



HOUSING FOR THE AGED ACTION GROUP INC.

# Plan for Victoria

## Introduction

Housing for the Aged Action Group (HAAG) is a member-based, community organisation specialising in the housing needs of older people. The organisation has over 850 members across the country actively working towards achieving housing justice. Established over 40 years ago as a grassroots movement, the organisation has developed a robust service delivery arm in Victoria and has a strong presence in advocacy for older people experiencing housing and homelessness related issues across Victoria and the country. During the 2022-23 financial year, HAAG supported close to 1,550 older people in Victoria.<sup>1</sup>

In 2016, HAAG was funded by the Wicking Trust (a philanthropic organisation) to conduct research in every state and territory to understand the depth and breadth of housing and homelessness issues of older people. In consultation and engagement with community services, people with lived experience, advocates and peak advocacy bodies across Australia, the research project produced a number of reports on the housing issues of older people.<sup>2</sup> HAAG was funded in 2020 for a further four years to continue this work.

HAAG welcomes the opportunity to provide input into the Victorian Department of Planning through to inform Plan for Victoria priorities. This submission is based on our experience delivering housing and related support services to older people, research and lived experiences of older people experiencing housing stress or homelessness in Victoria. We especially acknowledge the contributions to this submission made by members of HAAG's advisory groups including National Alliance of Seniors for Housing, Retirement Accommodation Action Group (RAAG), LGBTQIA+ reference group and culturally and linguistically diverse (CALD) reference group.

## Recommendations

- Build 60,000 public and community housing dwellings by 2030 and a long-term mechanism for ongoing funding to increase and maintain housing supply. At minimum, 20% of all public and community housing should be ringfenced for older people over 55.
- Increase public and community housing in Victoria to 10% of the total housing stock by 2050 with 30% of the housing ringfenced for older people to reflect the population growth and demographic changes.
- Accelerate incorporating accessibility standards including installing ramps, handrails, accessible bathrooms in all Victorian homes including in private rental properties and rooming houses.
- Ensure that the 'Small Second Homes'<sup>3</sup> on existing properties are used for long-term housing as opposed to temporary housing such as AirBnbs or holiday homes.
- Legislate a definition of 'affordable housing' capped at 30% of household income for people in the lowest 40% of income households for State or local government funded housing,

---

<sup>1</sup> Housing for the Aged Action Group, Annual Report 2022-2023, accessible at:

<https://www.olderrenters.org.au/publications/annual-report-2022-2023>

<sup>2</sup> See further: Housing for the Aged Action Group, Ageing on the Edge National Action Project, accessible at:

<https://www.olderrenters.org.au/ageing-edge-national-action-project>

<sup>3</sup> Planning Victoria, Small Second Home, accessible at: <https://www.planning.vic.gov.au/guides-and-resources/strategies-and-initiatives/small-second-dwellings>

including where private developers are incentivised or with State capital/land contributions for the developments.

- Increased stock of affordable housing options with at least 20% ringfenced for older people from low to moderate income households.
- Incorporate consistent policies on Mandatory Inclusionary Zoning through the Plan with clear targets for housing developments on public and private land in perpetuity. Land that is currently being used for public housing should remain 100% public housing and at least 20% of housing should be public and community housing.
- Increase funding to revitalise the Independent Living Units (ILU) Sector and examine other affordable housing options for older people who are ineligible for public and community housing due to a small amount of savings or superannuation balance.
- Regulate Retirement Housing sector by –
  - Reducing contract complexity in retirement villages by introducing standardised contracts for site agreements to ensure that contracts are expressed in plain English, properly address common issues and do not include unfair terms.
  - Establishing a Retirement Housing Ombudsman to provide free, fair, and binding determinations for retirement housing disputes, including residential parks.
  - Stopping excessive fees including exit fees to ensure they are charged in fair, consistent ways to prevent exploitation and misconduct by site owners.
  - Introducing Training and Accreditation Standards for Retirement Housing Managers should be required to hold a Certificate IV qualification under the Australian Qualifications Framework and meet a fit and proper person test.
- Invest in making homes heatwave safe, starting with the homes of older people, including funding a wide-spread retrofitting program for existing homes.

