Residential Transition for Older Queenslanders

August 2016

Final report of the Advisory Taskforce on Residential Transition for Ageing Queenslanders

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# FOREWORD BY CHAIR OF THE TASKFORCE

Queensland’s ageing population will present enormous opportunities and challenges over coming decades. Housing plays a foundational role in assuring quality of life, ageing in place, and supporting active and independent living for older Queenslanders. Local circumstances, including housing availability, community infrastructure and services, are key elements in enabling older people to live independently in their communities. Most older people want to ‘age in place’, either in their family home or in alternative accommodation in their local community.

Supporting people throughout their lives through providing accommodation options and support services is often complex and requires an integrated community approach. Clearly, supportive housing is integral to the future of our state. As our ageing population continues to grow at unprecedented levels, housing development, along with policies, technology and services, must find ways to respond and be prepared for the future.

This report is the product of the Queensland Government-established independent Advisory Taskforce on Residential Transition for Ageing Queenslanders. The Taskforce was asked to identify the barriers to, and enablers of, increasing housing options and access to support services for older people and make recommendations that support community independent living.

The Taskforce held two consultation sessions, received community submissions to an issues paper and accessed community consultation information relating to *Queensland: an age-friendly community* strategic direction and action plan and the soon to be released housing strategy. This information has been used to refine, develop and advance the work of the Taskforce and assist in making the recommendations in this report.

The recommendations aim to provide housing choices for older people, as well as the support needed to enable the flexibility and mobility to access suitable housing, so people can maintain their independence as they age.

The Taskforce heard from experts that our housing options in Queensland are relatively conservative compared with some overseas jurisdictions. Although some innovation is responding to the market, it is still in its infancy. Many of the recommendations in this report aim to facilitate and encourage innovative solutions that respond to the wants and needs of a diverse older population, including the provision of affordable and accessible housing.

Acting on these recommendations requires the commitment of all stakeholders, including industry, the non-government sector, government, academia and the wider community. On behalf of the Taskforce, I look forward to seeing new and innovative partnerships form to enable and support older Queenslanders.

I express sincere gratitude to those who participated in consultations, provided submissions, and gave their expert views to inform the Taskforce members and assist them to develop these recommendations. I hope the government’s consideration and response to these recommendations makes a real difference for older people now and into the future.

*Professor Laurie Buys*

*Chairperson, Advisory Taskforce on Residential Transition for Ageing Queenslanders*

# EXECUTIVE SUMMARY

## A changing population and changing needs

Housing is a basic need for everyone, inextricably linked to health and wellbeing. Stable housing is linked to workforce participation and social connectedness. For many older people, housing is also at the centre of their sense of security and independence. It may also be a source of wealth[[1]](#footnote-1) or potential income in retirement. From an economic perspective, housing is a significant part of the Queensland economy, providing employment, investment and business opportunities.

Queensland’s population is ageing due to increased life expectancy, decreasing fertility rates and the transition of the large baby boomer cohort into older age. Queensland’s population aged 65 years or older is projected to increase from approximately 900,000 people in 2014 to over 1.7 million by 2036.

The ageing of the population has significant implications for housing in Queensland.

## Housing trends

The 2011 Census shows that 66 per cent of people over 65 owned their home. However, it is likely this figure will decline as younger people with mortgages or lower home ownership levels reach retirement age.

Many older Queenslanders have low incomes despite owning their own home. There are 477,000 Queenslanders receiving the aged pension[[2]](#footnote-2), and it has been reported that approximately two thirds of Queensland’s older people aged 75 to 84 have incomes of less than $400 per week.[[3]](#footnote-3) Many have little or limited funds to transition into different living circumstances, especially people who rent who may have little or no cash reserves.

Generally, the issue of affordable housing is particularly acute for older people in the private rental market. Successive reports have found that pensioners who rent privately have poorer outcomes, including higher financial stress, than pensioners who own their homes outright or who are living in public housing. For older people on low and fixed incomes, housing stability is an issue. The situation is worsened for them by their greater need for modifications to dwellings, where they have little control over the decision to modify or not.

The 2011 Census found that there were approximately 3,450 homeless Queenslanders over the age of 55. Many homeless older people have a life history of unstable housing, but evidence suggests that the majority become homeless later in life.[[4]](#footnote-4)

## The Advisory Taskforce on Residential Transition for Ageing Queenslanders

The Queensland Government appointed the *Advisory Taskforce on Residential Transition for Ageing Queenslanders* (the Taskforce) to explore emerging issues with meeting the housing and related needs of older people. The Taskforce was asked to advise government on affordable and simpler housing models and other initiatives to support older Queenslanders retain their independence as they age. The Taskforce’s work will contribute to the Queensland Government’s overarching vision of, and commitment to, an age-friendly Queensland.

## Issue Themes

As the scope of the Taskforce’s Terms of Reference was broad, the Taskforce utilised the expertise of its members, the Expert Reference Group and community consultation, as well as a conceptual model to identify the key issues for older people in accessing, and transitioning to, appropriate housing. The Taskforce identified a range of barriers to, and enablers of, increasing housing options and access to support services for older people, including disadvantaged groups. They envisioned what success would look like and the pathways for achieving that vision.

A key principle underpinning the Taskforce’s deliberations and recommendations is that government funding largely provides a safety net, which should be directed at prevention approaches for those who are most vulnerable or at risk. The Taskforce also sought sustainable market solutions whereby, in the first instance, older people are able to independently plan, access and fund their own housing and transition solutions, with the private sector providing suitable housing options and community services.

Consultation confirmed that older Queenslanders want to ‘age in place’ whether that is within their family home or their local community. Ageing in place means having the ability to live in one’s own home and community safely, independently and comfortably, regardless of age, income or ability level.[[5]](#footnote-5)

Three overarching themes were evident throughout the consultation process, and the resulting recommendations seek to facilitate these:

* Diversity – older people are not a homogenous group. A spectrum of housing options and choices need to exist in the community to cater to that diversity.
* Independence – older people want to live independently in the community for as long as possible. Older people want to make their own decisions about housing at their own pace, but they need to have all the information necessary to make good decisions.
* Community – older people want to be connected to their community as it provides social connections, support, opportunities and a stimulating environment.

## Recommendations

The recommendations contained in the following pages are intended for immediate or short term implementation unless otherwise stated, and are to be read and considered as a suite of interrelated actions. The report groups the recommendations into four chapters:

1. **Individual resilience:** these recommendations focus on the personal factors that impact on an individual’s capacity to secure or maintain a supportive living situation including: assisting vulnerable people to access and maintain appropriate housing; providing greater security of tenure for older people in private rental housing; and supporting individuals to plan for their housing future and access their housing needs.
2. **Home resilience:** these recommendations pertain to the individual dwelling and seek to ensure that all housing types are built to design standards that cater for the occupant’s needs and preferences over their life, and ensure that individuals are able to select the housing pathway most suitable to their needs, wants and preferences.
3. **Suitable housing options:** these recommendations seek to improve the supply of a variety of housing types, including new and innovative housing options. They also look to improve the range of financial options that enable housing choices, as well as the regulatory frameworks to enable these.
4. **Suitable local community services:** these recommendations seek to ensure the variety, diversity and supply of appropriate community services to support ageing in place, including to support the engagement of older people with technologies that assist housing choices.

The majority of recommendations require the Queensland Government to take a leading role, including advocating to the Australian Government on a number of issues.

Recommendations were determined on a consensus basis where possible and a majority basis where consensus was not reached. Therefore, the recommendations contained in this report may not represent the views of all Taskforce members. In such cases, it is noted in the report.

# RECOMMENDATIONS

## Overarching

1. That the Queensland Government consults and works in partnership with relevant stakeholders to implement the Taskforce’s recommendations.
2. That the Queensland Government continues to implement and build on *Queensland: an age friendly community* action plan, in particular actions relevant to the housing domain.

## Individual resilience

1. That the Queensland Government assist vulnerable older people to access and maintain appropriate housing by:

* exploring options for reducing the barriers, including financial, structural and social, that discourage or prevent older people from moving or ‘right-sizing’ (for example, consideration could be given to older people in exceptional circumstances receiving assistance such as stamp duty concessions)
* making representation to the Australian Government for a national seniors housing policy, which addresses the Commonwealth barriers to right-sizing
* reviewing all current and potential concessions and their accessibility, to ensure they meet the needs of older people who are most in need of assistance. Concessions need to be available regardless of housing choice, and the availability of concessions needs to be communicated effectively.

1. That the Queensland Government explore mechanisms to support greater security of tenure for older people in private rental housing, which may include:

* working in partnership with other levels of government to strengthen assistance to people in private rental housing who are at risk of homelessness
* providing incentives for private rental landlords to have their housing modified in line with universal housing design principles
* partnering with relevant bodies, such as the REIQ, to advocate to landlords the benefits of letting to older tenants
* promoting greater security of tenure through mechanisms such as ‘just cause eviction’ and withdrawal of ‘without grounds terminations’
* reviewing tenancy law and addressing any impacts that may cause disadvantage.

1. That the Queensland Government takes a leadership role in supporting individuals to plan for their housing future including:

* developing a long term engagement and communication strategy about options and opportunities to facilitate early planning for housing choices and financial security, including encouraging older home owners to renovate their homes (in line with universal housing design guidelines) to accommodate future needs
* exploring options to improve current financial literacy efforts, particularly for Queensland’s older people, consistent with the *Inquiry into the adequacy of existing financial protections of Queensland’s seniors* recommendations
* considering opportunities for engaging with young people on topics such as financial literacy, money management, superannuation, compound interest and the advantages of saving in order to begin financial education at an early age.

1. That the Queensland Government advocate to the Australian Government for adequate places to be available for fully-subsidised seniors to enter residential aged care within reasonable wait times.
2. That the Queensland Government, with relevant partners, develop innovative strategies to support older people with a disability, including dementia, who are living in social housing, private rental housing or are homeless, to remain in their own homes or transition to more supportive housing.

## Home resilience

1. That the Queensland Government convene innovation workshops with expert facilitators to co-create with diverse cohorts of vulnerable older people (including the general older population, Aboriginal and Torres Strait Islander peoples and older people from culturally and linguistically diverse backgrounds) to:

* develop strategies that support older people to transition to alternative housing as, and when, needed
* develop appropriate communication and engagement mechanisms for those who need and/or want it
* facilitate the co-design of new housing models to ensure suitability and cultural appropriateness.

1. That the Queensland Government retain and expand its investment in critical and cost-effective Home Assist Secure services, to support ageing in place.
2. That the Queensland Government adopt a policy position to mandate that all new housing and retrofits be designed to universal housing design standards in order to facilitate an appropriate stock of accessible housing into the future, consistent with commitments made in the Council of Australian Governments’ *National Disability Strategy 2010-2020*.\* This would include development of a strategic plan to achieve a mandated regime by 2020. The strategic plan could include steps to implementation including aspects such as innovation in design, changes to the planning regime and building codes and industry education. Innovative design options could be supported through a grants round similar to the *Advance Queensland Small Business Innovation Research* pilot or *Advance Queensland Strategy*.

\* Note a contrary view was expressed by one Taskforce member. See Chapter 6.2 and Appendix 5.

## Suitable housing options

1. That the Queensland Government develop a strategic plan to develop and enact suitable housing options for current and emerging older people. The plan could include:

* facilitating and enacting new housing typologies and planning regimes with particular emphasis on developing senior housing options embedded within established communities
* using its land holdings to deliver exemplar community developments that deliver diverse housing options
* exploring options for providing incentives to organisations for the provision of housing where an identified need for housing is established in a regional or remote community
* developing mechanisms for building links and partnerships between government, universities, industry and community to promote research and innovation in housing design for older people through the *Advance Queensland* Strategy or the *Advancing Queensland: an age-friendly community* grants program
* engaging or partnering with private equity firms, superannuation and affinity organisations to encourage and facilitate their investment, including social impact investment, in affordable and accessible housing to older people
* evaluating the Ageing in Place Pilot project and considering options for broader implementation
* expanding the community housing head lease scheme to other seniors housing types, including manufactured homes and retirement villages (for vulnerable or disadvantaged older people)
* stimulating connections with community hubs to facilitate interconnections and engagement among and between children, young, middle-aged and older people and families through the *Advancing Queensland: an age-friendly community* grants program.

