential aged care based service provision. However, government aged care policy largely assumes that older people have a secure home to receive their care. The increasing numbers of older people retiring and requiring aged care services who do not have secure housing needs to be acknowledged. Governments and the community sector need to ensure that housing is recognised within the assessment framework and service provision and becomes a fundamental pillar of quality home based aged care provision.

Therefore, there are a wide range of potential access points of information and support on housing available to older people in South Australia. The ability of an older person to navigate their way to a suitable housing option can be largely determined by factors such as: Understanding community service systems; levels of social isolation; language and computer literacy; geographical location and physical mobility.

The following information describes a broad sample range of information points and agencies that are available to provide housing assistance to older people in South Australia.



## Catalyst

Catalyst has been operating for 21 years and provides information, support and advice to South Australians on the ageing journey through the Seniors Information Service. They assist older people to understand and access help at home to live independently, aged care services, accommodation options including directories for low cost rentals, supported residential facilities, retirement parks and retirement villages and living.

They connect people to service providers and help them navigate the health and community service systems including information and advice on how to access help at home and transition from hospital to home as well as understanding and planning for the future. They also deliver projects of community benefit such as a Driving and Dementia project and Public Transport engagement project.

In the past year they provided information to over 4000 people. Many, 1721 (43 per cent) of their enquiries are on housing issues with around one third of these, 613 (36 per cent) housing inquiries about affordable rental issues, their highest category of assistance. They also receive requests for assistance regarding retirement villages, residential parks, supported residential facilities, serviced apartments, Abbeyfield, home owners considering downsizing, public and community housing.

They maintain an up-to-date on-line retirement housing directory that can be searched by asset level and has a specific focus on the independent living unit sector by listing rental accommodation. Each listing also provides information on current vacancies and the facilities at the village. A hard copy directory can also be posted to older people if required.

They have a belief in the 'no wrong door' approach that ensures older people do not fall through the

safety net. Therefore, whilst Catalyst's main role is the provision of information they will, if required, provide limited support to assist older people with a referral to a specialist agency that can help.

Catalyst provides specialist information for the CALD, GLBTI and Aboriginal communities.

They promote their service through their website, a range of leaflets and information/fact sheets and also hold seminars across the Adelaide metropolitan region with limited outreach to regional and rural areas.

## COTA's Info Access

This is a statewide telephone and drop-in service run by volunteers that provides a wide range of information to older people including aged care, housing, health, navigating government departments, filling in forms, budgeting and links to financial and legal services.

The service is aimed at older people who have issues but don't know how to resolve them or navigate their way to a solution. Whilst it is not housing specific they can connect people to the appropriate agencies who can help. The service tries to ensure that older people obtain a successful outcome and, to achieve this, the service can assist an older person to develop an action plan and the volunteers may provide ongoing support for a limited time.

The service does not provide case management but focuses on connecting people with information and providing referrals to professional services than can offer more detailed information with advocacy and support.

## Shelter SA

Shelter SA is the peak body for housing in South Australia advocating for safe, secure and affordable housing for all citizens. Shelter SA advocates for and communicates with a wide range of housing organisations and consumer groups.

## The Aged Homelessness Assistance Program (AHAP)

The AHAP operates within the Department for Communities and Social Inclusion. The AHAP provides support to people aged 50 and over who are homeless or at risk of homelessness in the Adelaide metropolitan region. They have been operating since 2011, have a staff of four social workers and provide two main services: housing and support to older people living in 48 properties (one cluster of 18 units and 30 other dwellings in various locations).

The service assists a wide range of older people including people with complex issues that contribute to their homelessness and these are the main applicants for their 'housing plus support program' linked to their housing.

They also assist older people at risk of homelessness with a majority of clients being women. This cohort is not eligible for their supported housing but is assisted with public and community housing. Most of these clients make contact when their tenancy is threatened due to being served an eviction notice, affordability problems, the loss of a partner, landlord requiring the property for renovations or demolition. Many of these clients are facing homelessness for the first time and have little conception of the complexities of the affordable housing system. Many have been on public housing waiting lists for years with an expectation that their turn for housing will arrive one day but a critical incident can force them to make contact with

the service. Due to their resources AHAP services are limited in case numbers and they have not been in a position to build referral points or many networks with other services due to their saturated demand. When vacancies arise in their accommodation they contact other agencies for prospective clients.