### **Increase public, social and affordable housing stock**

Increasing public, community and affordable housing stock is a critical part of addressing the housing crisis facing Victoria. Victoria has the lowest rates of social housing in the country. In 2022, the proportion of social housing households in Victoria was 2.9% (a decline from 3.5% from 2014) compared to 4.1% nationally.<sup>4</sup> Given the scale of the issue, Victorian government should urgently increase public and community housing stock to bring the housing level at minimum to the national average.

Population in Victoria is ageing rapidly with about 30% of people in Victoria over 55 years. More older people reaching retirement age with a mortgage and an increasing proportion of older people relying on private rental market for housing.<sup>5</sup> The number of older people in the private rental

---

<sup>4</sup> Australian Institute of Health and Welfare, Housing assistance in Australia, 2023, accessible at: <https://www.aihw.gov.au/getmedia/74505dd1-4494-47f8-ab85-631de25473cd/housing-assistance-in-australia.pdf?v=20240108131054&inline=true>

<sup>5</sup> Housing for the Aged Action Group commissioned research, Decades of Housing Decline: 2011 & 2021 Census Analysis Victoria, accessible at: <https://www.older tenants.org.au/publications/decades-of-housing-decline-2011-2021-census-analysis-victoria>

market grew by 77% between 2011 and 2021 with over 85,000 of these older renters in the lowest income households.<sup>6</sup> Concerningly, older women were overrepresented among older renters in the lowest two income quintile households. It is important to note that at the time of census data collection, Victoria was subject to Covid-19 related lockdowns with increased housing support and increased income support payments.

Since then, there was an 'unusually strong pace of growth in rent values nationally, where the estimated median weekly rent value across Australian dwellings increased by \$115 through to the end of April 2023'.<sup>7</sup> Therefore, these older renters are now likely to be in significant rental stress, at risk of or experiencing homelessness.

Single older women are amongst the most marginalised groups in terms of their access to safe, affordable housing that is well located and suitable for their needs.<sup>8</sup> The majority of older people, particularly older women find informal arrangements such as renting a room from a friend or a family member, house or pet sitting or living with their adult children with limited or no rental security. These arrangements by nature are often not legally binding and therefore, leave many older people more vulnerable to homelessness and further harm.

*"The pressures of renting in an informal manner like renting off a friend is common among older people. Friends can disappoint and let you down."*

HAAG's LGBTIQ+ reference group member

Measures to increase general or affordable housing supply to address the current housing shortages across the country will not increase supply for the most vulnerable older people, unless it is dedicated public or community housing. We were encouraged by the recent announcement of a combined \$3billion investment from Federal Government to increase social housing supply in addition to Victorian State Government's Big Housing Build. However, considering the growing demand and the unprecedented housing crisis, we are calling on the government to invest more in public and community housing.

Older people experience ongoing discrimination based on a number of intersecting factors. Often gender, cultural and age discrimination in the housing market further exacerbate the housing challenges older people experience. This is particularly the case for gender diverse older people.

*"It (discrimination) comes out in all different ways, landlords demand renters send so many documents, character references and pictures so older transgender and LGBTIQ+ people experience discrimination ... Often our identity documents don't match up."*

*"Some parts of the real estate industry are not regulated and are creating situations that are discriminatory ... If you are experiencing and have experienced lifelong discrimination, then you won't be picked as a tenant."*

Member of HAAG's LGBTIQ+ Reference Group

---

<sup>6</sup> Ibid

<sup>7</sup> Core Logic, Housing Affordability Report: Reflections on the Pandemic and the Rental Market, 2023, accessible at: <https://www.corelogic.com.au/news-research/reports/housing-affordability>

<sup>8</sup> Homelessness NSW, Mercy Foundation, et al, 2016, A Plan for Change: Homes for Older Women, 2016, accessible at: <https://homelessnessnsw.org.au/wp-content/uploads/2021/03/Feb-2016-A-Plan-For-change-homes-for-older-women.pdf>

HAAG, along with the community sector organisations is calling for urgent rental reform to address these issues including addressing various forms of discrimination older people experience in the private rental market.