1. That the Queensland Government and local governments actively pursue innovative partnerships and use planning mechanisms to facilitate and deliver new models of affordable housing for vulnerable older people to:
   * support a range of diverse housing options
   * innovate in the use and availability of land
   * minimise the timeframes and costs imposed through the planning approval process
   * consider design innovations to encourage development of smaller, affordable and better-located housing
   * use incentives and other strategies to significantly increase the delivery of affordable and accessible housing

* provide incentives for diverse age-friendly housing, for example:
  + seniors’ clusters housing (involving a small number of dwellings built around a common green space)
  + co-housing (private homes supplemented by shared facilities)
  + ‘apartments for life’ (apartment complexes run by independent older people offering services as needed, including medical, daily care, recreational, educational and social, up to and including nursing home-type care)
  + development of ‘naturally occurring retirement communities’ (NORCs) and ‘virtual retirement villages’.
* provide incentives or concessions and lower barriers for retrofitting or providing new housing for older people as part of an age-friendly approach.

1. That the Queensland Government, as part of development of the new housing strategy, consider the current regulatory framework for seniors living, including retirement villages and manufactured homes, as a platform for development of new legislative models for housing options for the ageing population.
2. Establish an ongoing roundtable of industry, financial institutions, universities, government, consumers and other stakeholders to develop financial models and products that:
   * allow and encourage older people to right-size and/or age in place
   * are well understood, allowing people to make informed and confident choices
   * are regulated and safeguard to protect older people from negative outcomes.
3. That the Queensland Government advocate to the Australian Government on:
   * reinstating the National Rental Affordability Scheme (NRAS) or initiate a similar program as a means of providing affordable housing accessible to vulnerable or disadvantaged older people
   * exploring options for innovation in full care accommodation and affordable housing for long term homeless older people, such as the ‘Wintringham model’.
4. That the Queensland Government consider the work of the Affordable Housing Working Group, established by the Australian Government, in identifying models to increase the supply of affordable housing for vulnerable or disadvantaged people.

## Suitable local community services

1. That the Queensland Government continue to support seniors’ engage with digital, computing and internet technologies through user-friendly literacy programs and the promotion of these through:
   * expansion of the use of technology hubs in public spaces
   * training for seniors in the use of technology and the internet
   * remote connections for Indigenous communities
   * age-friendly telehealth and interactive preventative health services.
2. That the Queensland Government continue to provide information about housing and services in hard-copy format for older people who are not computer literate.
3. That the Queensland Government, when designing programs in relation to housing for older people, convene innovation workshops with expert facilitators to co-create a range of community services that support community engagement and ageing in place.
4. That the Queensland Government explore the need and options for establishing services to support older people at risk of homelessness. Services should be co-designed with organisations with strong links to care, support and community services.
5. That the Queensland Government develop the capability of housing and homelessness service providers to meet the needs of older people, including the integration of service responses with due regard to the choice and privacy of the older person.

# INTRODUCTION

## Why a taskforce?

Housing is a basic need for everyone, inextricably linked to health and wellbeing. Stable housing is linked to workforce participation and social connectedness. For many older people, housing is also at the centre of their sense of security and independence. It may also be a source of funds in retirement. From an economic perspective, housing is a significant part of the Queensland economy, providing employment, investment vehicles and business opportunities.

Queensland’s ageing population will present enormous challenges and opportunities in coming decades. It is already changing the nature of our communities and will challenge us to find new ways of providing and consuming products and services in the future. As the population ages, changes in levels of physical and economic independence will affect all areas of human service delivery. Among a wide range of social and economic implications, it will transform the way that Queenslanders are housed and change the way that related care and support is delivered.

In 2015, the Queensland Government appointed the independent *Advisory Taskforce on Residential Transition for Ageing Queenslanders* (the Taskforce) to explore emerging issues with meeting the housing and related needs of older people. The Taskforce was asked to advise government on affordable and simpler housing models and other initiatives to support Queenslanders to retain their independence as they age. The Taskforce’s work will contribute to the Queensland Government’s overarching vision of, and commitment to, an age-friendly Queensland.

## Taskforce membership

The Taskforce members, led by Chairperson, Professor Laurie Buys were:

* Ms Penny Carr, Tenants Queensland
* Professor Luke Connelly, University of Queensland
* Mr Brett Johnson, Local Government Association of Queensland
* Ms Wendy Lovelace, Queensland Action for Universal Housing Design
* Mr John Nesbitt, Suncorp Group (represented by Todd Skerman, Michelle Bagnall, Dominique Layt and Adrian Buckley)
* Mr Chris Mountford, Property Council of Australia
* Ms Valmae Rose, Queensland Council of Social Service
* Mr John Stalker, Council on the Ageing
* Ms Carina Wilson, Department of Health, Australian Government.

The ex-officio members were:

* Ms Christine Castley, Department of Housing and Public Works
* Ms Leigh Roach*,* Department of Communities, Child Safety and Disability Services.

An Expert Reference Group supported the Taskforce with expert advice and opinion. It comprised representatives from:

* Association of Residents of Queensland Retirement Villages
* Caxton Legal Service
* Churches of Christ Care
* Department of Infrastructure, Local Government and Planning
* Leading Age Services Australia – Queensland
* Manufactured Homes Owners Alliance
* National Seniors
* Queensland Aged and Disability Advocacy Inc.
* Queensland Health
* Stockland
* Sundale
* Urban Development Institute of Australia.

The Taskforce was supported by a Project Team comprising the Secretariat from the Department of Communities, Child Safety and Disability Services (DCCSDS) and officers from the Department of Housing and Public Works.

## Terms of reference

The Terms of Reference at Appendix 1 outline the purpose of the Taskforce. The primary focus of the Taskforce was to make recommendations to address gaps in housing supply and related support needs of older people. In addressing the gaps, the key principles were to:

* improve choice
* reduce complexity
* improve affordability
* ensure equity and fairness
* foster independence.

In particular, the focus was on removing barriers to equitable access to the full range of housing options that exist, including social housing options, as well as the housing issues faced by older Aboriginal and Torres Strait Islander people and disadvantaged older people.

The overall objectives of the Taskforce were to:

* consider how older Queenslanders are housed and whether this meets their needs both now and into the future
* guide research into, and consult the community on, barriers that prevent older Queenslanders accessing care and housing/accommodation that is affordable, and that enables them to maintain independence as they age
* consider the seniors housing regulatory environment, in particular overlapping or complex regulation
* examine the role that can be played by older people and their families, support service providers, industry and government agencies in developing solutions to address these barriers.

## Final report

This final report summarises the evidence, issues and pathways considered by the Taskforce and specifies recommendations, in accordance with the Terms of Reference.

This report is not intended to be a detailed record of all matters relating to the complex issue of housing for older people.

# THE TASKFORCE VISION AND APPROACH

*‘To enable older Queenslanders to retain their independence into old age and control how and where they live, and to lead a life of active ageing.’*

## Active ageing

According to the World Health Organisation ‘active ageing’ is:

*‘The process of optimising opportunities for health, participation and security in order to enhance quality of life as people age.’*

Active ageing allows people to participate in their communities and reach their potential for physical, mental and social well-being.

## Housing issues

Older people often only have one chance to make a housing choice. Their decision is extremely important as financial constraints experienced by many people in retirement can make it very difficult to recover from a poor housing outcome. A person’s inclination and capacity to adapt and/or transition to supportive housing is impacted by:

* an individual’s need, preference, ability, willingness, knowledge of, and means to stay in, or move from, one housing option to another
* the supply or availability of suitable housing and community services (this includes the quantity, diversity, size, location, adaptability, affordability, accessibility and quality of housing and services)
* government policy, which can affect the decisions that individuals and businesses can make, may impact on an older person’s choices and the supply of housing and services.

## Approach

The Taskforce met eight times between October 2015 and August 2016. A systemic approach, using a number of research methods, was used to identify issues, undertake consultation, analyse findings and formulate recommendations.

### Analysis and formulation of recommendations

The Taskforce examined issues affecting older people across a range of population groups and life circumstances. Consideration was given to research findings, demographic and other emerging issues, broader policy context, consultation findings and expert views. The Taskforce identified a range of barriers and enablers for increasing housing options and access to support services for older people. It envisioned what success would look like and the pathways for achieving it.

A key principle underpinning the Taskforce’s deliberations and recommendations is that government funding largely provides a safety net, which should be directed at response and prevention approaches for those who are most vulnerable or at risk. The Taskforce also sought sustainable market solutions whereby, in the first instance, older people are able to independently plan, access and fund their own housing and transition solutions, with the private sector providing suitable housing options and community services.

Recommendations were determined on a consensus basis where possible and a majority basis where consensus was not reached. Therefore, the recommendations contained in this report may not represent the views of all Taskforce members. In such cases, it is noted in the report.

The Taskforce’s recommendations are intended for short or medium term implementation unless otherwise stated and should be read and considered as a suite of interrelated actions.

### Issue identification and conceptual model

Residential transition for older Queenslanders is affected by a large number of complex issues. The Taskforce developed a conceptual model of housing factors to help prioritise issues for examination. The model includes the hierarchy of housing-related factors that contribute to active ageing, their linkages and causal relationships. A simple illustration of the model is at Figure 1. The detailed model is in Appendix 2.

Based on the model, and in consultation with the Expert Reference Group, the Taskforce identified priority issues that, if addressed, would provide the greatest improvements for older Queenslanders and their ability to adapt and transition. The Taskforce concentrated its efforts on these priority issues.

The model was also used as a tool and framework for discussion about pathways, possible solutions and recommendations.

Four priority areas emerged for further examination:

* individual resilience
* home resilience
* suitable housing options
* suitable local community services.

This report is structured around examining each priority area and includes a discussion of the issues, a vision of what success may look like and Taskforce recommendations.

**Figure 1: Understanding residential transitions of older Queenslanders**

Individual’s propensity to explore transition options

**Propensity to adapt and transition**

**Active Ageing**

**Suitable local community services**

**Suitable housing options**

Suitable options for transitioning

**Individual Resilience**

**Home Resilience**

Government Policy

**Local**

**State**

**Federal**

### Consultation

Importantly, the work of the Taskforce was informed by community views and experiences through a number of community engagement opportunities:

* A Taskforce Issues Paper, released on 30 June 2016 (Appendix 3), sought the views, ideas and suggestions from the community, especially older Queenslanders. Twenty submissions were received in response.
* Two community consultation workshops provided opportunities to listen to the ‘consumer voice’. Sessions were held in Hervey Bay on 4 August 2016 and Brisbane on 8 August 2016. The workshops were facilitated by Leonie Sanderson of The Ageing Revolution.
* A workshop at the International Federation of Ageing Conference held in Brisbane on 23 June 2016 sought the views of a cross-section of national and international participants. The workshop was facilitated by Professor Bruce Judd of the University of New South Wales.

**Community Consultation: workshop participants design their ideal communities**

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A range of experts were also invited to provide their advice and views:

* Expert Reference Group members attended two Taskforce meetings and individual Taskforce members consulted Expert Reference Group members as appropriate.
* A Financial Options Roundtable comprising representatives of the banking sector, financial advisors, non-government sector, building and development industry, groups representing older Queenslanders, and academics provided their expertise and views on financial matters and products.
* Neil Willmett, Executive Director, Aboriginal and Torres Strait Islander Strategy, Department of Housing and Public Works gave a presentation on the context and housing needs of Aboriginal and Torres Strait Islander Queenslanders at a Taskforce meeting.
* David Cant, Chief Executive Officer, Brisbane Housing Company gave a presentation on social and affordable housing perspectives at a Taskforce meeting.

Rather than duplicate recent government consultation activities, the Taskforce accessed and used relevant information from two recent consultation processes:

* the community survey for the development of the Queensland seniors strategy – *Queensland: an age friendly community*, older Queenslanders told the Queensland government about the housing issues that are important to them.
* community consultation processes for the *Working together for better housing and sustainable communities discussion paper* included 20 consultation sessions conducted across the state from Roma to Mt Isa, Mackay and Brisbane.

### Site visit

The Taskforce toured the Churches of Christ Care’s Moonah Park campus at Mitchelton. This suburban site provides a mixture of aged care, palliative care, dementia care, respite care and independent living units.

### Research

The Taskforce drew on a range of information and knowledge sources, including data on demographic and housing trends for older people, services available for older people, and the legislative and policy context for housing for older Queenslanders. A literature search and research into approaches by interstate jurisdictions, other countries’ experiences, and existing government responses further informed the Taskforce.

