



COTA SA SUBMISSION

Housing and Homelessness Support Strategy

**Prepared by
COTA SA**

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COTA SA

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Who is COTA SA? COTA SA is an older people's movement run by, for and with older people. We represent the aspirations, interests and rights of 633,000 older South Australians. COTA SA reflects the diversity of modern ageing in terms of living arrangements, relationships, income, health, ambitions and aspirations. COTA SA connects with thousands of older people each year throughout SA. COTA SA's social enterprise, The Plug-in is purpose built to recruit, discover and co-design with older people.

Introduction

COTA SA welcomes the development of a new Housing and Homelessness Strategy “to redefine and reform the housing system in South Australia over the next 10 years.” We offer the following feedback to help shape the strategy to improve housing outcomes for older South Australians.

COTA SA has an ongoing program of contact and consultation with older people.

In 2018 the COTA Federation conducted a comprehensive national survey of older Australians titled *The State of the (Older) Nation* and asked, among other things, about intentions of respondents to “right” size and “down” size. While 18% of respondents had already downsized, of those who owned their own home, almost half found the idea of downsizing unappealing including because there were few suitable, affordable and available alternatives. For those who were renting, downsizing was not seen as a viable option.

In COTA SA’s conversations with older people, we note anecdotal trends such as moving to country locations where housing is more affordable, considerable anxiety about the complexities and costs of moving especially for people with limited support and financial reserves, an assessment that there are few affordable and suitable options in familiar neighbourhoods and an unwillingness to move away from a place and community which is known, navigable and familiar.

COTA SA will shortly start a program of “listening Posts” throughout country SA. The listening posts will “pop up” in libraries and shopping precincts including on the Eyre Peninsula, mid North, Riverland, Yorke Peninsula and Fleurieu Peninsula in September and October. The listening posts will involve face to face conversations with older people about their experience of living in country SA.

Feedback about the Strategic Intent document

COTA SA welcomes the establishment of the new SA Housing Authority and the development of a new 10-year housing and homelessness strategy. We support a systemic and long term view in addressing housing needs and aspirations into the future and the importance of the current investment in housing support delivering both crisis response for people but also longer term, early intervention housing solutions.

We do believe that it is important to understand and respond to the unique needs of disadvantaged older South Australians and that a priority in meeting those needs must be part of the new strategy.

Housing and Older People

Current estimates are that there are almost 10,000 South Australian households headed by a person over the age of 65 in housing stress.

Many of the older people we meet are encountering housing stress for the first time, with no lasting solution in sight and very little previous experience with housing services (or any other social service). COTA SA is not funded to provide a housing service and, while we work constructively with other agencies to provide the best

possible advice and information, there is very limited support available across the system to navigate, evaluate and plan options even were they to be affordable.

Housing stress is very much compounded by risks to employment for people in their 50's, 60's and beyond. An increasing number of older people (180,000 nationally) exist on Newstart for an average of 188 weeks (3½ years) before being eligible for an Age Pension. Among this group too are more and more women, including growing numbers who are newly single following the end of relationships or the departure of dependent children. Many have spent down cash reserves, defaulted on mortgage repayments and lost home ownership, used up available superannuation and thus live precariously and under constant financial stress.

Older single women's susceptibility to housing stress is compounded by a life time of low wages, gaps in employment, underemployment and limited accumulated financial resources.

The homelessness of older people is preventable.

Our work with older people over many years suggests that there are particular needs relating to housing as people age, needs that, if met, support independence, reduce reliance on services, and promote continuing engagement and involvement in local communities.

Six things are especially important -

1. Housing must be affordable
2. Housing must have secure – indeed lifetime – tenure
3. Housing must be close to amenity and community particularly as transport options reduce and to counter fears of isolation
4. Housing must be physically accessible and adaptable
5. Housing must “feel” safe and connected
6. Housing must be in the control of the older person and thus amenable to changing circumstances such as periods of hospitalisation or respite, fluctuating health, the death of a partner or changing mobility.

Many older people require help only to secure and move to a suitable long-term housing solution and then won't need further help.

Other Comments

Other factors contribute significantly to the security, livability and sense of belonging of older people. Two of the most important are access to mobility and transport and digital connection.

Older people living in outer suburban and regional areas continue to rely heavily on private vehicles because there are few options to get between suburbs and towns. Transport has tended to focus on access to large shopping centres or to health appointments and miss opportunities for continuing engagement with volunteering roles, with hobbies and interests, with friends and family and with community groups.

Similarly we stress the importance of access to solutions being available in non-online formats. While many older people are increasing their digital use, large numbers do not and will not be in a position to use on line systems to access. Existing systems such as My Aged Care and Centrelink have created extraordinary stress and alienation particularly as support to overcome the digital divide is very limited.

As with all age groups, housing stress affects the mental and physical health of older people, who are already more likely to make use of acute services. Thus investment in housing infrastructure and support can be more than offset by reduced use and outlay for government health services.

Priorities

We have consistently advocated for a specialised housing service similar to Victoria's Home at Last service to assist vulnerable older South Australians living in housing stress to secure ongoing and appropriate accommodation and prevent homelessness among older people. The Victorian Home at Last program offers free and confidential advice, support and advocacy to older people who are homeless, at risk of homelessness or are wanting to plan their housing future. It has a proven record of success in preventing vulnerable people from falling into homelessness.

We also encourage the State Government with stakeholders to continue its search for new financial and housing models that target disadvantaged older people such as shared equity schemes, co-housing and intergenerational models and mandated access to new developments or privately sold social housing.

COTA SA priorities at this stage are –

1. That an ageing lens be applied to the Housing and Homelessness Strategy.
2. That immediate help through a gateway or hub (such as that proposed by Home at Last) is needed for older people at housing risk.
3. That developing and trialling a range of housing financial and built models eg social investment bonds, infrastructure investment, leveraging SAHT assets to obtain private investment etc is needed.