



# COTA ACT

SUBMISSION TO

ACT BUDGET 2023-24

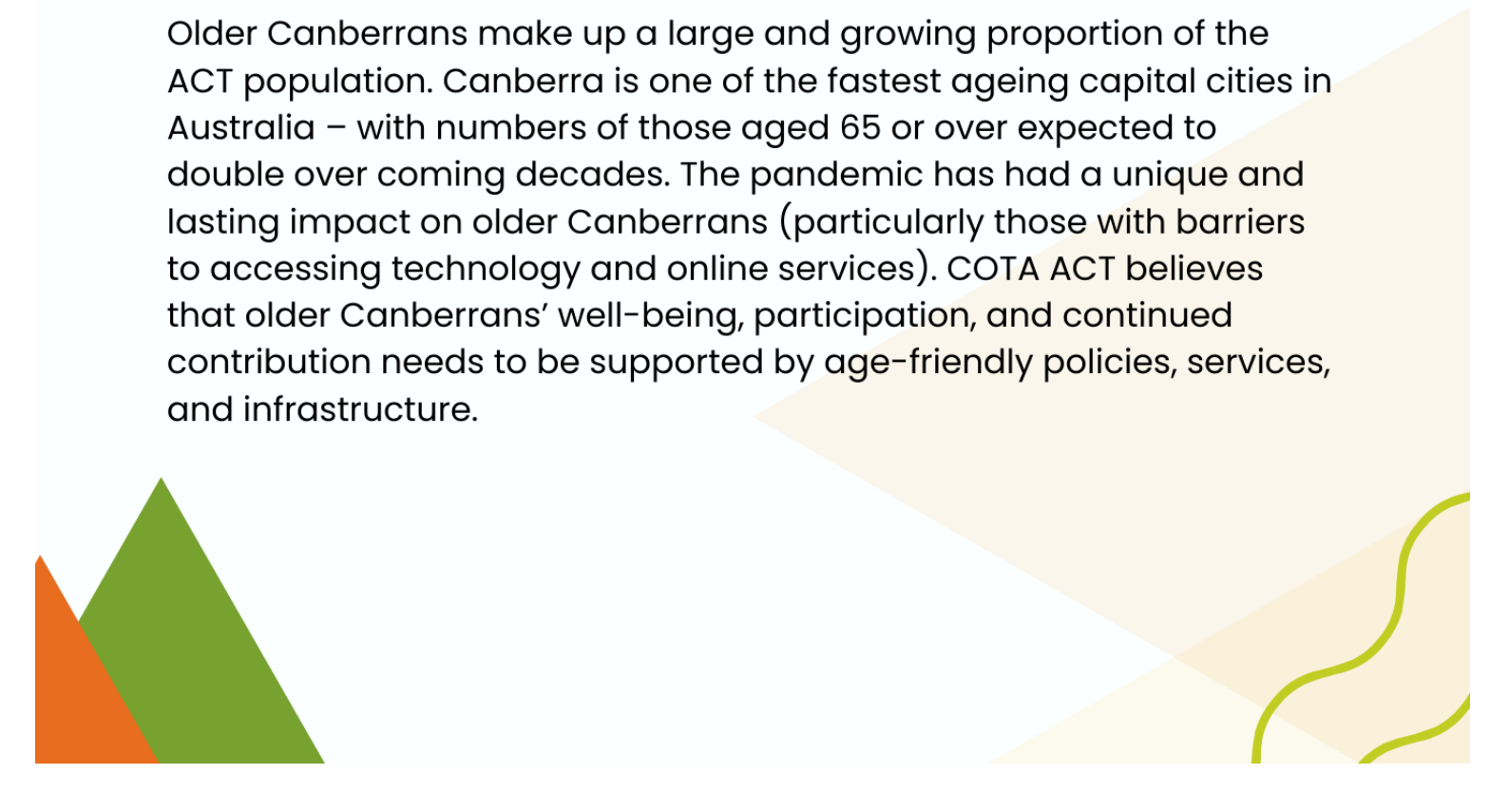


# INTRODUCTION

COTA ACT is the peak body for seniors in the Australian Capital Territory, dedicated to advancing the rights, needs, interests, and futures of Canberrans as they age. Our independent, nonpartisan, and nonreligious approach strives to protect and promote the well-being, rights, and interests of all seniors in the ACT, regardless of socio-economic, ethnic, religious, or cultural background. For the past fifty years, we have worked tirelessly to achieve positive outcomes for the Canberra community. By providing a connection point for seniors, families, communities, organisations, and the government, we are able to address vital and emerging issues and co-create positive change. We offer independent information and education to seniors, communities, and organisations, as well as education, training, advice, and other services to the public and private sectors. With a reach of over 40,000 seniors in Canberra, as well as their families, friends, and caregivers, we remain committed to supporting and empowering our aging population.