# BACKGROUND

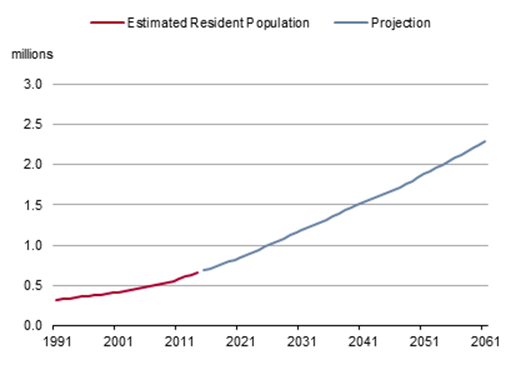
## Demographic and housing trends

### An ageing population

Queenslanders today are living longer, working longer and leading more active lives. Increased life expectancy and a decreasing birth-rate is resulting in an ageing of the population. It is estimated that almost a quarter of the state’s population will be aged 65 years or older by 2036, and these individuals can look forward to many more years of life than previous generations could have expected.[[6]](#footnote-6)

Figure 2 shows the expected increase in people aged 65 years or older. It shows that about 1.8 million additional older people are projected to reside in Queensland by 2061 — an increase roughly equivalent to the current populations of Brisbane, Ipswich and Logan combined. An ageing population has significant implications for housing in Queensland, with different population groups having specific housing needs. Demand will increase for housing suitable for older people, such as modifiable, low maintenance housing, housing for couples and/or singles and housing that provides easy access for personal assistance and services.

**Figure 2: Actual and projected population aged 65 years and older, Queensland**[[7]](#footnote-7)



According to the Queensland Government Statisticians Office, people aged 65 years or older will comprise 24.2 per cent of the population by 2036, up from 14.0 per cent in 2014, while 6.0 per cent will be aged 85 years or older, up from 1.7 per cent in 2014.[[8]](#footnote-8)

In 2015, women made up 53 per cent of Queenslanders aged 65 years or older and 63 per cent of Queenslanders aged 85 years or older. Life expectancy for both male and female Australians increased notably over the 50 years to 2013. Females born in 2013 can expect to live, on average, 10.1 years longer than females born in 1962 (up from 74.2 years to 84.3 years). Male life expectancy increased by 12.2 years over these same 50 years (from 67.9 years up to 80.1 years).[[9]](#footnote-9)

The Aboriginal and Torres Strait Islander population in Queensland has a younger age structure than the non-Indigenous population. In 2011, only 3.4 per cent of Aboriginal and Torres Strait Islander Queenslanders were 65 years or older compared with 14 per cent of the non-Indigenous population. By 2026, the proportion of Aboriginal and Torres Strait Islander Queenslanders aged 65 or older is projected to increase to 5.7 per cent.[[10]](#footnote-10)

In 2011, 28 per cent of Queenslanders 65 years or older were born overseas with the United Kingdom and New Zealand the most common birthplaces.[[11]](#footnote-11) However, the proportion of people from non-English speaking backgrounds is growing and they are an increasing cohort of older Queenslanders.

The Australian Bureau of Statistics’ Survey of Disability, Ageing and Carers showed that, in 2012, 51 per cent of Queenslanders over the age of 65 had some form of disability, 46 per cent had specific limitations or restrictions and 38 per cent needed assistance with personal activities.[[12]](#footnote-12)

### Housing tenure

Most older people live in housing in the private market, such as home ownership or private rentals. Data from the 2011 Census (Figure 3) show that for people aged 65 years or older in Queensland:[[13]](#footnote-13) [[14]](#footnote-14)

* most own their own home outright (66 per cent), or have a mortgage on their own home (11 per cent)
* a further 9.6 per cent rent their properties from the private rental market, while 4.4 per cent are social housing tenants
* 4.5 per cent live in retirement villages (there are 309 registered retirement village schemes in Queensland accommodating an estimated 42,000 older Queensland residents)
* 4.3 per cent live in manufactured homes, caravan parks or marinas (there are approximately 24,200 older Queenslanders living in an estimated 14,000 manufactured homes in 169 residential parks across Queensland).

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| **Figure 3: Housing tenure of persons aged 65 years and over, Queensland** |

Data from the 2011 Census show that there were approximately 3,450 homeless people in Queensland over the age of 55 and approximately 5,700 people over the age of 55 living in caravan parks (representing 44 per cent of the total number of people living in caravan parks).[[15]](#footnote-15)

### Where older Queenslanders live

In 2011, approximately 382,000 or two-thirds of Queenslanders aged 65 years or older were living in South East Queensland while regional Queensland was home to an estimated 197,500 people in this age group. By 2036, it is projected that there will be 937,200 persons in this age group in South East Queensland and a further 465,400 persons in the remainder of Queensland.

In 2011, outside Brisbane, the Gold Coast was estimated to have the largest number of persons aged 65 years or older (75,800), followed by the Sunshine Coast (57,400) and the Wide Bay region (54,800).

The Wide Bay region had the highest proportion of people aged 65 years or older at 19.8 per cent, followed by the Sunshine Coast with 18.2 per cent, and North West Queensland with the lowest at 8.8 per cent.

Over the 25 years to 2036, all Queensland areas are projected to experience significant increases in people in the 65 years or older age group. The largest growth is projected to occur in Brisbane (from 137,900 to 282,100 persons), followed by the Gold Coast (from 75,800 to 186,000 persons). Ipswich, the Sunshine Coast, Logan-Beaudesert and Moreton Bay are also expected to experience substantial increases in the older population.

In regional Queensland, Wide Bay, Townsville, Cairns and Fitzroy are projected to experience significant increases in persons in the 65 years or older age group.

Maps showing the proportion of people aged 65 years or older across the state in 2016 and projections for 2036 are at Appendix 4.

### Housing trends

The 2011 Census shows that 66 per cent of people over 65 owned their home. However, the level of home ownership is declining and this trend is likely to accelerate as younger people, with lower home ownership levels, reach retirement age.

Whilst the majority of older people own their own homes, increasing numbers of older people are retiring with a mortgage or other debts, which limits their housing options. Many older home owners and private renters are experiencing difficulty meeting their housing costs.[[16]](#footnote-16)

The number of people aged 55 years or older who rent privately has increased from about 235,000 in 2006 to about 336,000 at the time of the 2011 Census. Put another way, the proportion of people over 55 who rent increased from 8.6 to 10.8 per cent.[[17]](#footnote-17) Jones et al (2007) have projected that this trend will increase and drive strong, continuing demand for rental housing by older people over the next two decades and beyond.[[18]](#footnote-18) Decreasing housing affordability and lower accessibility of the private rental market are likely to increase demands on social housing for low income older people.

The number of people aged 55 or older living in caravan parks increased from approximately 4,800 in 2006 to approximately 5,700 in 2011 (an increase in the proportion from 38 per cent in 2006 to 44 per cent in 2011).[[19]](#footnote-19)  Fewer older women live in caravan parks than men (approximately 3,800 in 2006 compared with 1,900 in 2011), with men over 55 comprising almost a third of all people living in caravan parks.

Many older Queenslanders have low incomes despite owning their own home. It has been reported that approximately two thirds of Queenslanders aged 75-84 have weekly incomes of less than $400 while less than 5 per cent have personal incomes over $1,000 per week.[[20]](#footnote-20) There are currently 477,000 Queenslanders receiving the age pension.[[21]](#footnote-21) Many have little or limited funds to transition into different living circumstances, especially renters who may have little or no cash reserves.

## Queensland strategic direction – older people and housing

The Queensland Government’s recently released strategic direction and action plan for older people is called *Queensland: an age-friendly community.* It aims to create an ‘age-friendly’ community, one that enables people of all ages to actively participate in community life. It is based on the World Health Organisation’s age-friendly approach, which emphasises planning towards age-friendly cities and communities designed to value the contribution of older people and ensure their access to all aspects of community life. The age-friendly approach is recognised globally as a useful and effective way to improve the lives of older people whilst benefitting people of all ages.

An age-friendly community ensures people are free from age-related barriers that prevent their participation and inclusion.

In Queensland, the eight age-friendly domains are:

* transportation
* outdoor spaces and building
* housing
* respect and social inclusion
* social participation
* communication and information
* civic participation and employment opportunities
* community support and health services.

The goal for the housing domain is:

*Seniors’ housing options are affordable, accessible and close to transport and community services.*

The work of the Taskforce touched all the age-friendly domains and the Taskforce findings and recommendations align with, and build on, *Queensland: an age-friendly community.*

The Queensland Government is developing a new 10 year housing strategy for Queensland. It will aim to provide safe, secure and affordable housing options for all Queenslanders. The *Working together for better housing and sustainable communities* discussion paper was released for public consultation in March this year. The findings and recommendations of the Taskforce will be a key input into the development of the housing strategy, which is expected to be delivered by the end of 2016.

# WHAT THE COMMUNITY TOLD THE TASKFORCE

## Housing concerns of older Queenslanders

In the Taskforce’s consultation sessions and submissions received from the community, three overarching themes kept being raised by older people:

* **Diversity** – older people are not a homogenous group. The community needs a spectrum of housing options and choices to cater to that diversity.
* **Independence** – older people want to live independently in the community for as long as possible. Older people want to make their own decisions about housing at their own pace, but they need to have all the information necessary to make good decisions.
* **Community** – older people want to be connected to their community as it provides social connections, support, opportunities and a stimulating environment.

Through the community survey for the development of [*Queensland: an age friendly community*](https://www.communities.qld.gov.au/resources/communityservices/seniors/qld-an-age-friendly-community.pdf), older Queenslanders said that their key issues with housing and related factors were:

* housing must be accessible to public transport and services
* there is a need for more affordable housing options
* there is a need for more housing for older people with limited mobility, including better access for wheelchair users
* housing should be integrated in the wider community, but there should be options for ‘seniors only’ housing for those who prefer it
* support is required to help older people stay in their homes. This should include financial assistance, help with maintenance and the cost of rates, and better information about what is available for older people
* there is a need for more aged care facilities.

Consultation conducted by the Queensland Government as part of the *Working together for better housing and sustainable communities discussion paper* indicates that many of the housing issues affecting older people are the same as those for all age groups. These include:

* the importance of increasing the supply of affordable housing, especially rental housing
* the need for government and the private and community sectors to work together
* the need to address planning processes to create inclusive communities
* the need for a client-centred approach and a flexible range of responses to housing needs
* the importance of addressing the distinct housing needs of people with a physical disability.

Issues affecting older people and their housing were also highlighted:

* the need to address the lack of supply of affordable and accessible housing for older people which is ‘right-sized’[[22]](#footnote-22) and close to services and transport
* the emergence of a vulnerable group of low income and low savings retirees
* the need for more early intervention programs for older renters at risk, the lack of responses to homeless older people and the need for specialised responses for this group
* the lack of support services available to assist older people at retirement stage with housing information, advice, advocacy, referral and support.

## Ageing in place

‘Ageing in place’ can be defined as the ability to live in one’s own home and community safely, independently, and comfortably, regardless of age, income, or ability level.[[23]](#footnote-23) Australian Productivity Commission research into the housing decisions of older Australians found that most older people prefer to age in place, in their family home or other housing within their local community.[[24]](#footnote-24)

The Taskforce’s consultation with the community reinforced the view that most older Queenslanders wish to age in place within a multigenerational community. When older people move home, they do so for a variety of reasons including ‘pull’ factors, such as being closer to family, friends or lifestyle choices, or ‘push’ factors, such as declining health or financial reasons.[[25]](#footnote-25)

## Housing features important to older Queenslanders

Research conducted into the housing design preferences of older people in South East Queensland identified the housing features considered most important:[[26]](#footnote-26)

* design aspects relating to universal accessibility (by far the most important)
* well maintained and safe walkways and outdoor environment including outdoor private space
* environmental features
* diversity of options
* places to meet
* access to services.

A common assumption is that older people live in houses that are too big for them. However, studies show that the number of bedrooms in a house is of less concern for older people than its design or layout.[[27]](#footnote-27) In instances where older people decide to downsize from their family home, research shows the important factors are: [[28]](#footnote-28)  [[29]](#footnote-29)

* being close to friends, shops, public transport and services
* having the option to remain in a familiar area
* size, accessibility and newness of dwelling
* low home and garden maintenance requirements
* housing that enables them to remain independent and feel part of a multi-generational environment
* capacity to keep a pet
* capacity to transition to higher levels of care when they require it.

# FINDINGS – INDIVIDUAL RESILIENCE

Individual resilience refers to personal factors that impact on an individual’s capacity to secure or maintain a supportive living situation. These factors include health, financial capacity, personal adaptability, cultural considerations, attachment to their house and/or community, and their involvement in the local community.

