

SUBMISSION TO THE

Limestone Coast Regional Plan

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Submission authorised by

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Introduction

COTA SA welcomes the opportunity to provide a submission to the draft Limestone Coast Regional Plan. COTA SA is an older people's movement run by, for and with older people. We represent the rights, interests and futures of over 700,000 older South Australians. Our policy and advocacy work is grounded by the lived experiences of older people across the state, including through regular regional engagement.

Our population is ageing. In June 2020, approximately 16% of Australians were aged 65 and over and this is projected to rise to 21-23% by 2066¹. Our ageing population should be a major trend and driver that will shape the future of planning in South Australia.

We have responded to the draft plan where we believe COTA SA can make a meaningful contribution to decisions that will shape the lives of older people in the Limestone Coast region.

¹ [Australian Institute of Health and Welfare, Older Australians, July 2024](#)

People, Housing and Liveability

COTA SA supports access to safe, secure and affordable housing. Our planning system must enable a variety of housing options suitable for all ages and abilities. Most older people want to age in place and stay in their own homes and chosen communities as they age². To achieve this, housing should be 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 no one-size-fits-all model when it comes to our housing needs as we age.

COTA SA welcomes the *Limestone Coast Regional Plan's* commitment to accommodate projected population growth in the Limestone Coast regions (p. 17). We are particularly encouraged by its recognition of the need for increased housing supply and its stated intention to support diverse housing options that meet the needs of people at different stages of life (p. 17).

While the Plan acknowledges changing demographics, including an ageing population and diverse household needs, it lacks specific planning responses to meet the housing needs of older people. This is a significant omission, given the ageing demographic across regional South Australia and the widespread preference among older people to remain living independently in their communities as they age. COTA SA also urges planning for a broader mix of housing options that reflect the diverse preferences of older people. This includes more adaptable homes through universal design, and housing models such as co-housing, Build-to-Rent, and retirement living that supports downsizing and community connection³.

There is also limited attention to the housing needs of older renters, particularly women on low incomes who are among the fastest-growing cohort at risk of homelessness. While the Plan includes strategies to improve housing affordability and availability (p. 19), it lacks commitments to specific targets, age-inclusive models, or the integration of social housing in future developments.

COTA SA recommends that the Plan:

- Explicitly plan for age-inclusive housing typologies including smaller, adaptable homes, co-housing, Build-to-Rent, and retirement living that supports autonomy and community connection.
- Set measurable targets for social and affordable housing, particularly within towns like Mount Gambier, Bordertown, Naracoorte and Kingston SE where infrastructure and services already exist.

² [Australian Institute of Health and Welfare, *Older Australians, Housing and living arrangements*, July 2024](#)

³ [The Australian, *Community living provides healthier outcomes for longer*, December 2024](#)

Productive Economy – Health and Aged Care Services

Access to health and aged care is a critical issue for older people living in the Limestone Coast regions. Older Australians account for 42% of hospital admissions and 49% of patient bed days nationally⁴. Those in regional and remote areas are, however, least likely to access the services they need to age well in place, due largely to barriers including long travel distances, workforce shortages, and limited availability of services, particularly primary care, aged care and allied health. These challenges often lead to poorer health outcomes and preventable hospital admissions. These issues are compounded by digital exclusion, social isolation and rising cost-of-living pressures.

COTA SA notes the Plan's acknowledgement that "The ageing population will increase the demand for professional services, particularly in the areas of aged care and health related professions" (p. 27). While the Plan acknowledges increased demand for healthcare services due to the demographic shift, it stops short of outlining how regional planning will address these issues. The upcoming Support at Home program and broader aged care reform agenda are centred on enabling older people to remain in their homes and communities for longer. To make this possible, regional development must plan for and support a mobile, skilled care workforce and ensure the integration of health, aged care and support services at the local level.

COTA SA recommends that the Plan:

- Include specific strategies to build and sustain a mobile and regionally based care workforce to meet the needs of smaller townships and more isolated communities.
- Ensure that regional infrastructure planning aligns with national aged care reforms, including the Support at Home program, to allow older people to receive coordinated care in their communities.

Natural Resources, Environment and Landscapes

Older people are particularly vulnerable to the impacts of climate change, especially those living alone, managing chronic health conditions, or residing in isolated or poorly serviced areas of the Limestone Coast regions. Heatwaves, bushfires, drought and floods pose serious risks to health and wellbeing, and these events are projected to become more frequent and severe.

COTA SA takes the threat of climate change seriously. Through our Climate Change Group and regional consultations, older people have consistently expressed concern about climate risks and a desire to be part of the solution. Our Statement of Interest on Climate Change outlines our commitment to action⁵. More recently, a growing number of older South Australians have

⁴ [Australian Institute of Health and Welfare, Public hospital admissions growing faster than private, May 2019](#)

⁵ [COTA SA, Climate Change Statement of Interest](#)

told COTA SA they fear that their home may become “uninsurable” due to rising insurance premiums and climate vulnerability, exposing them to the risk of housing insecurity.