## OLDER CANBERRANS

Older Canberrans make up a large and growing proportion of the ACT population. Canberra is one of the fastest ageing capital cities in Australia – with numbers of those aged 65 or over expected to double over coming decades. The pandemic has had a unique and lasting impact on older Canberrans (particularly those with barriers to accessing technology and online services). COTA ACT believes that older Canberrans' well-being, participation, and continued contribution needs to be supported by age-friendly policies, services, and infrastructure.



# RECOMMENDATIONS


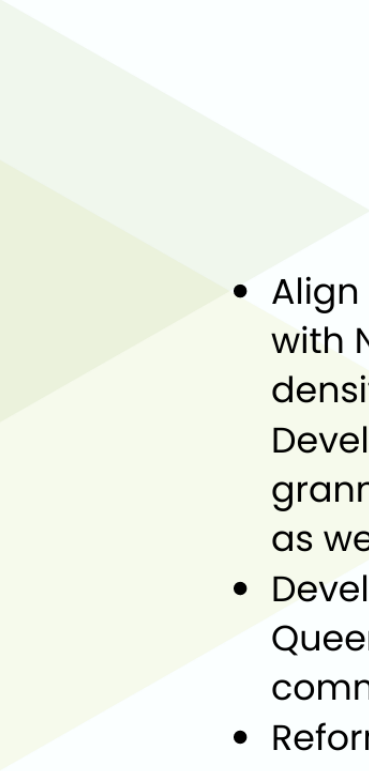
Recognising that current resources are limited, COTA ACT recommends that ACT Government give highest priority in the coming Budget for Canberra seniors to initiatives to support:

- **Seniors housing strategy (homes for life); and**
- **Face-to-face/accessible options for information and assistance.**

## 1. Seniors Housing – homes for life

COTA ACT's key recommendations arising from our decades of work in the seniors housing space as well as hosting the 2023 ACT Seniors Housing Forum are summarised below. A copy of the report from this forum is at Attachment 1.

- Trial Build-to-Rent models for a seniors cohort, potentially using superannuation funds for an ethical option with a fixed return on investment.
- Support the use of head-leasing arrangements by community housing providers or community sector services.
- Provide assistance and incentives for retirement rental models. This works successfully in other jurisdictions, giving older people security of tenure and support in their home setting (without the hefty price tag of most retirement village entry/exit fees).

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- Align planning laws for granny flats on existing blocks with NSW. This would both support increased urban density and also encourage multigenerational living. Develop a system of support for those considering granny flat living that includes legal and financial advice, as well as emotional/relationship support.
  - Develop targeted HomeSharing programs like those in Queensland for older people living on their own in our community.
  - Reform the system of supports for retirement village residents, including standardised contracts, stronger complaints and funded support for the ACT Retirement Village Residents Association (this could come from a levy on RV management fees).
  - Raise the rate of Commonwealth Rent Assistance for older people receiving the Aged Pension.

**In addition, COTA ACT would like to request funding of \$60,000pa from 2024 to assist the trial of two new housing options with Community Housing Canberra (CHC) - multigenerational living in Taylor and collective housing for older women in Stirling.**



## 2. Accessible help

Many older people in our community struggle with using technology for daily tasks. For this cohort a safety net of support is required. Call waiting times for major government services (like Access Canberra, MyAgedCare and Centrelink) are usually now more than 30 minutes and many simple procedures are no longer available at Access Canberra service centres.

COTA ACT currently supports many of these clients at our Hughes office on the south-side, but a north-side service location is needed, where we can both assist seniors to access online services and also empower them to help themselves in future.

In addition, we are calling on the ACT Government to reinstate age-friendly resources at Access Canberra offices (like non-electronic payments and hard-copy collateral) – as is the case with Services NSW.

- Establish a north-side Seniors Hub (similar to the Hughes Community centre), to provide face-to-face access, information, services and support for older Canberrans.
- Expand the system of appointments at Access Canberra for older and vulnerable Canberrans.
- Reinstate paper-based resources (such as the Older Drivers Handbook) and non-electronic payment methods for older and vulnerable people at Access Canberra service centres (as does Services NSW).