What success looks like

Older Queenslanders have sufficient financial capacity to meet their housing and related support needs over time while being able to maintain a reasonable standard of living. They have opportunities to be actively involved in their communities, through employment, volunteering or other forms of participation. Health needs are met in a way that enables older people to age in place.

Planning for, and thinking about, retirement, housing and finance are regular activities for individuals and families. Information about housing and service options is easily accessible, which assists in planning and decision-making for future needs. A range of housing and service options that are desired by older people are available within the community. When reaching older age, individuals have considered accommodation options and have plans in place.

## Informed and confident decision-making

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| Issues   * Most older people desire and plan to stay in their own home or community. There are challenges that may arise in later life, which can impact housing needs. * Decision-making is complex with many options and sources of information. It is difficult to plan for unknown future pathways. * Family members can influence (positively and negatively) the housing decisions of older people. For example, some families may financially support their older family member and/or help them access alternative housing. However, others may discourage an older person from accessing the equity in their own home. * Some older people are fearful of financial exploitation. |

Older people are not a homogenous group and reach older age with differing financial, family and living circumstances and arrangements, interests, preferences, needs and housing requirements. Whilst some older people have adequate resources and income and/or have planned for retirement, many have not planned and/or may have inadequate resources.

In later life, people may seek to transition to alternative housing but are overwhelmed by the number of options and the amount of information available. Or they may simply find it too difficult. It is difficult to plan for an unknown future as no one knows exactly how long they will live or what their level of physical and mental capacity will be in the future.

The Taskforce heard from numerous sources that Queenslanders are not planning early enough for later life, especially with regard to their housing needs as they age. Consequently, housing decisions are often made at a time of crisis and may result in decisions being made for, rather than by, individuals. Earlier decision-making about housing choices can avoid a housing crisis.

## Community Participation

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| Issues   * Lack of opportunities to participate in community and family life can result in social isolation. * The skills and expertise of older people are not always valued by employers and the community. |

A very strong theme across all consultation processes and among Taskforce and Expert Reference Group members is the importance of community to older people. Older people want to be able to continue to enjoy life to the fullest, and be connected with their family, friends and the community. A sense of belonging, social connectedness and participation in the community is essential to quality of life and well-being, and is beneficial for the wider community.

Current older generations are more active and more productive than preceding generations, a fact that challenges some of the well-known preconceptions of an ageing population. In addition, advances in medical science and easier access to improved therapies are predicted to significantly lessen the burden of disease.[[30]](#footnote-30) Therefore, providing greater access to services through age-friendly infrastructure and increased and improved transport solutions can help older people participate actively in community life.

Access to employment for older people can be limited, affecting their participation and financial well-being. The Australian Human Rights Commission published a report in 2010 outlining the barriers faced by mature age workers and the social and psychological costs of this issue. The report found that mature age workers can be viewed by managers and co-workers as less efficient, less trainable and less valuable than younger people.[[31]](#footnote-31) These stereotypes impact on the social and psychological wellbeing of older Australians. The resultant social costs can place individuals under financial stress, and increase the risk that individuals will live in poverty in their later years. Inability to access quality paid work has been linked to inactivity, cognitive decline, depression and social isolation.[[32]](#footnote-32)

Addressing employment barriers can ensure that there is more diversity in the workforce and society retains the knowledge, wisdom and experience of older people. It also provides opportunities for intergenerational knowledge-sharing, and guidance and mentoring for younger workers. Far from being net receivers of help and support, older people are, in fact, net providers. Even if not in the formal workforce, they often provide childcare, financial, practical and emotional assistance to family members, such as helping people outside the household with the tasks of daily living.[[33]](#footnote-33)

## Cultural aspects

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| Issues   * Limited English language proficiency can result in difficulties accessing services or a lack of awareness of services. * Cultural issues or preferences can result in a reluctance to access services. * It can be more difficult for some people to access rental housing because of their race, religion or cultural background. * Some services may be culturally inappropriate and workers may lack cultural competency. * Attitudes about family roles and responsibilities may result in criticism of those who relinquish it. For example, in some communities caring for an older person may be seen as a family responsibility only. * People from culturally and linguistically diverse (CALD) communities may experience isolation and fewer support structures. In particular, older CALD women may be fearful of interacting with unfamiliar people. * Housing may not cater for people’s cultural needs. |

The 2011 Australian Census showed that over 1.3 million Australians aged over 50 were born in a non-English speaking country, representing more than 20 per cent of people in that age group. Research shows that older CALD Australians are less likely to use available services, including Home Support Program services, and rely more heavily on family for care and support than non-CALD Australians. [[34]](#footnote-34)

## Financial capacity

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| Issues   * People enter later life with different levels of income and with different financial capacities. These have a direct influence on the housing choices they can make, such as whether to purchase or rent alternative housing. Many older people have fixed or lower incomes and have difficulty meeting housing costs. * Eligibility for, and access to, rebates and concessions (for example, for rates and electricity) are confusing and can vary across local government areas. |

The Queensland Council of Social Service (QCOSS) advised that housing costs are the single largest financial burden for older Queenslanders who rely on the age pension or have lower incomes, especially those who rent in the private market.[[35]](#footnote-35)

The Queensland Government and local governments provide concessions and rebates to eligible older Queenslanders for electricity, water, rates and gas. These concessions and rebates provide some financial relief that assists older Queenslanders, particularly pensioners and those with lower incomes with their housing costs. Some concessions are available to all older people irrespective of assets and income.

The Taskforce noted some inconsistencies in concession amounts, such as those for rates across local government areas. There is a need to ensure that concessions are provided to those most in need, and those who are eligible only access the concessions to which they are entitled.

The recent *Inquiry into the adequacy of existing financial protections of Queensland’s seniors* (the Parliamentary Inquiry) noted that financial literacy is increasingly recognised as a core life skill for modern society and vital for sustaining financial wellbeing in later life. The Parliamentary Inquiry noted that declining levels of financial capacity in older age converge with the need to make more significant decisions around retirement and arrangements for aged care.[[36]](#footnote-36)

A large body of research has identified a correlation between financial literacy and better financial and household outcomes.[[37]](#footnote-37) Those with low financial knowledge are less likely to plan for retirement and, as a result, accumulate less wealth.[[38]](#footnote-38) When older people were asked what advice they would give younger people, a common answer was “to save more while you are young.”[[39]](#footnote-39)

The Parliamentary Inquiry noted that financial knowledge is not always a protective factor, and a little knowledge could result in overconfidence and result in poor decision-making. Therefore, programs and supports must be well-researched and evidence-based to produce the desired outcomes.

The Financial Options Roundtable discussed the importance of individuals having the confidence and skills to manage their own finances and plan for their life course, including housing. Further, this education should start at an early age. True financial literacy empowers individuals to make well-informed choices for their financial well-being.[[40]](#footnote-40)

## Financial disincentives to transitioning

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| Issues   * There are several barriers or disincentives to downsizing or right-sizing, such as the costs associated with buying and selling, including stamp duties and moving costs. These costs and the overall stress of moving house may deter people from seeking alternative housing options. As a result, older people may choose to stay in unsuitable housing rather than incur such costs and associated stress. * The assets means test on the age pension can be a prohibitive factor for older people wanting to sell their home and move to different accommodation. |

Ageing in place for many people means remaining in their family home, but for others this may mean moving to another house within their local community. If the mortgage on a family home is paid off, there are few financial reasons (and potentially financial disincentives) for an older person to move.

Community consultation confirmed research by a number of organisations, such as the Australian Housing and Research Institute (AHURI) and the Productivity Commission, that reported that older people face significant disincentives to downsizing or moving to alternative accommodation.[[41]](#footnote-41) [[42]](#footnote-42) Chief among these are:

* financial costs of buying and selling
* difficulty and stress of moving house
* reduction in eligibility for the age pension and its associated benefits.

Stamp duty is the tax levied by all Australian territories and states, including Queensland, on property purchases. The stamp duty a buyer pays is based on the property purchase price, location and loan purpose. Stamp duty is a key revenue source for the state government. The property industry has consistently called for reductions in stamp duty and both the Productivity Commission and Australian Council of Social Service (ACOSS) advise that stamp duty is an inefficient tax on housing mobility. Many reviews have recommended its abolition. ACOSS states “…..they discourage older people from downsizing after retirement and make it harder for workers to take up jobs in other locations.”[[43]](#footnote-43) [[44]](#footnote-44)

Many older Queenslanders who live in their own homes, but have few other assets or income sources, may have housing security, but low fixed incomes. Others own their own home and are able to draw upon superannuation funds or other assets to provide them with sufficient income to fund a comfortable, leisure-oriented retirement.

The value of the family home is exempt from assessments of eligibility for the age pension. This is consistent with the value placed on ownership of the family home in Australian culture. Traditionally, governments have been reluctant to be seen to be ‘taxing the family home’ or in any way penalising home ownership. This provides a significant disincentive to selling the family home and purchasing a smaller or different one, because any ‘profit’ on the transaction is treated as an assessable asset for the age pension. It may result in a reduction in the amount of pension received. Also, older people may feel they are spending their children’s inheritance this way, whereas the entire value of the original family home will be maintained if they choose not to sell.

In their submission to the Senate Economics Reference Committee Inquiry into Housing Affordability, AHURI noted that exemption of the family home from age pension assessments potentially undermines incentives to downsize or sell the family house if it reduces pension entitlements. AHURI advised that research had shown that older people tend to occupy larger houses than suggested by their household size, indicating some inefficiency according to typical standards of occupancy. It noted that downsizing as people age may also have benefits in better aligning housing resources to needs and releasing equity.[[45]](#footnote-45)

Pension policy is the responsibility of the Australian Government. There will continue to be difficulties in removing barriers to downsizing while the policy levers sit at different levels of government and there is no unified approach to address these issues.

## Private rental housing

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| Issues   * People living in private rental housing are particularly vulnerable to a range of factors, including decisions by the property owner, increases in rent and the cost of living. * People with a disability in the private rental market are particularly vulnerable due to the lack of modified and/or modifiable private rental stock available and the difficulty in having a rented property modified. * People living in private rental dwellings have limited financial options for developing equity in housing, and are vulnerable to a housing crisis due to insecurity of tenure, short leases and lack of control over the physical nature of their dwelling. |

Many reports have found that pensioners who rent privately have poorer outcomes, including higher financial stress, than those who own their homes outright or live in social housing. Older people in private rental housing report that they experience high levels of anxiety due to unstable tenure, frequent rent rises (with rent rises outpacing rises in rent assistance[[46]](#footnote-46)) and the need to move frequently. A high proportion pay more than 30 per cent of their income on housing costs. A recent report by QCOSS raised concerns about age pensioners’ housing costs in the Brisbane private rental market, with single and couple age pensioners paying almost 50 per cent of their income on housing costs.[[47]](#footnote-47)

Older people in private rental can easily find themselves in a housing crisis after experiencing a ‘trigger event’ such as death of a spouse, a family breakdown, an emerging health or mobility issue, or a ‘notice to vacate’. Evidence shows that the greatest proportion of people who are homeless for the first time in later life have come from a crisis in the private rental market. [[48]](#footnote-48)

Community consultation reiterated the vulnerability of older renters. It was suggested that organisations like the Real Estate Institute of Queensland (REIQ) could promote older tenants to landlords as ‘tenants for life’.

The predominant form of government assistance to older people in the private rental market is Commonwealth Rent Assistance (CRA). According to Peterson and Jones (2013), CRA does have a positive impact on housing affordability. However, it is unable to adequately assist older people paying high levels of rent because of the ceiling on the supplement and the fact that the CRA has not kept pace with rental rises or regional variations in rent levels.[[49]](#footnote-49)

Those who rent privately can face evictions, commonly for reasons that are not breaches of tenancy law. Avoidable evictions generate unnecessary churn costs for renting households, government and the community. These costs are economic and social, with the greatest effect being on those on low incomes.[[50]](#footnote-50)

‘Without grounds evictions’ often mask retaliatory or discriminatory reasons. Tenants frequently report concern for their tenure when they attempt to pursue other rights such as having the property repaired. Fixed-term tenancy agreements in Queensland are commonly for six months and the tenant must rely on an offer of renewal from the owner or agent.

Renters commonly report their reluctance to complain or push too hard where they are in dispute with an owner or agent during the tenancy due to a risk they will be seen as a ‘trouble maker’ and evicted without grounds.