The *Limestone Coast Regional Plan* acknowledges that the region will face increased temperatures, fire risk and extreme weather (pp. 37-39). It also outlines welcome steps like enhancing tree canopy and retrofitting original housing to benefit local communities (p. 23). Although the plan briefly mentions retrofitting original housing, it gives limited attention to the thermal performance of housing - an essential factor for climate resilience in older populations.

The Limestone Coast region is expected to experience a 1.6°C increase in maximum daily temperatures and 4.7% less annual rainfall by 2050 (p. 37). Many older people in the Limestone Coast regions rely on air-conditioning during heatwaves, yet rising energy costs and poor housing efficiency make this increasingly unaffordable, especially for renters and those on low incomes. Older people also tend to spend more time at home, further amplifying the health risks of inadequate housing⁶.

We urge stronger emphasis in the final Plan on supporting cooler, greener and more age-inclusive communities. This means not just tree canopy targets, but investment in accessible cooling infrastructure, such as shaded rest areas, community cooling centres, and early warning systems tailored to the needs of older residents.

COTA SA recommends that the Plan:

- Promote urban greening and increased tree canopy to reduce heat exposure and support wellbeing.
- Encourage thermal-efficient housing and retrofitting programs, especially for older people in rental or low-income households.

Transport and Infrastructure

Reliable transport and digital access are essential to ageing well in regional South Australia. Older people need accessible, affordable ways to get to medical appointments, social activities, shops and services. Through COTA SA's regional engagement, older people living outside greater Adelaide consistently report that transport is one of their biggest challenges.

The *Limestone Coast Regional Plan* acknowledges that “Public transport services are limited and are an important issue for the region due to its ageing, disadvantaged and dispersed populations. Pensioners and seniors account for the majority of patronage, and this is expected to increase with the ageing of the population. In particular, there have been calls for a public transport review and upgrade to the 30-year-old public bus service in Mount Gambier” (p. 43).

⁶ [Soebarto V, Bennetts H, Arakawa Martins L, van Hoof J, Visvanathan R, Hansen A, Pisaniello D, Williamson T, Zuo J. 2021. Thermal comfort at home: A guide for older South Australians. The University of Adelaide](#)

We support the call for a transport review in the Limestone Coast and, given the significant, growing proportion of older people living in the region, COTA SA recommends that a gap analysis of older residents' transport needs be specifically included in any future transport planning exercise.

COTA SA urges stronger, ongoing focus on accessible public and community transport options for older residents, as well as infrastructure to support a growing mobile care workforce. As more older people remain living at home, the demand for in-home and outreach health services will increase, and so too will the infrastructure required to support these workers.

The plan acknowledges that “*advancing telecommunications connectivity and access is a key priority for the Limestone Coast*” (p. 49). Although we welcome this it does not fully address the digital divide faced by older people⁷. Digital inclusion is not just about infrastructure - it also requires programs to build confidence, skills and access to affordable technology. According to the Australian Digital Inclusion Index (ADII), regional South Australia scores significantly lower than metropolitan areas, and older people are among the most digitally excluded⁸. Without action, these gaps will continue to limit access to telehealth, online banking, government services and connection with family and community.

In our 2025-26 State Budget Submission, COTA SA called for funding to fix connectivity and reception blackspots across the state. We also advocated for increased support and resources in public libraries and community centres across regional areas to improve accessibility and digital literacy in older South Australians⁹. Resolving black spot areas and improving digital connectivity and digital literacy in older South Australians will be key to the expansion of virtual health care services, reducing pressure on public hospitals.

COTA SA recommends that the Plan:

- Leverage the *Limestone Coast Transport Study* to invest in accessible, diverse and flexible transport solutions, including public, community, private and active transport, and infrastructure to support a growing ageing population and mobile care workforce.
- Improve digital inclusion in regional areas through infrastructure investment and structured programs to support older people with skills, confidence and affordable access.
- Coordinate health and social infrastructure planning to meet rising demand and enable older people to access care and support within their communities.

⁷ [Australian Digital Inclusion Index, Key findings and next steps](#)

⁸ [SACOSS, Digital Inclusion in Regional SA](#)

⁹ [COTA SA, State Budget Submission 2025-26](#)

In closing and for future discussion

COTA SA appreciates the opportunity to contribute to the development of the Limestone Coast Murray Mallee Regional Plan and supports its ambition to shape a region that is sustainable, liveable and future-focused. We welcome the opportunity to work with the State Planning Commission and regional stakeholders to ensure that the final Plan supports older people to live well and age in place. Please contact Chief Executive Miranda Starke in the first instance for further discussion.

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.