Victoria has the lowest rates of social housing in the country. In 2022, the proportion of social housing households in Victoria was 2.9% (a decline from 3.5% from 2014) compared to 4.1% nationally.<sup>9</sup> Given the scale of the issue, Victorian government should urgently increase public and community housing stock to bring the housing level to the national average.

HAAG supports calls from the sector for 60,000 public and community homes to be built by 2030 to address the severe housing shortage.

- Build 60,000 public and community housing dwellings by 2030 and a long-term mechanism for ongoing funding to increase and maintain housing supply. At minimum, 20% of all public and community housing should be ringfenced for older people over 55.
- Increase public and community housing in Victoria to 10% of the total housing stock by 2050 with 30% of the housing ringfenced for older people to reflect the population growth and demographic changes.

## Accessible housing for ageing in place

Numerous government policies have identified the importance of supporting older people to age in place. As a result of ageing and pre-existing health issues, a considerable proportion of older people need housing that is accessible. Often this can be achieved by small to medium modifications to the existing properties.

During 2022/23 financial year, approximately 50% of HAAG's clients had mobility issues that impact on their housing and needed accessible housing. Although mandatory minimum accessibility standards have been included in the National Construction Code, due to supply delays and other challenges, there is a significant lack of accessible housing in the private rental market. A lack of accessible housing, and a lack of funds to modify homes to make them more accessible means that mobility issues can push people into homelessness.

Due to the current rental market and the demand for the limited number of properties that are available, there is little or no incentive for landlords to upgrade or install ramps and handrails to make housing more accessible. Although rental providers can no longer refuse reasonable requests for home modifications, from tenants, many older renters are afraid of asking for home modifications due to the fear of rent increases that may result from it or being asked to vacate the home.

*“Older people are worried about asking for simple modifications or renovations that would make their housing more liveable because they don't want to ‘rock the boat’. They already know how tight the rental market is and how difficult it would be for them to re-enter and compete when there are hardly any rental properties that are truly affordable.”*

---

<sup>9</sup> Australian Institute of Health and Welfare, Housing assistance in Australia, 2023, accessible at: <https://www.aihw.gov.au/getmedia/74505dd1-4494-47f8-ab85-631de25473cd/housing-assistance-in-australia.pdf?v=20240108131054&inline=true>

## HAAG reference group member

With limited housing options that are accessible and affordable across the country for people with disability and older people, there is stiff competition for the small number of houses that are accessible, close to amenities and are affordable. Many older people are struggling to find housing that meets their growing accessibility needs in the private rental market. For those who are already in private rentals, there are significant challenges with improving the conditions to ensure properties are accessible for those with mobility issues.

### Case study

Jim\* is an older man in his mid 80s. He lives in a private rental by himself. Due to his deteriorating physical health, he requires urgent handrails, grabrails and bathroom modifications. Jim needs to use his walker to access all areas of the house which makes it unsafe to use the shower and toilet. However, the landlord is refusing to allow these modifications even when they could have been financed by Jim's Home Care Package.

The landlord has also failed to maintain the property and has refused to pay for upgrades to include heating or cooling. Due to poor ventilation, the house gets too hot in summer and too cold in winter.

Given that his housing situation is untenable and is impacting his physical and mental health, HAAG's case managers have applied for Social Housing for Jim under the priority housing category. However, it takes about 3 months to process the priority housing application and then it could take up to a year or more to be housed even under the highest priority category. The case manager is concerned for Jim's safety in his current rental property that could result in causing serious injury.

*\*Name and other identifiable information have been changed for privacy*

- Accelerate incorporating accessibility standards including installing ramps, handrails, accessible bathrooms in all Victorian homes including in private rental properties and rooming houses.