Currently, tenancy laws in Queensland do not comprehensively address the grounds for evictions considered legitimate in the housing market. ‘Without grounds evictions’ could be prevented under Queensland tenancy law, and would require the introduction of additional grounds.

Tenants Queensland advises that lessors should only be allowed to give notices of termination on specified reasonable grounds. Tenancies should only be terminated against tenant’s wishes where:

* there are grounds as prescribed by residential tenancies legislation
* when appropriate notice is given
* in the case of a dispute, a tribunal or court determines that in all the circumstances of the case it is appropriate to end the tenancy (it should not fall to the tenant to apply to a tribunal to stop a termination from proceeding).

Most European countries, including the United Kingdom, already have prescribed grounds for eviction and many are introducing housing policies that focus on social inclusion and the prevention of homelessness.

Protection from retaliatory evictions would be improved if legislation included clearly prescribed grounds for when a tenancy may be terminated against the tenant’s wishes. The following grounds for evictions could be introduced:

* the lessor requires the property for their own use, or for the use of a member of their family, as a principal place of residence (using the same definition of *family* that applies at section 42(5) of the Tasmanian legislation)
* significant repair or renovations are to be performed in respect of the premises, such that continued occupation of the premises cannot be accommodated for a period of four weeks or longer
* the lessor specifies a purpose that is, in the circumstances of the case and in the opinion of the Queensland Civil and Administrative Tribunal, sufficient to justify termination (for example, extraneous circumstances)
* breaches are serious or persistent.

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| **5.7 Recommendations - Individual resilience**   1. That the Queensland Government assist vulnerable older people to access and maintain appropriate housing by:  * exploring options for reducing the barriers, including financial, structural and social, that discourage or prevent older people from moving or ‘right-sizing’[[51]](#footnote-51) (for example, consideration could be given to older people in exceptional circumstances receiving assistance such as stamp duty concessions) * making representation to the Australian Government for a national seniors housing policy, which addresses the Commonwealth barriers to right-sizing * reviewing all current and potential concessions and their accessibility, to ensure they meet the needs of older people who are most in need of assistance. Concessions need to be available regardless of housing choice, and the availability of concessions needs to be communicated effectively.  1. That the Queensland Government explore mechanisms to support greater security of tenure for older people in private rental housing, which may include:  * working in partnership with other levels of government to strengthen assistance to people in private rental housing who are at risk of homelessness * providing incentives for private rental landlords to have their housing modified in line with universal housing design principles * partnering with relevant bodies, such as the REIQ, to advocate to landlords the benefits of letting to older tenants * promoting greater security of tenure through mechanisms such as ‘just cause eviction’ and withdrawal of ‘without grounds terminations’ * reviewing tenancy law and addressing any impacts that may cause disadvantage.  1. That the Queensland Government takes a leadership role in supporting individuals to plan for their housing future including:  * developing a long term engagement and communication strategy about options and opportunities to facilitate early planning for housing choices and financial security, including encouraging older home owners to renovate their homes (in line with universal housing design guidelines) to accommodate future needs * exploring options to improve current financial literacy efforts, particularly for Queensland’s older people, consistent with the *Inquiry into the adequacy of existing financial protections of Queensland’s seniors* recommendations * considering opportunities for engaging with young people on topics such as financial literacy, money management, superannuation, compound interest and the advantages of saving in order to begin financial education at an early age.  1. That the Queensland Government advocate to the Australian Government for adequate places to be available for fully-subsidised seniors to enter residential aged care within reasonable wait times. 2. That the Queensland Government, with relevant partners, develop innovative strategies to support older people with a disability, including dementia, who are living in social housing, private rental housing or are homeless, to remain in their own homes or transition to more supportive housing. |

# FINDINGS – HOME RESILIENCE

Home resilience refers to the factors impacting the individual dwelling, such as its design and accessibility, proximity to services and transport, and the age-friendliness of the local community.

What success looks like

Housing for older people is located within age-friendly communities where older people can actively contribute to, and participate in, community life. Ideally, all housing types are built to design standards that can adapt to personal needs and preferences throughout a person’s life. The design allows the home to be modified simply and cheaply, either for the first occupants as their needs change or for future occupants. Ideally, housing is located close to services and transport options.

Policies, legislation and regulation, contracts and other documents and procedures relating to housing are simple and easy to navigate. They are regulated, standardised and have the flexibility to support a range of choices for older people. Older people have access to objective information about housing options and related services that is relevant, simple to understand and assists people to make informed choices. Individuals are able to select the pathway most suited to their needs and wants.

## Housing services, information, legal and contract options

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| Issues   * It can be difficult for older people and their family members to obtain relevant, reliable, objective information and services, for example on financial planning and accommodation options. It may be difficult to know what questions to ask and who to consult. Older people may need support to make housing transitions, particularly if the transition is due to an unexpected event, such as illness or death of a partner. * Legislation, contracts and processes can be complex and confusing. Older people seeking to move, or transition to alternative accommodation, may find the options confusing, inappropriate, unavailable or costly. If the challenges are too great, they may postpone an important housing decision. |

A major concern of older people is where and how to access advice that is sound, objective and reliable. There are limited sources of information and advice on retirement and housing, and it is difficult for older people to know where to access these sources. The Taskforce heard that many people do not actively seek information or research their options, or they may be overwhelmed by the amount of information.

Older people can be affected by the loss of confidence and direction that comes from losing a partner, or they may be in other types of changed or forced circumstances such as ill health, and may need support to make decisions about residential transitions. Those who are unable to access social or other support are not well-positioned to identify their own needs and match them with services. Also the physical aspect of moving can be difficult for older people, particularly if they are in poor health.

A strong theme in the community consultation sessions was the need for emotional support in decision-making and transitioning to alternative accommodation. There is a lack of integrated services that assist older people to work through the multitude of decisions they need to make to be fully prepared for ageing.

The Taskforce heard that legislation and regulation, contracts and other documents, and processes can be complex in ways that often deter people from entering into housing arrangements or planning for their future. Greater clarity around contractual arrangements is needed to support people to make good decisions, particularly about contracts related to entering retirement villages and manufactured home parks.

Queensland is in need of a service that assists older people obtain sound, objective and reliable information. One such program is FirstStop Advice in the United Kingdom ([www.firststopcareadvice.org.uk/](http://www.firststopcareadvice.org.uk/) ). It is an independent, impartial and free service that assists older people to make informed decisions. It provides services and tools to help older people access housing, care and financial advice, and also provides advice to families and carers. This type of program is worthy of investigation as a possible model for Queensland.

Ideally, products and services that assist older people to transition to appropriate housing, need to be developed and co-designed with older people including different cohorts such as vulnerable or disadvantaged people, Aboriginal and Torres Strait Islander peoples and older people from culturally and linguistically diverse backgrounds.

## Accessible housing and universal design

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| Issues   * The majority of housing is not built to universal design standards. * A large proportion of existing housing is difficult to adapt or retrofit to suit the needs of older people or those with disabilities. Adapting or retrofitting homes can be costly, and finding professionals to advise, design and construct can be a major challenge. * House repairs and maintenance can be costly and difficult to initiate and coordinate for older people. * People living in private rental housing may be at risk of insecure housing. Private rental housing is not always affordable and making modifications to allow ageing in place may not be possible. |

Accessible housing, or liveable housing, is housing that meets the changing needs of occupants over their lifetime. It includes design features that make homes easier and safer to use for all occupants and their visitors, including people with mobility impairments. It seeks to enhance the quality of life for occupants over their lifetimes. Liveable housing can also support ageing in place.

In 2011, national targets for proportions of new housing to be built to universal design standards were included in the Council of Australian Governments’ *National Disability Strategy 2010-2020*. This built on work by industry, community and government, working together through the National Dialogue on Universal Housing Design and Liveable Housing Australia (LHA). LHA has published design guidelines to ensure consistent application of liveable housing design standards.

There is a lack of statistical data on the number of new homes in Queensland which use LHA’s design guidelines or are built to universal design standards. It has been observed that only a very small number of new homes are built to these guidelines or standards. Industry representatives argue that universal design adds costs to the construction of dwellings which must be passed on to the consumer.

Recent community consultation processes for *Queensland: an age-friendly community* found that older people rated provision of affordable housing, suitably designed housing and greater accessibility as the highest priority for housing. Specifically the key areas of community focus were to build more diverse housing opportunities, such as affordable, low set, single villas.

Recent community consultation processes relating to the *Working together for better housing and sustainable communities discussion paper* also found that older people seek housing that is more accessible and smaller in their local area, but they are unable to find housing that meets their needs. The notion of incentives for developers to provide housing that is compliant with the LHA design guidelines was also suggested.

There is a correlation between ageing and disability, and the desire to age in place often leads to the need for costly retro-fitting of existing dwellings as residents’ needs change over time.

A continuing shortage of accessible housing means it will remain difficult for Queenslanders to attain housing that allows them to age in place. This shortage is experienced acutely by older people in the private rental market who have limited control over their dwelling and little accessible rental housing.

The Queensland Government Home Assist Secure (HAS) program provides referrals and subsidised assistance to eligible people unable to undertake or pay for critical maintenance services. Eligible people include home owners aged 60 years and over, or people of any age with a disability. The HAS program also provides access to small grants for home modifications and other minor works to assist older people to remain longer in their dwelling. Older people in private rental have difficulties accessing the HAS program as a modification to the property requires the consent and financial investment of their landlord.

Some countries have passed laws and regulations to increase the proportion of accessible dwellings. In Canada, several provinces require a percentage of units in apartment buildings to be constructed as barrier-free or accessible units, and have included specific requirements in their building code.

In the United States, the Inclusive Home Design Act was introduced in Congress in July 2015. The bill proposes to increase the number of homes usable by people with disabilities by requiring all newly built single-family homes and townhouses receiving federal funds to meet access standards. Many jurisdictions already have laws requiring certain percentages of new housing to have universal design features if they are receiving government funds. Other jurisdictions have attempted to use financial incentives to increase the proportion of new dwellings constructed to universal design standards.

The Taskforce heard very strong community support for mandating universal housing design standards. The Taskforce members acknowledge the importance of liveable housing design, particularly for older people with a disability. It was felt that the building industry and general public are not fully aware of the benefits of installing these features in new housing and that active promotion of liveable housing design could increase uptake.

The Property Council of Australia, a contributor to the development of the LHA design guidelines, highlighted concerns about the practicality and feasibility of mandating universal housing design standards for all new housing and retrofits. The Property Council notes that the LHA design guidelines were developed without reference to, or consideration of, other design, planning, development assessment and cost considerations. For example, whilst it is desirable to construct and retrofit housing to universal housing design standards, it may not be practical where building areas are prone to flooding, have environmental values, bushfire protection or steep gradients. The Property Council states that the introduction of mandatory guidelines would necessitate an exemption process with planning and development assessments at the local government level, with associated costs. Appendix 5 provides the full response from the Property Council of Australia.

## Older Aboriginal and Torres Strait Islander Queenslanders

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| Issues   * There is insufficient suitable, culturally appropriate housing available for older Aboriginal and Torres Strait Islander Queenslanders. * There are insufficient suitable, culturally appropriate community services available for Aboriginal and Torres Strait Islander Queenslanders. * The majority of housing built for older Aboriginal and Torres Strait Islander Queenslanders is not built to universal housing design standards. * Historically, governments have imposed housing design on Indigenous people. |

Older Aboriginal and Torres Strait Islander people (76,300 persons aged 50 years and over in 2011) play a significant role in maintaining traditions and links to Indigenous culture, in addition to the contributions they make to the Queensland economy. They are also very important and respected members of their communities as role models, supporters and educators for the young. Notably, they face a specific set of circumstances in relation to housing.

For the Aboriginal and Torres Strait Islander population, life expectancy is 10.6 years lower than that of the non-Indigenous population for males (69.1 years compared with 79.7) and 9.4 years lower for females (73.7 compared with 83.1).[[52]](#footnote-52) Due to poorer health and higher levels of socioeconomic disadvantage relative to the non-Indigenous population, the health care and support needs of older Indigenous Australians differ from those of other Australians. Aboriginal and Torres Strait Islander people use these services at both higher rates and younger ages.[[53]](#footnote-53)

Ageing in place is more common for many Indigenous people because of the strength of connection to land, family, community and culture. Aboriginal and Torres Strait Islander people may require differing housing needs depending on whether they are located in urban, regional or remote locations (noting that, in some remote communities, the majority of the population is Indigenous).