The AHAP receives many referrals directly from Housing SA when older people telephone or present to an office for assistance. Older people also make contact from internet searches of the government website. There are some limited referrals from hospitals and aged care agencies and some people make contact due to 'word of mouth' knowledge of the agency.

## The Assistance with Care and Housing Program (ACH)

ACH is funded by the Commonwealth Department of Social Services and has recently become part of the Commonwealth Home Support Program (CHSP). ACH has been operating as a program since 1995 and provides flexible one-to-one support for older people at risk of homelessness. The program also aims to avoid premature entry into residential aged care.

There are nine agencies providing ACH services in South Australia. There is broad geographical coverage across the state but there are some gaps in metropolitan, regional and rural areas.

ACH services assist older people 50 years of age and over who are at risk of homelessness. They are assisting a broad range of older people including rough sleepers, people with complex problems that contribute to their homelessness and also older renters whose main problem is economic disadvantage in retirement.

Some ACH services, such as Hutt Street, have a specific client focus on older people with complex

problems requiring more substantial support and they provide more intensive services for older people in accommodation such as boarding houses and hotels. They are helping many older people who are not eligible for either aged care assistance or disability assistance but have low level cognitive disorders that inhibit their ability to manage with many daily needs.

The majority of services are generalist and flexible in terms of their client targets for assistance. This can include home owners with housing manageability and affordability issues, public tenants needing to transfer due to need for adaptability or location nearer family and services and older people escaping domestic violence or elder abuse.

There are currently some issues regarding ACH integration with the CHSP, especially the **referral system from MyAgedCare** but there is significant potential for the CHSP to include housing as a pillar of their assessment framework. Ideally this should integrate ACH within the aged care system and ensure better identification of people at housing risk and connection to support services.

Referrals to ACH services occur in a range of ways depending on the individual network development in each area. This can include 'word of mouth' referral, community centres, the Seniors Information Service at Catalyst, some aged care providers linked to allied services in their own organisation, Housing SA when older people call or present to local housing department offices, hospitals, aboriginal health services, doctors, Regional Assessment Services, social groups and minor programs such as transport services etc.

Overall ACH services operate on limited funding and resources with many staff part-time, brokerage funds available only where other programs can assist, and a lack of infrastructure such as vehicles, training etc.

## **Hutt Street Homelessness Service (specialist assistance to the aged)**

Each year Hutt St Centre serves around 50,000 meals and offers social work and support services to nearly 2,000 people. Showers, laundry facilities, visiting health professionals, an aged city living program for older clients, recreation activities, training and employment programs, legal aid and assistance with finding housing are all services provided to the 200 plus homeless people who visit Hutt St Centre each day.

Hutt Street have two primary service teams:

- Support to rough sleepers in the eastern metro region
- The Aged City Living Program provides short to medium term support for older people at risk of homelessness. Their clients are mainly older people who can manage to live independently in accommodation such as boarding houses with limited supports. They have Assistance with Care and Housing funds and they are blended into their general program for older people. About 190 people are assisted per year. Their work generally involves helping older people with linkages to services they need to help them maintain their tenancy and wellbeing. The service is providing limited service to the 'new' older homeless who primarily have economic disadvantage. In most cases they would look for family and other supports for that group as their focus is older people who need additional support such as mental health, drug and alcohol, diabetes, people without current supports. They have limited staff and they could not cope if they made their service available to those just with financial disadvantage.

## Uniting Communities

### Homelessness Gateway Service

The Homelessness Gateway Services is a 24/7 telephone service which can help anyone who is homeless or at risk of homelessness with support and access to emergency accommodation. They make sure everyone that contacts the service is assessed and referred to the right Homelessness Service.

The Homelessness Gateway provides support in a number of ways, including:

- sending referral and client information to the right agency, such as the specialist Gateways or longer term generic case management service providers;
- providing short term material assistance until a person can be connected with the right service, including accommodation, food and other basic material needs, and transportation funding;
- helping link to the right service, making sure that a person's immediate requirements will be met that day by that service, or obtain further support to meet basic needs;
- providing information, advocacy, emotional support, and facilitating contact between clients and agencies.

The Gateway provides a coordinated response to homelessness through collaboration with the other specialist Gateways, including Youth Gateway Service (YGS) and Domestic Violence and Aboriginal Family Violence Service (DV&AFVS), along with generic homelessness services.