## Housing options for the 'missing middle'

Eligibility for social housing is determined by a range of factors including savings and assets. People who retire without owning their own home and with a small amount of assets are ineligible for social housing yet cannot afford other housing options – this group is referred to as the 'missing middle'.<sup>10</sup>

The 'missing middle' is a growing cohort of older people who do not own their own home but have savings or assets above the social housing asset limit (for example in Victoria the limit is \$34,656). They are unable to buy their own home or fund a place in a retirement village but are also not eligible for social housing due to their level of savings. This leaves them with radically fewer options and most housing and homelessness services are not able to assist them. HAAG has commissioned a

---

<sup>10</sup> Housing for the Aged Action Group, The 'missing middle': Older people falling through the cracks in the housing and homelessness system, 2021, accessible at: [https://www.olderrenters.org.au/sites/default/files/missing\\_middle\\_briefing\\_note\\_feb2021.pdf](https://www.olderrenters.org.au/sites/default/files/missing_middle_briefing_note_feb2021.pdf)

research report into this cohort with Swinburne University of Technology that is due to be released in mid-October which will contain a series of recommendations.

### **Secondary Dwellings to increase affordable housing stock**

HAAG welcomed the Victorian Government initiatives to facilitate planning approvals for small second homes on existing properties.<sup>11</sup> This initiative could provide an affordable housing option for older people live in the community, close to their families and children. However, it is imperative to ensure that there are measures to ensure legislation cover rental protections for these small dwellings. This should also include provisions to ensure that these units are used for long-term housing as opposed to temporary or holiday accommodation such as AirBnBs.

- Ensure that the ‘Small Second Homes’ on existing properties are used for long-term housing as opposed to temporary housing such as AirBnbs or holiday homes.

### **Legislate a definition of affordable housing**

Another viable housing solution for older people not eligible for public and community housing is affordable housing. Information in relation to affordable housing is unclear, complex and rents are often unreasonably high for older renters. For example, according to Homes Victoria, affordable housing is defined as rents that will not be more than market rate and with an added protection of a cap set at 30% of median income. This also offers a 3 year leases with a possibility of further extensions.<sup>12</sup>

However, this was further clarified during State Budget Estimates that there are two approaches – one for effectively greater Melbourne and one for the regions. In both instances there is an additional rent cap which is 30% of the median income. But particularly for Melbourne it is set at no more than 10% below market rent, and for regional areas it is set at no more than market rent.<sup>13</sup> Unfortunately, 10% below market rent or market rent levels in regional areas are unreasonably expensive for older people, particularly those who are not currently in employment even if the rents were capped at 30% of median income.

Thus, this definition of affordable housing excludes older people leaving them with limited or no housing options if they are not eligible for public or community housing based on their savings. This also incentivises the affordable housing providers to target people and families on the higher end of the income spectrum.

In order for older people from low to moderate income households to have equitable access to affordable housing, there is a clear need to cap affordability at 30% of the household income as well as a discounted rate of the market rate. These affordable dwellings should also be clearly earmarked for households on the bottom 40% income quintiles.

---

<sup>11</sup> Planning Victoria, Small Second Home, accessible at: <https://www.planning.vic.gov.au/guides-and-resources/strategies-and-initiatives/small-second-dwellings>

<sup>12</sup> Homes Victoria, Affordable, accessible at: <https://www.homes.vic.gov.au/homes-victoria-affordable>

<sup>13</sup> Public Accounts And Estimates Committee, Inquiry into the 2021–22 and 2022–23 Financial and Performance Outcomes, accessible at: <https://www.parliament.vic.gov.au/4afee5/contentassets/457afe827b3549fdac8d30faa116c3a5/paec-2021-22-and-2022-23-fpo-24-nov-2023-dffh.pdf>

- Legislate a definition of ‘affordable housing’ capped at 30% of household income for people in the lowest 40% of income households for State or local government funded housing, including where private developers are incentivised or with State capital/land contributions for the developments.
- Increased stock of affordable housing options with at least 20% ringfenced for older people from low to moderate income households.

## **Mandatory Inclusionary Zoning**

In order to address the issue of homelessness and related issues more effectively, planning regulations must be considered as part of the suite of solutions. Mandatory Inclusionary Zoning has proven to be an effective tool in increasing affordable housing.