While the gap between Indigenous and non-Indigenous home ownership is gradually decreasing, Indigenous people are still half as likely to be homeowners compared with other Queenslanders. Australia–wide, 11 per cent of Indigenous households own their home outright while 25 per cent were homeowners with a mortgage. They are twice as likely to be renting their accommodation, making them more vulnerable to the vagaries of the private rental market and threats of homelessness, and more likely to be dependent on social and affordable rental housing. In Queensland, they are also four times more likely to be living in overcrowded conditions and five times more likely to use a homelessness service than non-Indigenous people.[[54]](#footnote-54)

The Taskforce heard that past governments imposed housing design on Indigenous people. Housing for Indigenous people needs to be designed in consultation with the user to ensure suitability to older people’s needs and cultural appropriateness.

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| 6.4 Recommendations - Home resilience   1. That the Queensland Government convene innovation workshops with expert facilitators to co-create with diverse cohorts of vulnerable older people (including the general older population, Aboriginal and Torres Strait Islander peoples and older people from culturally and linguistically diverse backgrounds) to:  * develop strategies that support older people to transition to alternative housing as, and when, needed * develop appropriate communication and engagement mechanisms for those who need and/or want it * facilitate the co-design of new housing models to ensure suitability and cultural appropriateness.  1. That the Queensland Government retain and expand its investment in critical and cost-effective Home Assist Secure services, to support ageing in place. 2. That the Queensland Government adopt a policy position to mandate that all new housing and retrofits be designed to universal housing design standards in order to facilitate an appropriate stock of accessible housing into the future, consistent with commitments made in the Council of Australian Governments’ *National Disability Strategy 2010-2020*.\* This would include development of a strategic plan to achieve a mandated regime by 2020. The strategic plan could include steps to implementation including aspects such as innovation in design, changes to the planning regime and building codes and industry education. Innovative design options could be supported through a grants round similar to the *Advance Queensland Small Business Innovation Research* pilot or *Advance Queensland Strategy*.   \* Note a contrary view was expressed by one Taskforce member. See Chapter 6.2 and Appendix 5. |

# FINDINGS – SUITABLE HOUSING OPTIONS

Suitable housing options refers to the factors that influence the supply of housing, including land availability, planning flexibility, diversity of accommodation options and designs, and diversity of financial options that enable housing choices.

What success looks like

Each neighbourhood in Queensland, including regional and remote areas, has a supply of adaptable housing and a sufficient variety of housing sizes and types to provide for people at different stages of their lives. Government and community planning schemes and decisions about new and existing housing support the development of diverse housing types. They cater for older people with diverse preferences and different household sizes and familial relationships.

Older Queenslanders can confidently access and use financial products that are reliable, flexible and ethical, allowing them to utilise their existing home equity to access care and accommodation should they wish. Financial products are supported by simple contractual and legal arrangements with standardised terms and the flexibility to adapt to the needs of older consumers. These financial products are backed by investment and development models that allow financial institutions to offer flexible and attractive products and services to older Queenslanders.

## Diversity of accommodation options

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| Issues   * Older people are diverse. A wider range of housing options is needed to cater for that diversity. * Housing for older people needs to take account of the circumstances of those caring for others. * Accommodation designed for older people is not always located in the communities where they would like to live. Some ‘seniors’ accommodation can be far from services and lack access to reliable transport. * Housing may not cater for people’s needs, including their cultural requirements. |

Community consultation by the Taskforce confirmed that whilst some people prefer to live alone or as couples, others may prefer to live in multi-generational households. Whilst most people wish to live in intergenerational communities, some people prefer to live in ‘seniors only’ settings. In addition, some older people are caring for others, including spouses, children with a disability or grandchildren. A spectrum of housing options and choices needs to exist in the community to cater to that diversity.

The Taskforce and Expert Reference Group considered the concept that planning and housing policies and instruments need to provide for a diversity of housing types, age friendly design and mixed use development, located close to appropriate transport options.

## Affordability and accessibility of housing

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| Issues   * There is insufficient affordable housing in new developments built to universal housing design standards. * Affordable housing that is adaptable and accessible is not always considered of high importance in planning schemes and residential developments. * Planning schemes are restrictive, inflexible and time consuming, providing the biggest barrier to developing new housing options. * Land is often unavailable for senior housing in the areas where it is needed. * Housing suppliers are impacted by regulation in terms of costs, red-tape and time. |

The majority of older people access housing in the private market either through home ownership or private rental. To a lesser extent, retirement villages and manufactured home park operators provide housing that is regulated and designed specifically for older people.

Figure 3 shows the spectrum of housing options. Households in any of these categories can experience housing stress (that is, spending more than 30 per cent of their income on housing costs). Where people experience difficulty in accessing housing in the private market, the government provides a range of measures, such as social housing, to assist people to access and maintain housing. These assistance measures are listed at Appendix 6. In addition, non-government and private sector organisations provide affordable housing options.

**Figure 3: The housing continuum[[55]](#footnote-55)**



The Taskforce, Expert Reference Group members and community members raised concerns about the limited supply of affordable and accessible housing for older people, particularly those with limited mobility and those renting in the private rental market. The current market is dominated by the supply of single, detached housing and a lack of housing suitable for older persons. As a result it is difficult for people to downsize as they grow older and their children move out.

Consultation relating to *Queensland: an age-friendly community* and development of the housing strategy confirmed that choice, accessibility and ageing in place options are limited. Some expressed the view that retirement villages are not affordable to all people wanting that option.

The Taskforce heard that affordable housing rarely provides the profit yields that investors in the private sector and superannuation funds seek. A possible option is to leverage affordable housing options off projects being delivered for the more affluent.

In the United States, where there is limited housing provision by the government, there is a tradition of philanthropic organisations providing affordable housing solutions funded largely through cover bonds and tax credit arrangements. By comparison, the philanthropic sector in Australia is less developed and is not a significant contributor to affordable housing.[[56]](#footnote-56) There may be opportunities for further partnering with this sector.

The Financial Options Roundtable discussed at length how the private sector could be engaged to invest in housing for older people. It indicated that superannuation funds and affinity organisations, such as the Royal Automobile Club of Queensland (RACQ), are seeking increased opportunities to engage with their customer base on issues broader than their traditional core business. There may be opportunities to partner with these organisations as well as private equity firms.

The Affordable Housing Working Group established by the Australian Government is focused on increasing the supply of affordable housing (social housing and housing in the private rental market) through financing models that are innovative, transformative and implementable.

Social housing delivered by the Queensland Government and community housing organisations plays a key role in supporting older people on low incomes to age in place. In Queensland, 4.4 per cent of people aged over 65 live in social housing.[[57]](#footnote-57) Older social housing tenants are able to have their dwellings modified, based on assessments by occupational therapists. In addition, older people are invited and assisted to transfer from larger to smaller properties.

An additional challenge is to develop new forms of service-integrated housing, as many ageing social housing tenants develop needs for on-site care and support that are difficult to meet. There may be opportunities for the Department of Housing and Public Works to partner with agencies to increase the supply of social housing using designs and developments that offer choices for older people. This may include providing different levels of on-site care and support tailored to the needs of the person.

These partnerships could involve co-location and sharing of facilities and living space by older people with different housing tenures. An example is the Moonah Park facility provided by Churches of Christ Care, where aged care, retirement village and social housing arrangements are provided for older people in a community setting.

## Innovative accommodation options

Professor Bruce Judd noted that the housing market in Australia is conservative and lacks innovation compared with other countries and that there is the potential in Queensland for more innovative housing options and models.[[58]](#footnote-58)

The Taskforce identified many examples of innovative forms of housing that cater to the different needs of older people. Some examples are:

Fitzgibbon Chase

Fitzgibbon Chase is a master-planned community located 13km from the Brisbane CBD. It is located within close proximity of transport, shopping and established amenities. The development was designed to include a diverse range of high quality, well-designed and well-priced homes and living options.

The community was planned to incorporate different types of dwellings including units, houses and townhouses. It provides the opportunity for people to buy or sell in the same area, which is ideal for people wanting to downsize in the same community to remain close to friends and family. Social housing is also provided in the community.

Seniors’ clusters

Seniors’ clusters, sometimes referred to as ‘pocket communities’ involve a small number of dwellings built around a common green space. Public areas of the homes tend to face the shared spaces with bedrooms further away. This concept can be taken further into more sophisticated forms of space-sharing and co-housing.

Co-housing

A co-housing arrangement comprises private dwellings (homes or rooms) supplemented by shared facilities. The community is planned, owned and managed by the residents, who also share activities like cooking, dining, child care, gardening and governance of the community. Common facilities may include a kitchen, dining room, laundry, child care facilities, offices, internet access, guest rooms and recreational features. Co-housing facilitates interaction among neighbours for social, economic and environmental benefits.

Hundreds of co-housing communities for older people exist in the Netherlands, Denmark, other northern European countries and Canada.

Some co-housing projects attempt to establish a multi-generational community, whilst others are specifically for older people. As supportive environments that promote ageing in place, co-housing is particularly well-suited for women, older people and some culturally and linguistically diverse groups.[[59]](#footnote-59)

Apartments for life

The concept of creating communities with a combination of shared and private space is also central to the Humanitas ‘Apartments for Life’ model. The model includes apartment complexes, lived in and partly run by independent older people, and offers services on a needs basis. These include medical, daily care, recreational, educational and social support, up to and including nursing home-type care. The concept was developed in Rotterdam in response to the demand for an alternative to old-style nursing homes and hostels. It seeks to maximise both the independence and community connections of residents as they age and begin to require greater amounts of care.

Shared equity loans

Tenants in government-owned housing are able to enter into a partnership with the government to buy a share of the home in which they are living. In Queensland it is known as the *Pathways shared equity loan.* Over time, more shares can be purchased in the partnership and the former tenant can become a full home owner. This type of product, funded by government or by social impact bonds, was flagged during community consultation as a beneficial arrangement both for the older person and the government.

RV Home Base

It is estimated that 80,000 grey nomads are on the road at any one time in Australia. [[60]](#footnote-60) [[61]](#footnote-61) RV Home Base in Hervey Bay provides housing in a retirement village arrangement that is purpose built to accommodate older owners of recreational vehicles and their active lifestyles.[[62]](#footnote-62) [[63]](#footnote-63)

Private right-sizing arrangements

At the community consultation sessions, older people expressed interest in private arrangements between multiple older people. This could involve various types of arrangements, including:

* one home being occupied by several older people.
* purchasing a property as joint tenants or tenants in common.
* a self-planned development where a group of older people acquire a site and build individual residences.

A private right-sizing arrangement could also include use of a ‘granny flat’. Granny flat arrangements may be appropriate for parents of children with a disability living in the same home. A young person could live independently in a granny flat and remain close to their carer for mutual support.

Granny flat arrangements have become more popular in some local government areas, such as the Fraser Coast Regional Council, which offer infrastructure charge exemptions on the construction of granny flats as an incentive to provide affordable housing for older people.

It was brought to the attention of the Taskforce that many disputes between family members have arisen where an older person who originally owned the property was part of a granny flat arrangement. The practice has being linked to elder abuse. The problems seem to stem from:

* few laws existing around granny flat arrangements
* formalising such arrangements is highly problematic, especially in relation to securing protection for the assets of older people
* interaction with Centrelink around granny flat arrangements is difficult
* exiting such an arrangement, when funds are tied up in the house, are problematic.[[64]](#footnote-64)

Private arrangements need to be supported by legislation and support arrangements that protect owners and residents in the event that things go wrong or a party wants to end the arrangement.

NORCs

A recent phenomenon in the United States is that of ‘naturally occurring retirement communities’, or NORCs. A NORC is a community that was not originally built for older people, but becomes home to a significant proportion of older residents. NORCs occur as older people age in place, move into a community or where young people move away leaving sizeable proportions of older people. NORCs can be housing-based (people within a building or a cluster of buildings) or neighbourhood-based (typically detached or semi-detached houses in an age-friendly community).

A NORC occurs where older people combine their skills and energy to influence the delivery of services in their area to replicate many of the advantages of intentional retirement living. Shared or collectively organised services can include home repair, social activities, volunteer support and discounts at local merchants. NORCs have become more commonplace as the internet enables people to communicate and organise collectively. NORCs can also be supported by a network established by a non-government organisation. Experience in the United States is that most NORCs are partially member-funded with some outside financial assistance.