### Tenants Information and Advice Service (TIAS)

TIAS is a state-wide service which provides free and independent information, advice and advocacy to help people on low incomes to sustain their tenancies in private rental, community housing or public housing. With four key staff the service provides assistance across South Australia either by phone, in person or in some cases by video link in country South Australia. TIAS is a generalist service for people of all ages and promotes its services widely with a range of community education activities.

TIAS can provide:

- Education, information and advice on rights and responsibilities as a tenant;
- Advocacy and representation in the areas of tenancy and landlord disputes, debt and eviction;
- Representation at and assistance with South Australian Civil and Administration Tribunal (SACAT) hearings;
- Encouragement and assistance to engage with mediation processes and to advocate directly with relevant housing providers;
- Assistance to access internal avenues of appeal with relevant housing providers;
- Referrals to, and information on, financial counselling and other services relevant to a person's circumstances.

## ARAS: Aged Rights Advocacy Service

ARAS is an independent, rights based organisation that aims to promote and protect the rights and wellbeing of older people, through the provision of information, education, support and representation.

In the Community Care program ARAS assists consumers to get in touch with agencies that can support them to access housing and/or address issues with their current housing. For example they can facilitate contact with Housing SA, Assistance with Care and Housing (ACH), The Tenants Information and Advisory Service (TIAS) and the Public & Community Housing Appeal Unit (PCHAU).

ARAS also provides an Advocacy for Residents of Retirement Villages Service that aims to provide support to residents with regard to issues which relate to their residency. The advocate aims to:

- Provide information about rights and entitlements relating to residency of Retirement Villages.
- Provide advocacy support, assistance or representation when individual resident and/or groups of residents need to: ·contact an administering authority; contact OFTA; attend Residential Tenancy Tribunal or South Australian Civil and Administering tribunal.

## Web-based information and other publications

The South Australian Government operates an online Housing Service Finder at [www.sa.gov.au](http://www.sa.gov.au) . This is the main government information source on housing and a number of other contact points direct people to the website.

## Other web based information services

Internet searches for information on older persons housing found a number of other links such as

[www.villages.com.au](http://www.villages.com.au)

[www.retirementlivingonline.com](http://www.retirementlivingonline.com)

[www.retirementliving.org.au](http://www.retirementliving.org.au)

[www.itsyourlife.com.au](http://www.itsyourlife.com.au)

These links provide a great deal of information about retirement villages and other options most suited to people with assets to purchase housing or pay an ingoing contribution for a long term lease. They offer limited information for older people at risk of homelessness.

## Seniors News

The Seniors News is distributed widely across South Australia and is a free publication that is well known generally by older people. They produce occasional articles on specific housing issues but the main source of housing information is advertising by private housing providers.

# Consultation with the housing and older persons sector: An agenda for reform of the older persons housing service system

In this section we have established that there is a range of housing options available for older people at risk of homelessness in South Australia and a number of services that can provide help. However the pathways to access the housing and services that can provide information, support and advocacy are varied, complex and fragmented.



A range of organisations in South Australia were consulted to get a picture of the housing and service access problems of older people in South Australia. These included Council on the Ageing, Shelter SA, Catalyst, Uniting Communities Homelessness Gateway, The Hutt Street Centre, Tenants Information and Advice Service, Older Persons Homelessness Support Program, the Aged Rights Advocacy Service and six Assistance with Care and Housing services.

The aim of the interviews was to get the agencies' 'on the ground' perspective and determine the following:

The aim of the interviews was to get the agencies' 'on the ground' perspective and determine the following:

- How successful are the key client advocacy services in assisting older people at risk of homelessness? What are the keys to successfully finding good housing for this group within a reasonable period of time?
- What barriers are services facing to be able to help this cohort?
- What needs to be improved and what are the opportunities identified for reforming the sector to be able to better address the needs of this emerging group?

## How successful are the key client advocacy services in assisting older people at risk of homelessness? What are the keys to successfully finding good housing for this group within a reasonable period of time?

In the current housing environment, and with the methods used by existing services, housing outcomes for older people at risk of homelessness are generally stated to be within a reasonable period of time as long as the client can be flexible regarding geographical location and housing provider.

Many agencies said that it was realistic to house many older people within 6 months from the date they applied for public and community housing. Reasons for obtaining access within this time frame were due to the following factors, of which some are uniquely available to older people compared to other age cohorts and family groups: Cottage housing that is solely available for older people and separated from the general housing stock; a higher turn-over of older persons' tenancies due to the tenants' age and deteriorating health; older people with age related health conditions often being eligible for Category 1 priority housing. Also sometimes the waiting list diminishes for Category 1 clients that are eligible for older persons' cottage housing and then the next level of need for older people can be housed who are eligible under Category 2. For these reasons many of the agencies expressed the view that they can achieve reasonable outcomes for their clients.