Inclusionary zoning is a land use planning intervention by government that either mandates or creates incentives so that a proportion of a residential development includes a number of affordable housing dwellings. Affordable housing inclusion can be mandated when land is rezoned for residential development, when planning rules are varied for particular projects, or following significant infrastructure investment.<sup>14</sup> Various States and Territories have employed both mandatory and voluntary (incentivised) inclusionary zoning measures successfully. For example, research found that between 2005 and 2016, planning schemes delivered 5,485 affordable homes rental and low-cost home ownership dwellings in South Australia.<sup>15</sup>

Planning system tools for affordable housing supply work best when part of a wider whole-of-government strategy to address the continuum of housing needs. The State Government should work with local government to significantly expand the current inclusionary zoning policies to meet the emerging housing demand through consistent policy and procedures.

Affordable housing provided through mandatory or incentivised inclusionary zoning should be in perpetuity, and of the same standard and quality as ‘market’ housing.

- Incorporate consistent policies on Mandatory Inclusionary Zoning through the Plan with clear targets for housing developments on public and private land in perpetuity. Land that is currently being used for public housing should remain 100% public housing and at least 20% of housing should be public and community housing.

## **Independent Living Units**

One of the solutions that may be appropriate for this cohort are Independent Living Units (ILU). ILUs generally are not-for-profit retirement villages; communal rental housing provided by community organisations for older people with limited incomes and assets. From 1954 until 1986 the sector was subsidised under the Aged Persons’ Homes Act (APHA) and during that period around 9,000 units

---

<sup>14</sup> N. Gurran, et al, Supporting affordable housing supply: inclusionary planning in new and renewing communities, 2018, accessible at: [https://www.ahuri.edu.au/\\_data/assets/pdf\\_file/0017/20483/Inquiry-into-increasing-affordablehousing-supply-Evidence-based-principles-and-strategies-for-Australian-policy-and-practice-ExecutiveSummary.pdf](https://www.ahuri.edu.au/_data/assets/pdf_file/0017/20483/Inquiry-into-increasing-affordablehousing-supply-Evidence-based-principles-and-strategies-for-Australian-policy-and-practice-ExecutiveSummary.pdf)

<sup>15</sup> Ibid



were built in Victoria.<sup>16</sup> ILUs offer a high level of security of tenure, affordable rent, and require either low, means-tested, or no ongoing contributions. For some older people who are part of the missing middle, ILUs can be the only option that meets the long-term needs.

As the ILU sector has not been adequately funded since the mid-1980s the stock is in serious decline. Early findings from HAAG's research suggests that around 50% of Victoria's ILUs are no longer in service. Anecdotally HAAG understand that many ILUs have closed or sold off, often shifting to the provision of residential aged care as a more financially viable business model. Many of the ILUs that still exist are generally older and often in need of major repairs and maintenance.

Policy solutions to support this group should include shared equity schemes and low-cost retirement housing options, such as ILUs with no or low entry fees. It is also important ensure that there's clear regulation of the ILU sector including minimum standards.

- Increase funding to revitalise the Independent Living Units (ILU) Sector and examine other affordable housing options for older people who are ineligible for public and community housing due to a small amount of savings or superannuation balances.

## Residential Parks

Residential parks and villages are communities where people – who are typically retirees – purchase dwellings and lease the sites they occupy. In Victoria, they are covered by Part 4A of the *Residential Tenancies Act 1997*, and are sometimes called lifestyle villages, manufactured homes or Part4A parks. Although similar in some ways to retirement villages, they are not covered by the Retirement Villages Act.

They vary greatly in size, style and quality, with some in former caravan parks and increasing numbers that are purpose-built, with dwellings priced in the hundreds of thousands. There is no one reliable source of information about the number and size of these parks, yet there are thousands of Victorians over 55 years old living in this type of housing.

Although these can be an attractive or desirable housing option for many older people, there are numerous significant issues with complex contracts, poor management, dispute resolution and unfair or hidden fees.<sup>17</sup>

Considering that this is an affordable housing option for older people who are not eligible for social housing but are not able to rent in the private rental market, HAAG recommends the Government better regulate residential parks and retirement villages as a matter of priority.