Alternatively known as ‘virtual retirement villages’, the first of these has been established in Australia. The Waverton Hub in northern Sydney was established to help local older people stay in their own homes for longer. Partly funded by grants and operated using a customised website, the hub will provide members with social, learning and fitness activities, as well as help with day-to-day tasks.

Rental affordability schemes

The Taskforce heard that the National Rental Affordability Scheme (NRAS) provides low cost rental housing for older people. NRAS is a partnership between the Australian Government and states and territories to invest in affordable rental housing. NRAS commenced in 2008 to address the shortage of affordable rental housing by offering financial incentives to the business sector and community organisations to build and rent dwellings to low and moderate income households at a rate at least 20 per cent below market value rent.

## Community attitudes

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| Issues   * Community attitudes can result in opposition to the development of age-specific housing for older people. |

The Taskforce heard that community attitudes towards aged-care and social housing, or perceptions about the design of these housing types, has impacted planning decisions. There are perceptions that property values will be affected and that neighbourhoods will become institutionalised. Community perceptions are that housing for older people is institutional, separated (often gated) and poorly designed. The Taskforce also heard that some developers have limited community engagement and/or communication strategies and development designs may not reflect local culture or expectations.

The reality is that older Queenslanders as a group are healthier, wealthier and have higher aspirations than previous generations of older people. Attitudes towards older people have been shifting for some time from a ‘sympathetic and paternalistic’ view of older people as ‘needy and deserving’ to one where they can be seen as ‘a bit of a burden’. Changing these attitudes will depend on a whole-of-life view of ageing and an understanding that investing in the health and well-being of ageing people benefits everyone in society.[[65]](#footnote-65)

## Regional and remote communities

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| Issues   * There are fewer housing options in regional and remote areas of Queensland. * Often the delivery of housing to regional and remote communities is not financially viable. |

The ageing of Australia’s population is more marked in rural areas. Australian Bureau of Statistics (ABS) data for 2011 show that 40 per cent of all Australians in the 70 to 74 year age group live outside Australia’s capital cities compared with only 25 per cent of people aged 25-29.[[66]](#footnote-66)

Reports from the Australian Institute of Health and Welfare (AIHW) show that, on average, older people in rural areas have lower incomes, experience greater levels of disability, reside in poorer quality housing, and have lower levels of completed education. Centralisation of services, reduced access to health services, transport difficulties, inadequate local infrastructure, and vulnerability to drought and other natural hazards increase the difficulties faced by older Queenslanders living in regional and remote areas.[[67]](#footnote-67) Community consultation indicated that there are some pockets of Queensland that are not considered regional or remote but are still disconnected, such as the islands in Moreton Bay.

At the Financial Options Roundtable, representatives of the private and not-for-profit sectors outlined the difficulties with providing housing in these areas, including the red-tape and associated costs of accessing land, building and operations. Often these difficulties mean that developments are not financially viable, and developments built in regional areas may remain less than fully occupied. A representative of the not-for-profit sector indicated that they continue to deliver to financially unviable locations due to their commitment to these communities. These developments are often funded through cross-subsidisation between operations.

Economic Development Queensland’s Ageing in Place pilot project supports people in regional communities to age in place. Through the project, adaptable housing will be built in regional communities so that older people can remain in their towns, close to family and friends. The strategy includes building one and two bedroom, low set duplex and villa homes featuring wider hallways and doorways to accommodate wheelchairs. The design includes kitchen benches set at different heights, reinforced bathrooms for the inclusion of handrails and accessibility equipment, and personal safety switches. The pilot scheme targets four towns: Winton, Longreach, Barcaldine and Cloncurry.

## Diversity of financial options

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| Issues   * For many older Queenslanders, their wealth[[68]](#footnote-68) lies in the family home. They may be reluctant to use the equity in their homes to fund services they need as they grow older. * While financial institutions can provide equity release products, they are reluctant to provide services to people who do not have an income. |

The majority of older Queenslanders own their own home outright and have housing security. Some have sufficient income to fund a ‘comfortable’ lifestyle, but many have low fixed incomes. Older households tend to be asset rich and income poor with most wealth tied up in the family home.[[69]](#footnote-69) The Taskforce focussed on housing equity as a store of wealth that can potentially be used by an older person as a source of income or funds for their care or lifestyle needs.

Representatives of financial institutions indicated the sector’s reluctance to provide loans or equity release products to people without incomes due to a range of factors and risks. However, equity release products, known as reverse mortgages, care mortgages or care loans, do exist and are supported by legislation.

The Financial Options Roundtable discussed issues around older people accessing these products including their knowledge about the products and attitudes toward use of the family home to fund older age needs. The Financial Options Roundtable considered that there is further work to be done in establishing financial products.

## Aged care

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| Issues   * Transitioning to aged care is a complex process. * The transition process from independent living to residential care can be extremely difficult for many seniors, especially those who may be ill, have early dementia or are without family assistance. * The home care reforms underway are a positive step forward, but home care will still operate as a capped place arrangement and not a fully demand placed system. * The preference to age in place is expected to drive demand for home care and modifications to prolong the stay in the family home. |

Aged care in Australia is administered by the Australian Government and governed by the *Aged Care Act 1997*. Aged care provides a range of home care options and supported residential accommodation for older people who are unable to continue living independently in their own homes. The type of care provided ranges from personal care, to assistance with daily living activities, to 24 hour/day nursing care.

Aged care is undergoing significant reform. A key reform is the move towards consumer-directed care in the delivery of home care commencing in 2017. The intention is for people to have greater choice, and care will be based on need. There is also a significant shift towards the delivery of services to people where they currently live rather than in residential aged care settings. The investment in home support and home care packages will enable people to age in place for longer and have greater choice and flexibility in home-based care and support. The home care reforms are a positive step forward, but home care will still operate as a capped place arrangement and not a fully demand placed system. To exercise choice of provider, older people will need to obtain a place, which can be a lengthy process in many locations.

Residential aged care also operates on a capped supply basis where places are allocated to Aged Care Planning Regions based on a ratio per 1,000 residents 70 years or older. The allocated place ratio for Queensland as at 30 June 2015 was 97.1 per 1,000.[[70]](#footnote-70) However, the more critical measure is that of operational places per 1,000 as not all places allocated to providers are utilised. In Queensland the number of operational places per 1,000 has declined from 85.5 in 2006 to 77.0 in 2015. This compares with 85.6 in 2006 and 81.1 in 2015 nationally.[[71]](#footnote-71) The reduction in available places is also believed to be extending the time taken from the completion of the Aged Care Assessment Team (ACAT) assessment to obtaining a residential place. This timeframe is referred to as the median elapsed time days and while 78 days is the median,[[72]](#footnote-72) [[73]](#footnote-73) older people can wait over 12 months to obtain a critically needed place.

The transition process from independent living to residential care can be extremely difficult for many older people, especially those who may be ill, have early dementia or are without family assistance. In particular, low income seniors who are unable to pay the refundable accommodation deposit (RAD) and must compete for a fully subsidised place. To do so they need to navigate the My Aged Care system and attempt the difficult task of finding a provider with a subsidised place available. Brokering services do operate to assist people to find a residential place on a fee for service basis. As the charge is normally over $800, it is out of the reach of many older people.

The Aged Care Roadmap was developed in 2016 by the Aged Care Sector Committee, a Commonwealth advisory body, to outline what would be required to realise a sustainable, consumer-led aged care market, where consumers have increased choice and control of what care and support they receive, as well as where, how and when they receive it.[[74]](#footnote-74) The Roadmap aspires to a more equitable demand-based system providing of aged care services with greater choice for all consumers within five to seven years. While this aspirational goal has the potential to better protect more vulnerable consumers in the future, there are many disadvantaged older people who need that help today.

The trends will increase demand for the limited supply of accessible housing stock as people live longer in their current dwellings or neighbourhoods, and increase demand for services that modify houses as people age. The preference to age in place is expected to drive demand for home care and modifications to prolong the stay in the family home. The move to provide aged care services in people’s homes is converting residential aged care into an ‘end of life’ service.

## Retirement villages

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| Issues   * Housing suppliers advise that the *Retirement Villages Act 1999* (the Act) restricts suppliers to provide housing within the scope of the Act and does not allow for innovation in the sector. * The review of the Act has been lengthy and has not yet concluded. * Operators and residents of retirement villages say that the legislation is outdated. It does not reflect the circumstances of residents. For example, it does not allow for the co-location of younger people with older people, it is problematic for those transitioning to other housing types or aged care. |

Retirement villages are premises where a community of older people resides in independent living, serviced units or aged care, and share common facilities and amenities. Villages are developed and operated by not-for-profit operators such as church and community groups, as well as for-profit operators.

In Queensland, retirement villages are regulated by the *Retirement Villages Act 1999* (the Act) which is currently under review. The Act regulates a model where retirees purchase a ‘right to reside’ (relatively few schemes provide freehold title) in a unit in the village and the right, in common with other residents, to use and enjoy the communal facilities of the village.

Some older people are attracted to retirement villages due to the secure environment, relief from maintenance, social opportunities and facilities. Generally, under the retirement village model, residents pay:

* Upon entry: entry fees (an ‘ingoing contribution’)
* While living in a village: ongoing general service charges
* On departure: an exit fee; costs to reinstate the unit; legal costs and costs of sale.

The right to reside in a retirement village is subject to complex legal and contractual obligations. The views of some Taskforce members and the community consultation findings indicate that very often residents have limited understanding of their legal rights and long-term financial implications.

Some Financial Options Roundtable members indicated that the Act in its current form limits innovation and therefore restricts, rather than enables, the supply of age-specific housing. They expressed the view that while the review of the Act should be completed to address urgent, short term issues, it should then be included in a higher level review of legislation to better facilitate innovation and growth.

## Manufactured Homes

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| Issues   * Manufactured homes are expensive to move, which may make these home owners feel 'trapped' and vulnerable to increasing rents and poor service. * There is a lack of accurate contractual advice prior to moving into a park. |

The distinguishing feature of this type of accommodation is that the resident owns their manufactured home and rents the residential park land on which their home is positioned. In Queensland, these arrangements are regulated by the *Manufactured Homes (Residential Parks) Act 2003,* which is currently under review.

Some older people are attracted to this type of communal accommodation because of the secure environment, the opportunity to reside with peers and the facilities, which may include swimming pools, community halls, activities and bowling greens. The industry has expanded in recent years due to the popularity of residential parks as affordable accommodation for early retirees.

Manufactured homes are found in both mixed-use parks (a mixture of manufactured homes, caravan sites, tents and holiday cabins), which offer short and long-term accommodation, and in purpose-built residential parks containing manufactured homes exclusively. These are often targeted at the over 50s age group as 'lifestyle parks'.

Generally, park owner revenue comes from the sale of manufactured homes constructed on-site and fortnightly site rent.

Manufactured homes are expensive to move, which may make these home owners feel 'trapped' and vulnerable to increasing rents and poor service. Issues generally arise because of a lack of accurate contractual advice prior to moving into a park, and the difficulty and expense of moving from a park should the need arise.

## Homelessness

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| Issues   * The 2011 Census found that there were approximately 3,450 homeless Queenslanders over the age of 55. * There are at least two groups of homeless older people – longer term homeless and recently homeless. Homeless people have distinct housing histories and require different interventions. |

Homelessness is a disaster for the person experiencing it. Avoiding homelessness is far better for the person in question and for the community given the cost of providing assistance. Studies have consistently shown that the cost of providing services to a homeless person considerably outweighs the cost of housing assistance needed to prevent the homelessness from occurring.[[75]](#footnote-75)

During a series of surveys of homeless people in regional centres throughout Queensland in early 2015, 542 homeless people over the age of 50 were surveyed, making up almost 13 per cent of all people interviewed, with the oldest homeless person interviewed aged 87. Their responses indicated that there are at least two groups of homeless older people, each with distinct housing histories and each requiring quite different interventions.

Longer term homeless older people

Many homeless older people have a long history of unstable or irregular housing. Many have been homelessness for long periods of their lives, and may suffer from multiple issues, such as alcohol and drug abuse, gambling problems, and poor physical and mental health. This group of homeless people requires access to stable, appropriate and accessible accommodation. They are likely to require outreach and intensive case management, with links to multiple agencies and ongoing support. They may even require early access to aged care services.[[76]](#footnote-76)

Some countries have seen the development of housing specifically designed for low income and formerly homeless older people. An example is the 990 Polk building in San Francisco, which offers 81 studio apartments and 29 one-bedroom apartments for low-income and formerly homeless older people. The development offers on-site resident services including case management services, outdoor gathering spaces and convenient access to neighbourhood amenities.