**Many older people at risk of homelessness can be housed within a reasonable period of time in public and community housing**

The exception to this process are older people with mental health, alcohol abuse and life skills issues. The Hutt Street Centre mainly accesses housing where they know that their more complex clients will be tolerated and supported by their housing provider. Generally this refers to Housing SA or community agencies such as Unity Housing and places like Ian George Court. Some older people are classified as "being from the Hutt Street Centre" and many mainstream housing providers won't offer housing to their clients. Mainstream options like ILUs and rental villages would also be unlikely destinations for their client group.

**Advocacy is often the key**

All agencies stated that achieving successful outcomes for clients was also assisted greatly by the process of agency workers actively advocating on behalf of their clients. This is seen by agencies as a normal process of good working relations between advocates and housing providers to find the best outcome for a client as well as matching the needs of the housing provider. Client advocacy assists housing providers to obtain a clearer idea of the circumstances and needs of the applicant; best determine the correct eligibility criteria, accessing hard to let properties where appropriate and anticipate vacancies to streamline the allocation processes.

However, many agencies also saw the importance of ensuring that their services are well integrated into their local agency systems as the key method of linking their services into the community. All services stated that they focused on this approach to develop their professional networks and referral processes. This approach reinforces the fact that the agencies have limited resources and therefore focus their client services on the most vulnerable older people in the community, often with complex health issues. Linkages with other specialist and acute service agencies ensures that housing assistance is available to add to the mix of wrap-around services that a numerically small but high need demographic group of older people require.

**Local service integration is an important key to effective assistance**

## What barriers are services facing to be able to help this cohort?

**Service promotion could create demands that may not be met**

Many services did not see it as part of their core business to widely promote their availability as they have high caseloads and they are focused on meeting the current demands they are facing. Many are concerned that they could not cope if they promoted their services widely and many of them do not have basic information to distribute to the community such as brochures that describe their service or a wider media strategy. One service stated that widespread promotion would “open up the floodgates” to housing needs that would be difficult for services to cope with.

The exception to this approach was the Catalyst and COTA’s InfoAccess services that they see as having an important role to promote their services widely. They have recognised websites of information, they engage in community education activities, they promote their service in a range of ways. They have also established linkages to create referrals from, and to, other services. However, it can be argued that these services have more promotional capacity because information is their key role and they do not have dedicated case support function.

The agencies interviewed recognised the emerging needs of the expanding group of older people at risk of homelessness who are struggling in the private rental market who are not readily accessing existing service systems. The agencies are receiving varied levels of contact from this group of older people and their service focus tends to be targeted towards the intensive service needs of older people with more complex issues. The agencies are currently unable, due to a lack of resources, to develop widespread strategies to actively promote their services and specifically communicate to older people at risk of homelessness. They see it as a ‘catch 22’ situation where they want to address the needs of that group but do not know how their services could cope with the demand.

**There is a lack of available resources to assist older people at risk of homelessness**



There was a clear view expressed by all services in the consultations that there is a lack of networking and referral processes between the key agencies that can assist older people at risk of homelessness. One agency stated that services “are quite siloed in South Australia” and that “everyone is focused on the best way they provide their own particular service”. Another stated that “in the end you work with the system you are working within”. Many organisations expressed the view that they had limited contact with each other, they do not meet on a regular basis and there is no communication process by which agencies can keep in touch with each other to provide support and discuss their professional practices, trends, common issues and service development strategies.

**Networking between agencies is limited**

**The wider affordable housing sector for older people is rarely accessed**

Most agencies stated that they rarely seek accommodation for their clients in the Independent Living Unit (ILU) sector or other niche housing options such as Abbeyfield and private rental villages.

The ILU sector is perceived as being quite judgemental, having obscure eligibility criteria and selecting tenants based on connections to a specific interest group such as a church, service club or a local community connection. The screening of clients often means that they are not open to offering accommodation to high need clients.

Abbeyfield Housing is a suitable housing option for older people who need some extra support such as provision of meals and cleaning but is rarely identified as a potential option amongst other available housing due to its lack of integration in housing and other service systems.