HAAG identified a series of recommendations based on the aforementioned consultation with a broad range of stakeholders including people living in retirement housing.<sup>18</sup> These recommendations should be implemented as a matter of priority. These include –

---

<sup>16</sup> Housing for the Aged Action Group, Establishing a 10-Year Strategy for Social and Affordable Housing Discussion Paper, 2021, accessible at:

[https://www.olderrenters.org.au/sites/default/files/haag\\_submission\\_to\\_10\\_year\\_housing\\_strategy\\_final.pdf](https://www.olderrenters.org.au/sites/default/files/haag_submission_to_10_year_housing_strategy_final.pdf)

<sup>17</sup> Housing for the Aged Action Group, Residential Parks Roundtable Summary Report, 2022, accessible at:

<https://www.olderrenters.org.au/publications/residential-parks-roundtable-summary-report>

<sup>18</sup> Ibid

- Reduce contract complexity by introducing standardised contracts for site agreements to ensure that contracts are expressed in plain English, properly address common issues and do not include unfair terms.
- Establish a Retirement Housing Ombudsman to provide free, fair, and binding determinations for retirement housing disputes, including residential parks.
- Stop excessive fees including exit fees to ensure they are charged in fair, consistent ways to prevent exploitation and misconduct by site owners.
- Introduce Training and Accreditation Standards for Retirement Housing Managers should be required to hold a Certificate IV qualification under the Australian Qualifications Framework and meet a fit and proper person test.

## Climate change and housing security

Climate change can have disproportionate impacts on the most vulnerable communities. Older people are at greater risk from storms, floods, heat waves, and other extreme events in part because they tend to be less mobile than younger adults and so find it more difficult to avoid hazardous situations.<sup>19</sup> Older people are also more likely to suffer from health conditions that limit the body's ability to respond to stressors such as heat and air pollution.<sup>20</sup>

A recent AIHW report found that age increased hospitalisations and deaths as a result of weather-related injuries. The highest numbers and proportions of cases hospitalised with extreme weather-related injuries were aged 65 years or older accounting to over 35% of hospitalisations.<sup>21</sup> Extreme weather-related injury deaths were predominantly among people aged 45 years and over with 77% of deaths accounting for those over 45 years and over half or 52% of deaths were people over 65 years.<sup>22</sup> This demonstrates the disproportionate impact of extreme weather events on older people.

Considering the adverse impacts of severe weather events on older people, this should be the responsibility of all layers of government to ensure that older people have liveable homes and have subsidies to cover the increase utility costs, especially during extreme weather events.

Technology-led, market-led or state-led transitions aimed at meeting sustainability targets may fail without integrating dimensions of social justice and addressing the social and political exclusion that prevent disadvantaged people from accessing such improvements and increasing their incomes.<sup>23</sup> This is particularly the case for older people in Australia who are in private rental market and receiving income support payments.

The prohibitive costs of electricity or gas results in older people not using heating in winter or risking their health in summer as they are unable to make rental properties energy efficient. Unlike homeowners, renters have little control over improvements that make the biggest difference to

---

<sup>19</sup> K. R. Smith, et al, Human health: impacts, adaptation, and co-benefits. In: Climate Change 2014: Impacts, Adaptation, and Vulnerability. Part A: Global and Sectoral Aspects, Cambridge University Press, 2014, pp. 709-754

<sup>20</sup> Ibid

<sup>21</sup> Australian Institute of Health and Welfare, Let's talk about the weather: injuries related to extreme weather, 2023, accessible at: <https://www.aihw.gov.au/reports/injury/extreme-weather-injuries/contents/about>

<sup>22</sup> Ibid

<sup>23</sup> Intergovernmental Panel on Climate Change, Climate Change 2022: Impacts, Adaptation and Vulnerability, 2022, accessible at: [https://report.ipcc.ch/ar6wg2/pdf/IPCC\\_AR6\\_WGII\\_FinalDraft\\_FullReport.pdf](https://report.ipcc.ch/ar6wg2/pdf/IPCC_AR6_WGII_FinalDraft_FullReport.pdf)

costs, such as insulation or fixed appliances. Older renters on low-incomes may not have the financial capacity to purchase heating or cooling equipment to make their housing habitable where landlords fail to do so.

