

SUBMISSION TO

City of Adelaide: Investing in our Housing Future, draft Housing Strategy

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Submission authorised by

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COTA SA welcomes the opportunity to provide a submission to the *City of Adelaide's Draft Housing Strategy*.

COTA SA is an older people's movement run by, for and with older people. We represent the rights, interests and futures of around 700,000 (39%) older South Australians. We engage widely with older South Australians across the state and the lived experiences of the diverse community of older South Australians shape and inform COTA SA's policy and advocacy work, including through our Policy Council, Regional Advisory Groups, LGBTI+ Rainbow Hub and Climate Change Group.

Housing for older people

COTA SA cares deeply about ageing well and is committed to ensuring older South Australians have the opportunity, capacity and ability to navigate the changes of ageing in their place of choice. Housing strategies provide an opportunity to deliberately plan to support South Australians to age well, now and into the future.

Secure housing plays a critical role in the health and wellbeing of older South Australians, but a variety of factors mean that it is rapidly moving out of reach for an increasing cohort. Insecure

housing is compounded by ageism, long periods of underemployment prior to age pension eligibility and poor health. A recent study found evidence to suggest that, “challenging housing circumstances negatively affect health through faster biological ageing¹.” The study further found that the reversible nature of biological ageing means that there is significant potential for housing policy to improve health outcomes, having flow on effects to public health services and expenditure.

It is well documented that older women are particularly at risk of housing stress and experiencing homelessness, because of a lifetime of lower wages, lower superannuation, and asset losses in separations. There is growing evidence that a higher proportion of LGBTI+ people have experienced homelessness than the general population². Research has also found that LGBTI+ people experience unique obstacles when trying to access safe, appropriate housing³ which includes a fear of accessing mainstream housing and homelessness support services, with an expectation of discrimination and mistreatment. These barriers, as well as the intersection with ageism, puts older LGBTI+ people at particular risk of homelessness⁴.

The majority of older people want to age in place and stay in their own homes as they age. Enabling this includes housing that is affordable, adaptable, accessible and close to amenities. It is important this does not preclude older people making a choice on the type of housing they can live in. Like older people themselves who are diverse in their lifestyle preferences, incomes, identity, cultural background and relationships, there is not one-size-fits-all model when it comes to our housing needs as we age. Older people want to access a diverse range of housing options including private rental, owner-occupied properties, retirement village living, residential parks, lifestyle villages, social housing and residential aged care. It is crucial that older people can choose the type of housing that is right for their needs. This includes not placing an expectation on older people that they down-size at a particular point in their lives. The strategy must enable a variety of housing options suitable for all ages and abilities.

It is important that a housing strategy builds communities that are age-friendly, cohesive, inclusive, resilient, and accessible. The City of Adelaide’s draft Housing Strategy is an important part of an ecosystem that supports an ageing population and supports older people to age well in their place of choice. As such, the strategy and subsequent plans must consider how housing solutions in the City of Adelaide can be delivered in a way that also promotes ageing well by being accessible to public transport and active travel, digital accessibility, climate adaptation, green spaces, and services.

¹ [Are housing circumstances associated with faster epigenetic ageing? | Journal of Epidemiology & Community Health \(bmj.com\)](#)

² [Microsoft Word - LGBTI Homelessness project Final report September 2017 Final Rev Apr 18.docx](#)

³ [Safe-Housing-Network-Pilot-Project-Final-Report-December-2019-3.pdf \(lgbtihomeless.org.au\)](#)

⁴ <https://cotasa.org.au/assets/volumes/downloads/Rainbow-Hub/LGBTIQ-People-Ageing-Well-Report.pdf>

Responding to the Consultation Questions

The Housing Strategy seeks to incorporate new housing models into the City of Adelaide. Do you have any suggestions of new models that we could consider in the City of Adelaide?

There are numerous examples of creative approaches to medium-density housing which could be considered. For example:

- Nightingale Housing¹⁰⁵ builds smaller cooperative-style medium-density developments. These are mainly in Victoria but is commencing in South Australia. Its underlying focus is, “building apartments that are socially, financially and environmentally sustainable....homes should be built for people, not profit”.
- Build- to-rent developments provide a relatively new housing option that gives tenants security of tenure which, in turn, promotes community connection. Recommended in the Improving housing security for older women report⁶, these developments can also provide safe, accessible and adaptable housing which would enable older people to age in their homes and community. Incentives are needed to attract more private build-to-rent developers to South Australia and commit them to incorporate affordable housing into their private rental developments.

The City of Adelaide is seeking to work with a variety of partners to achieve our housing goals. Where do you see yourselves partnering with us? a. What role do you see your organisation playing? b. What role do you see the City of Adelaide playing?

As the peak body for older South Australians, COTA SA is expert at connecting and engaging with older people to understand their needs and preferences, and also in translating these insights to help organisations improve their programs, services and policies for the 50+ population group. We can bring value as a for-purpose partner to achieve the best outcomes for older people, and can play an active role to ensure City of Adelaide’s strategies are fit for purpose to achieve ageing well outcomes and housing goals. Our social enterprise, The Plug-In, is a specialist market insights operation that is available to undertake consumer engagement and insights research that may assist the City of Adelaide to co-design and validate elements of its housing strategy. We welcome the opportunity to collaborate with the City of Adelaide to shape its housing strategy and subsequent plans.

⁵ [Nightingale Housing — Homes built for people, not profit.](#)

⁶ [Improving Housing Security for older women Recommendation Report](#)

Who else do you think the City of Adelaide needs to be working with to achieve these goals?

COTA SA has contributed to many strategies, papers and plans that consider the importance of affordable, adaptable, accessible and safe housing. These include the Greater Adelaide Regional Plan⁷, the 20 year Infrastructure Strategy⁸ and the Housing Security for Older Women Taskforce, which late last year delivered a paper with over 40 recommendations on how to address housing insecurity for older women⁹. There are many decision makers within the State Government that we feel the City of Adelaide could connect with to ensure there is alignment across these strategies, as well as to identify windows of opportunity to leverage the Housing Strategy's outcomes. Further, there is a network of for-purpose organisations and researchers who have a wealth of knowledge and experience in housing. COTA SA recommends that the City of Adelaide engage these stakeholders where appropriate.

What do you see as the biggest barriers to achieving the targets for each goal? What suggestions to you have for overcoming them?

The biggest barrier COTA SA sees in achieving the targets of each goal is the level of influence the City of Adelaide has in its advocacy to government and developers. Where achieving a goal is reliant on undertaking changes, such as amending codes, that are outside of the City of Adelaide's decision-making power, this poses a risk to the timing and ability to achieve goals.

For further information and discussion

COTA SA looks forward to participating in the engagement on the 20 year State Infrastructure Strategy. We would be pleased to meet with Infrastructure SA to discuss our submission. Please contact Chief Executive, Miranda Starke in the first instance.

Acknowledgement of Country

COTA SA acknowledges and respects Aboriginal people as the traditional custodians of the land of South Australia. We honour Aboriginal peoples' continuing connection to Country and recognise that their sovereignty was never ceded. We pay our respects to First Nations Elders past, present and emerging and extend that respect to all Aboriginal people.

⁷ [Submission to the Greater Adelaide Regional Plan Discussion Paper • COTA SA](#)

⁸ [Submission to South Australia's 20-Year State Infrastructure Strategy Discussion Paper • COTA SA](#)

⁹ [Housing Security for Older Women Taskforce | SA Housing Authority](#)