Responses specifically targeted at homeless older people have been rare in Australia. An exception is Wintringham in Victoria. Wintringham is a specialist aged care provider, servicing homeless older people who qualify for aged care. It was established in 1989 in response to the deaths of elderly men and women in homeless persons’ night shelters, unable to access mainstream aged care.[[77]](#footnote-77) Wintringham now provides a range of aged care and accommodation services to older homeless people.

Becoming homeless in later life

The second group are those who have become homeless in later life. Their homelessness has been caused by a combination of factors, vulnerabilities that increase as they age, which trigger events that propel them into a housing crisis that they are ill-equipped to deal with. Most become homeless due to economic and health-related vulnerabilities experienced in the private rental market.

Research indicates that people who are homeless for the first time may have little need for ongoing support providing they are rapidly rehoused. The evidence also suggests that the greatest barrier to rapidly rehousing this group is the lack of affordable and accessible private or social rental housing. People at risk but not yet homeless need early intervention services to help them resolve their housing issues before they become critical.

Peterson et al state that: “… an essential component of prevention and rapid response is provision of housing that is both affordable and accessible and, in most cases, the most appropriate response is social housing. For people experiencing homelessness for the first time in later life who have limited histories with welfare agencies, rapid rehousing or immediately responding to their housing problem will enable them to continue independent living.”[[78]](#footnote-78)

Examples exist of homeless services that target older people. The Assistance with Care and Housing for the Aged (ACHA) program is a national specialist program that funds agencies assisting older people experiencing or at risk of homelessness with suitable accommodation and care services.

The Queensland Government provides some services to older people at risk through its Homestay Support and RentConnect services. These services are not specifically targeted at older people. It is unknown whether these services are meeting the need for support of older people at risk.

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| 7.11 Recommendations – Suitable housing options   1. That the Queensland Government develop a strategic plan to develop and enact suitable housing options for current and emerging older people. The plan could include:  * facilitating and enacting new housing typologies and planning regimes with particular emphasis on developing senior housing options embedded within established communities * using its land holdings to deliver exemplar community developments that deliver diverse housing options * exploring options for providing incentives to organisations for the provision of housing where an identified need for housing is established in a regional or remote community * developing mechanisms for building links and partnerships between government, universities, industry and community to promote research and innovation in housing design for older people through the *Advance Queensland* Strategy or the *Advancing Queensland: an age-friendly community* grants program * engaging or partnering with private equity firms, superannuation and affinity organisations to encourage and facilitate their investment, including social impact investment, in affordable and accessible housing to older people * evaluating the Ageing in Place Pilot[[79]](#footnote-79) project and considering options for broader implementation * expanding the community housing head lease scheme to other seniors housing types, including manufactured homes and retirement villages (for vulnerable or disadvantaged older people) * stimulating connections with community hubs to facilitate interconnections and engagement amongst and between children, young, middle-aged and older people and families through the *Advancing Queensland: an age-friendly community* grants program.  1. That the Queensland Government and local governments actively pursue innovative partnerships and use planning mechanisms to facilitate and deliver new models of affordable housing for vulnerable older people to:    * support a range of diverse housing options    * innovate in the use and availability of land    * minimise the timeframes and costs imposed through the planning approval process    * consider design innovations to encourage development of smaller, affordable and better-located housing    * use incentives and other strategies to significantly increase the delivery of affordable and accessible housing  * provide incentives for diverse age-friendly housing, for example:   + seniors’ clusters housing (involving a small number of dwellings built around a common green space)   + co-housing (private homes supplemented by shared facilities)   + ‘apartments for life’ (apartment complexes run by independent older people offering services as needed, including medical, daily care, recreational, educational and social, up to and including nursing home-type care)   + development of ‘naturally occurring retirement communities’ (NORCs) and ‘virtual retirement villages’ * provide incentives or concessions and lower barriers for retrofitting or providing new housing for older people as part of an age-friendly approach.  1. That the Queensland Government, as part of development of the new housing strategy, consider the current regulatory framework for seniors living, including retirement villages and manufactured homes, as a platform for development of new legislative models for housing options for the ageing population. 2. Establish an ongoing roundtable of industry, financial institutions, universities, government, consumers and other stakeholders to develop financial models and products that:    * allow and encourage older people to right-size and/or age in place    * are well understood, allowing people to make informed and confident choices    * have regulation and other safeguards to protect older people from negative outcomes. 3. That the Queensland Government advocate to the Australian Government on:    * reinstating the National Rental Affordability Scheme (NRAS) or initiate a similar program as a means of providing affordable housing accessible to vulnerable or disadvantaged older people    * exploring options for innovation in full care accommodation and affordable housing for long term homeless older people, such as the ‘Wintringham model’. 4. That the Queensland Government consider the work of the Affordable Housing Working Group, established by the Australian Government, in identifying models to increase the supply of affordable housing for vulnerable or disadvantaged people. |

# FINDINGS – SUITABLE LOCAL COMMUNITY SERVICES

Suitable local community services refers to the variety of services required to support people to age in place, including the supply, quality and accessibility of services, and how well they are integrated into the local community.

What success looks like

Older Queenslanders can confidently access the range of services they need to support them to age in place. These services are available in an older person’s local area, including rural and remote Queensland, and are accessible to people from all relevant backgrounds in the community including but not limited to: Aboriginal peoples and Torres Strait Islander peoples; people from culturally and linguistically diverse backgrounds; people who identify as Lesbian, Gay, Bisexual, Trans and/or Intersex (LGBTI) and people with a disability.

Programs and services are connected to community and accessible by public transport. Services are aimed at supporting mobility and independence and delivered in a range of ways to reach older people in their homes and local communities as required. Services are accessible, with technology and infrastructure that responds to changing needs, and delivered through inclusive and appropriate communication methods.

Community services provide individualised programs with a range of prevention, early intervention and crisis services. Service development is driven from an evidence base about needs and preferences and reflects demographic change.

## Services that support age friendly communities

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| Issues   * In some urban, regional and remote areas, there is a lack of services or service capacity. As a result it can be challenging for family, community and volunteers to fill all the needs and requirements of older people. * Services can be difficult to access or may not exist, especially in rural and remote areas. * Eligibility rules for services can be confusing and information can be difficult to access. * Community services may not always be able to meet the diverse needs of older people including, but not limited to: Aboriginal and Torres Strait Islander peoples; people from culturally and linguistically diverse backgrounds; people who identify as LGBTI; and people with a disability. * The health and community care environment is changing rapidly, and it is difficult to predict services, accessibility and need. * Regional and remote communities may experience more challenges than urban areas in accessing aged-care support. * There are challenges for organisations in attracting staff, particularly those operating in regional and remote areas of Queensland. This is compounded * Resourcing and maintaining a skilled workforce for an ageing population can be difficult, particularly in regional and rural areas. |

According to the World Health Organisation (WHO), in an age-friendly community, policies, services and structures related to the physical and social environment are designed to support and enable older people to age actively – to live in security, enjoy good health and continue to participate fully in society.[[80]](#footnote-80)

Community services can be delivered in ways that support people to age in place independently in age-friendly communities. Features of a service system that provide this support include:

* sufficient services in local communities and areas, so that people do not have to travel far to receive services
* services that are able to be delivered to the home if that suits the older person and their capacities
* services that are easy to access, with accessible information and multiple means of accessing, and that are integrated with other services an older person may need
* quality services that include older people’s perspectives on how the services should be delivered.

Services are increasingly being delivered in a way that supports older people to age in place. Increasingly, support systems for older people are designed so that people can remain independent and live in their own home.

The Financial Options Roundtable envisioned a future where more older people want to, and have the option to live in higher-density communities (similar to James Street, Fortitude Valley), where all services are nearby and easily accessible or delivered to the older person in their home.

## Technology

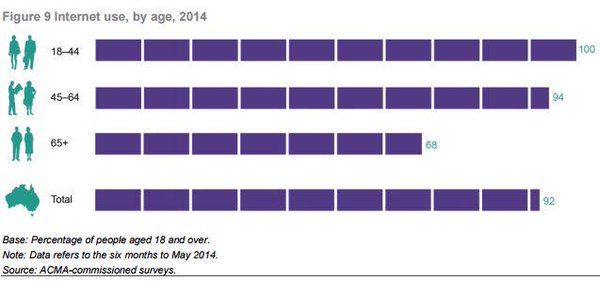
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| Issues   * An increasing number of older Queenslanders are using the internet and other digital technology. However, there is still a significant proportion of older people who lack awareness of, and do not use, digital and related technologies. |

While increasing numbers of older Queenslanders are using the internet and other technologies, they still have proportionally lower usage rates than younger people. This limits an older person’s ability to access some services or access information about their housing options. There is a need for programs that assist older people and training for those wanting to increase their awareness, and use, of modern technologies.

At the Hervey Bay community consultation workshop, Ann Moffatt, Chair of the Hervey Bay Computer Club (listed by Microsoft as one of 12 Australian innovators for her pioneering work and advocacy in teleworking), re-iterated the importance of retaining non-internet-based information sources for older people.

The Australian Communication and Media Authority published information on internet use by age in their report, Australians’ Digital Lives 2015 (see Figure 4 below). It stated that almost 100 per cent of people aged 18 to 44 years use the internet, compared with 94 per cent of people aged 45 to 64 with 68 per cent of people aged 65 or over. This shows that while many older people are using the internet, there is still a large number that do not.

**Figure 4: Internet usage for age groups, 2014[[81]](#footnote-81)**



The Tech Savvy Seniors Queensland program, launched in August 2015, is a partnership between the Queensland Government and Telstra that provides free digital training to older people. It includes use of tablets, smart phones and laptops to do banking and use of social media to stay connected with friends and family. The training is being delivered through libraries and Indigenous Knowledge Centres in 38 local government areas throughout Queensland and includes training for absolute beginners through to advanced digital users. 7,000 people have accessed the program as at August 2016.

In fourteen of these locations, there are additional support services available to participants to help vulnerable and socially-isolated older people attend and fully participate in the training sessions. The types of support include assistance with transport, support in the training sessions and information and referrals.

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| 8.3 Recommendations – Suitable local community services   1. That the Queensland Government continue to support seniors’ engage with digital, computing and internet technologies through user-friendly literacy programs and the promotion of these through:    * expansion of the use of technology hubs in public spaces    * training for seniors in the use of technology and the internet    * remote connections for Indigenous communities    * age-friendly telehealth and interactive preventative health services. 2. That the Queensland Government continue to provide information about housing and services in hard-copy format for older people who are not computer literate. 3. That the Queensland Government, when designing programs in relation to housing for older people, convene innovation workshops with expert facilitators to co-create a range of community services that support community engagement and ageing in place. 4. That the Queensland Government explore the need and options for establishing services to support older people at risk of homelessness. Services should be co-designed with organisations with strong links to care, support and community services. 5. That the Queensland Government develop the capability of housing and homelessness service providers to meet the needs of older people, including the integration of service responses with due regard to the choice and privacy of the older person. |

# CONCLUSION

The work of the Taskforce has confirmed that older people are a diverse group, the majority of which want to age in place, and live independently within their communities. The Taskforce has delivered recommendations that it believes will improve housing options and support for older Queenslanders both now and into the future.

The delivery of the recommendations will require the ongoing commitment of all levels of government, industry, the non-government sector, academia and the wider community to form new and innovative partnerships.

The Taskforce reiterates the importance of ensuring that the development of housing options and initiatives recognise older people’s desire for independence and empowered decision-making, maintenance of strong social and cultural links and connections to their communities.

The Taskforce believes that the findings and recommendations in this report have fulfilled the request to advise the Queensland Government on affordable and simpler housing models and other initiatives to support older Queenslanders to retain their independence as they age and control how and where they live in an age-friendly society.

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# APPENDICES

Appendix One: Advisory Taskforce on the Residential Transition for Ageing Queenslanders – Terms of Reference

Appendix Two: Active Ageing model – Understanding Residential Transitions of Older Queenslanders

Appendix Three: Advisory Taskforce on the Residential Transition for Ageing Queenslanders – Issues Paper (July 2016)

Appendix Four A: Map: Percent of persons aged 65 years and over by Statistical Area Level 3 as at June 2016

Appendix Four b: Map: Percent of persons aged 65 years and over by Statistical Area Level 3 as at June 2036

Appendix Five: Response to Recommendation 10 – Property Council of Australia

Appendix Six: Government Assistance

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