Private rental villages can provide similar additional supports to Abbeyfield Housing but are unaffordable for older people on low incomes unless they have some level of savings that allow them to cover costs above the 85% of income they pay in rent.

The agencies reported that the system has become less predictable with the transitions that are occurring with redevelopments and transfers of housing stock from Housing SA to the community sector. One agency stated that the new housing arrangement seems more complex with applicants being required to choose Housing SA or a number of community housing providers and that there is no clear criteria that the applicant can use to decide their preference of provider.

**Delays are occurring due to the current housing reforms**

The agencies also expressed concern that some community housing providers are not as willing to accept high need clients compared to Housing SA with some ‘cherry picking’ of clients occurring. For example, one provider wanted to only offer a 3 month lease to a tenant who was deemed to be ‘difficult’, yet Housing SA would always see it has a responsibility to offer long term housing to such clients.

The agencies also expressed the view that the waiting times for their clients to be housed are longer at present because of the changes occurring with the housing reforms. Many properties are being demolished and renewed and the displaced tenants have priority access to vacancies that arise and

therefore new applicants are forced down the waiting list. They stated that this could be a transitional problem and that it may improve as the new sector settles into operation.

However some agencies believe that improvements to the complexity of the new system may be needed. For example there was a strong view that the registering of applicants for Housing SA and community housing providers are not linking adequately to each other. A number of cases have occurred where applicants have registered for both options but when the agency has followed up with the community housing provider they had no information that the person had registered with them. It was also stated that applicants often are not sent information about the registration of their application and the providers they have nominated.

## What needs to be improved? What are the opportunities for reforming the sector to be able to better address the needs of this emerging group?

**Improved service pathways and dedicated support would make a significant difference.**

There are a wide range of complementary resources amongst existing services that could potentially be integrated into a more formal statewide structure of information, advice, referral and support for older people. Such a structure could be developed in three key ways:

1. Improve the service pathways between existing agencies into a better integrated system.
2. Establish a dedicated one-stop-shop service as a service gateway providing community education, information, advice, advocacy and referral.
3. Enhance the strategy by involving the allied community services such as health, aged care and other community services where this emerging group are more likely to make first contact when needing housing help.

The development of a more structured and integrated approach that targets older people at risk of homelessness would require more resources to ensure that the expected additional service demands are able to be met. All services consulted expressed a strong need to address the emerging problem of older people at risk of homelessness but many were unsure how

that could be achieved with existing funding levels. Most services are stretched to their limits with their current workloads. However dedicated resources provided specifically to address the needs of this group are acknowledged by the services as the key opportunity to tackle this issue effectively.

Where these dedicated resources have been provided, such as Victoria's Home at Last – Older Persons Information and Support Service, effective outcomes have been achieved. Home at Last has housed over 500 older people in the first three years of its service. KPMG (2015), who were commissioned by the Victorian Government to evaluate the effectiveness of the Home at Last Older Persons Housing Information and Support Service, found that "central to the model is the service's approach to accessing under-utilised and higher turnover social housing stock to provide housing solutions to older people at risk of homelessness. What is unique about this approach to addressing homelessness is the

**Targeted funding is required to achieve results.**

is the simple approach to utilising existing resources within the system to address needs by supporting clients to better navigate the system”.

KPMG also found that supporting services like Home at Last has been a pragmatic government policy decision. They determined that, along with two other early intervention housing services, this approach saved a total of \$2.1 million in avoided costs compared to the crisis housing model of service.