### Case Study

Baida\* and her mother Fayruz\* rent a small two-story townhouse in Victoria. Baida is the sole carer of Fayruz who needs full-time care as she has Dementia as well as mobility issues that require the use of a walking frame. Their rent increased to \$1,600 a month in October 2023 which is about \$150 more than what they were paying previously. As a result of this rent increase, they are now paying more than 50% of their combined household income on housing, leaving them with little money left for food, medication and utilities. They indicated that given Fayruz's high medical costs for her regular medications, they both find that food is lower on their list of priorities.

Due to Fayruz's mobility issues, she is unable to access the bedrooms upstairs and they have created a makeshift sleeping arrangement downstairs in the living room. The townhouse is not properly insulated with large windows and tiled floors. They find the property extremely cold in winter and unbearably hot in summer. Cold weather aggravates Fayruz's health issues. The only form of heating they have is an old heater that has very low energy ratings and is not working properly. They only use heating on extremely cold days to keep the living room area warm at night and still find the energy bills too high to manage on their limited income.

They have previously sought assistance from extended family members and friends in their community as they do not speak English. The language barrier is another challenge they experience as it is difficult for them to find food banks in their area or access government subsidies to supplement energy bills. They are unable to find alternative affordable rental housing options in the area close to their community, health services and other supports. They are currently receiving assistance to access Victorian Social Housing which can take up to 18 months to two years.

*\*Names and other identifiable information have been changed for privacy*

Some local governments offer free access to pools, libraries and other public amenities to provide some reprieve from heat. However, this relies on older people either having a car, being able to drive themselves and afford fuel. Furthermore, the number of people impacted by extreme heat at the same time makes it impractical for any significant number of people to seek relief in designated cool safe spaces.<sup>24</sup>

*“Older people may not be comfortable in busy spaces such as public pools and are also likely to be concerned about being in close proximity to large gatherings due to risks of contracting Covid or other illnesses.”*

*HAAG Carefinder Case Manager*

<sup>24</sup> Sweltering Cities, Cool, Safe Spaces Report, 2023, accessible at: <https://swelteringcities.org/wp-content/uploads/2023/06/Cool-safe-spaces-report-1.3-2023.pdf>

HAAG supports the calls to urgently invest in making homes heatwave safe, starting with the most marginalised communities.<sup>25</sup> This will ensure older people are safe in their homes during extreme weather events.

According to *Summer Survey Report*, older renters are more likely to feel unwell during heatwaves than the general older population (87% compared with 62%), are less likely to have air conditioners in their homes, and if they do, are more likely not to turn them on due to prohibitive costs.<sup>26</sup> Data provided by Sweltering Cities from this report demonstrated the disproportionate impact of heat on older renters over 65 years.

Of the renters surveyed, older renters over 65 years indicated following -

Indicator	All older people over 65 years	Older renters over 65 years
Do you ever feel unwell on hot days or during heat waves?	62.37%	86.76%
Do you think that cost of living pressures (the price of food, energy, housing and other things) will make it harder for you or your family during a heatwave this summer?	49.66%	72.46%
Do you have an air conditioner at home?	76.7%	65.22%
Do concerns about cost stop you turning it (air conditioning) on?	55.01%	77.78%
Do you think you have enough information to keep you and your family safe during heatwaves?	85.61%	70.59%

The data demonstrates the stark challenges older renters experience in keeping themselves safe during extreme weather events, especially in relation to feeling unwell during heatwaves, cost of living pressures resulting in people not using heating or cooling. A lower proportion of renters had air-conditioning at home and nearly 80% of older renters who had air-conditioning were concerned about cost of running them. These challenges are likely to be much worse for older renters who are relying on income support payments.

- Invest in making homes heatwave safe, starting with the homes of older people, including funding a wide-spread retrofitting program for existing homes.

<sup>25</sup> Ibid

<sup>26</sup> Sweltering Cities, Summer Survey Report, 2024, accessible at: <https://swelteringcities.org/2024/04/04/summer-survey-2024/>