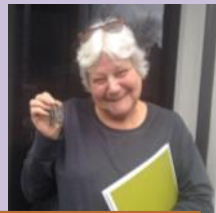
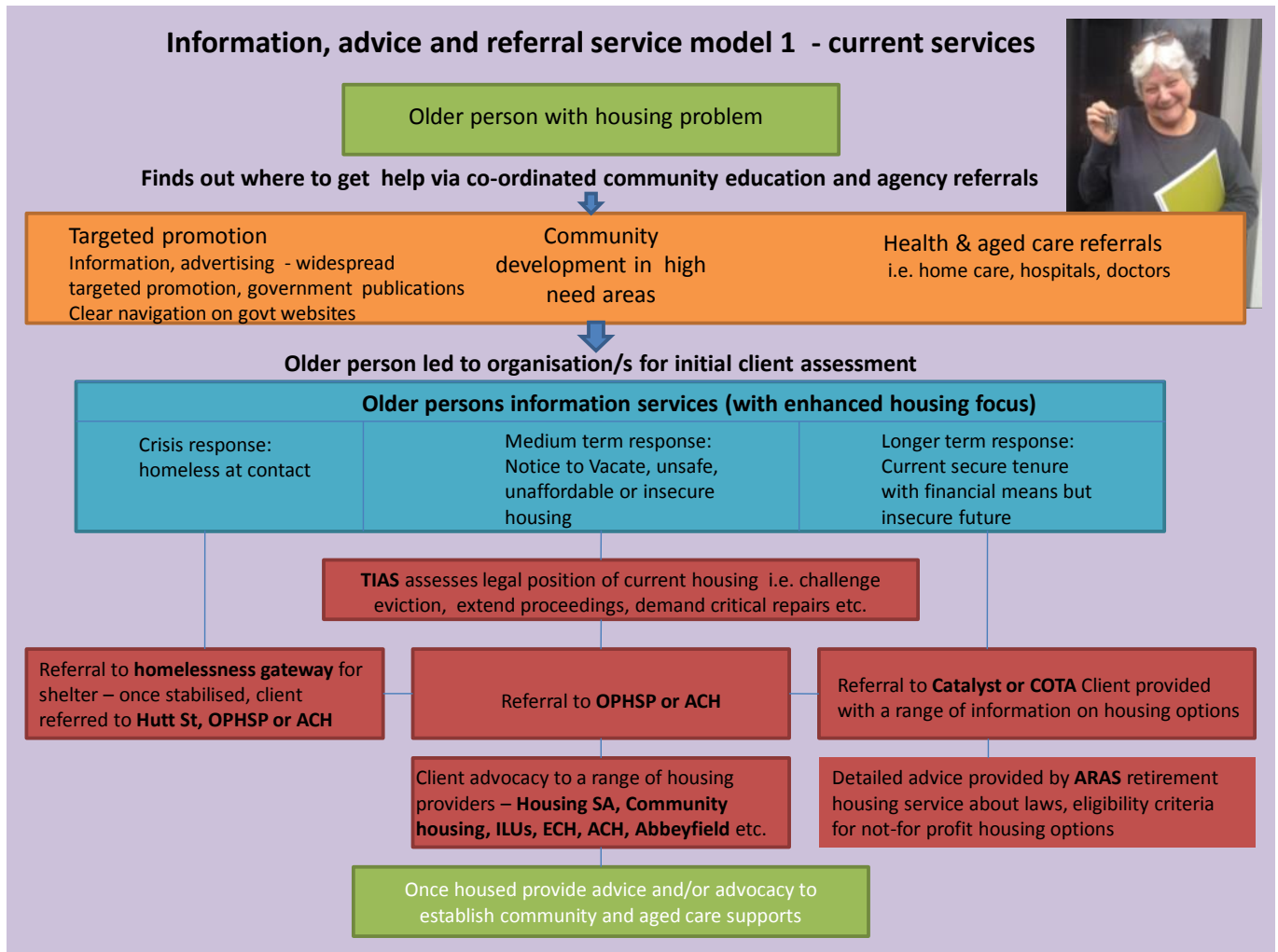


Anne Maher (left), ACH Outreach Worker, Home at Last, with a client (right) on the day she moved into public housing. Also assisting is Social Worker Mesko (centre) from the Victorian Arabic Social Services.

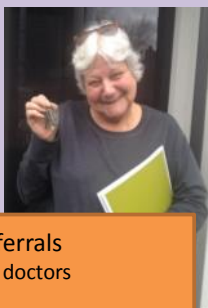
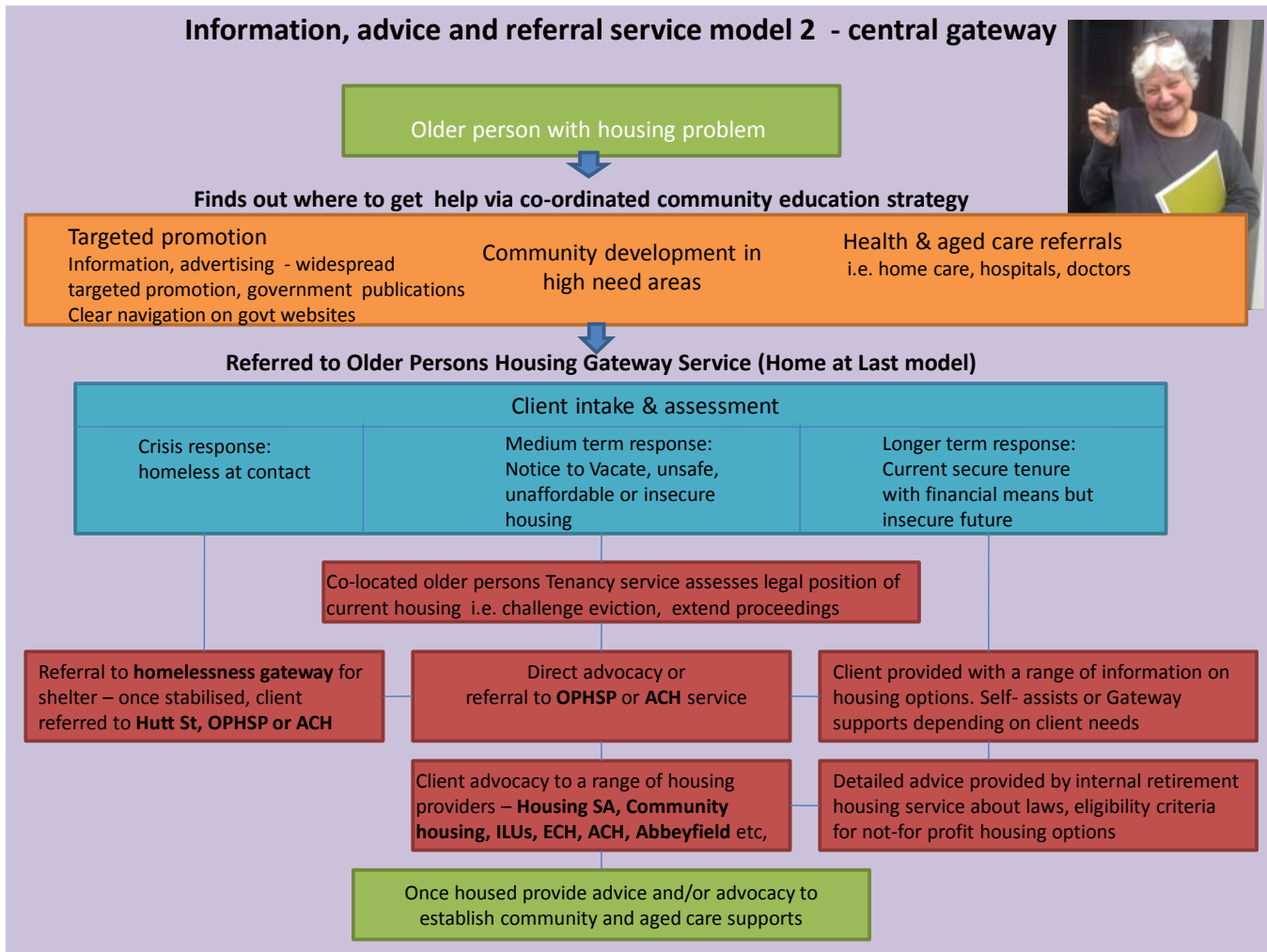
This diagram represent some of the current range of housing resources and services available to older people in South Australia



The following diagram represents a potential structure and process for an older person to obtain help in a co-ordinated way from current services in South Australia



**This diagram represents an information, advice and referral service model with a central gateway service such as Victoria’s Home at Last — Older Persons Housing Information and Support Service**



# Conclusion

This report has provided an insight into the current situation of older people at risk of homelessness in South Australia and the housing and service system that currently operates in this state to assist these people. It is important to understand the centrality of housing to older peoples lives, their wellbeing and how they are best able to live their lives.

The importance of housing to older people's lives was highlighted by the *Index of Wellbeing for Older People* (Tanton et al. and Benevolent Society 2016) which found:

The most important indicator – the one that influences everything else – is housing. It is difficult to understate the importance of building comprehensive strategies to address housing affordability among current and future generations of older people. Otherwise, we face a crisis of wellbeing among the growing number of older people on low incomes who don't own a home.

Yet as this report shows, across many areas of service provision and support, the problem of housing security and the appropriateness of older persons housing to enable ageing-in-place has not been adequately addressed.

Through analysis of the most up-to-date data, research and information provided by community agencies in South Australia this report has found that a number of factors are emerging that require urgent attention by governments and the community sector to address the problems facing older people at risk of homelessness in this State.

This summary report accompanies a more detailed report.

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