# CONTACT US

Jenny Mobbs  
Chief Executive Officer  
Council on the Ageing (COTA) ACT  
Hughes Community Centre  
2 Wisdom Street  
Hughes ACT2605

Ph 02 6282 3777

Email: [exec@cotaact.org.au](mailto:exec@cotaact.org.au)

Web: [www.cotaact.org.au](http://www.cotaact.org.au)

Facebook: <https://www.facebook.com/cotaact/>



# ATTACHMENT

## ACT Seniors Housing Forum

Convened by COTA ACT (1 March 2023)



### Background

The Council on the Ageing ACT (COTA ACT) has been funded by the ACT Government to support older Canberrans with housing issues for over 20 years. In that time we have provided many thousands of Canberrans and their families with information, resources, referrals and support to access appropriate housing for their needs or to sustain their current housing. We have advocated for individuals, supported families to gain access to appropriate and affordable (in some instances) housing and referred many hundreds to mainstream support services or onto public housing wait lists; and a few ultimately into social housing.

The situation for adequate housing is now getting more desperate for this cohort of older Canberrans than ever. Increasing property prices, rising rents, reductions in income support post COVID, increased life expectancy (which means an increased need for income and for accessible housing options), tightening budgets and rising living costs all contribute to a worsening crisis.

New research (from Anglicare Australia) indicates that older women are the fastest growing population of homeless risk in most jurisdictions, but are often a hidden cohort as they are unwilling to disclose the extent of their housing insecurity. The impact of financial disadvantage experienced by women, as well as traditional caring responsibilities limiting career and income potential combine with gender inequality and discrimination to increase the risk of homelessness for older women. However, the problems are much broader than just this sub-group.

## Summary

In March 2023, COTA ACT hosted a Seniors Housing Forum in the Hughes Community Centre bringing together experts in the area (including as Anglicare Australia, YWCA and Community Housing Canberra) along with representatives of over 20 different services and ACT directorate staff to talk about the issues surrounding access to housing for older Canberrans.

The session was opened by Rebecca Vassarotti (ACT Minister for Homelessness and Housing Services). Minister Vassarotti noted the contribution that many of those attending had made to the support networks for older Canberrans, but also recognised that there is an emerging crisis on the horizon that over a decade of inaction has compounded. She went on to report on the work that the Greens were doing in conjunction with the ACT Government to address the 'bricks and mortar' shortage in the public housing space as well as to talk about the need for the Federal Government to also play its part.

Kirsten Cross, COTA ACT's General Manager, then spoke about some of the issues and statistics for this ageing cohort. She talked about the need to think about those in the bottom quintile of income and disadvantage who need streamlined access to affordable and accessible public housing. She also considered those in the next quintile, who are struggling in private rentals (moving every few years – even in their 80s or 90s), watching their life savings erode on increasing rent and bills with no avenues for support until there is nothing left when they are forced to join the very long public housing wait list before any assistance is provided. Kirsten also talked about some of the emerging possibilities that are in place in other jurisdictions (and overseas) contributing to the range of seniors housing options available.

Maiy Azize, Deputy Director at Anglicare Australia talked about the role of governments in the provision of affordable housing for working families, and how this has now eroded to a token amount of small (and often inaccessible) grants or concessions for first home buyers. She also related detail from the regular Anglicare NSW report into the plight of an increasing number of older women who are being forced into homelessness risk through a combination of relationship and financial issues.

Ruth Jalloh, Executive Director Community Services – YWCA Canberra spoke about the YWCA's experience and offering for older females in this space. Ruth noted that while the YWCA's Next Door program had been able to provide support and secure housing pathways for many women in the ACT, there were many more languishing on waitlists or unable to come forward for help in the first place.

Megan Ward, Community Housing Canberra's General Manager spoke of the work that CHC has been doing to re-engage this forgotten group. She talked about projects like Common Ground in Dickson and a partnership with COTA ACT that will see intergenerational affordable housing trialled in Taylor.

The forum participants then worked in small groups on common scenarios in the case management of seniors housing issues (see Attachment 2). They used a design thinking cycle model (empathize, define, ideate, prototype and test) to look at the issues and try to identify some possible solutions for further investigation.

The participants were given a range of common client types that have been supported through the COTA ACT Housing and Ageing Options program (attachment 2). After the keynote presentations, attendees were divided into five roundtable groups and asked to explore ideas and options for their given scenario (or other ideas that they might want to discuss). The main ideas and issues from these sessions are captured at attachment 1.

Participants included those from ACT Government, YWCA, Anglicare, CHC, Woden Community Service, ACT Shelter, Mental Health Community Coalition (MHCCACT), Volunteering ACT, Community Services#1, Community Options, Capital Region Community Services (CRCS), ACTCOSS and COTA ACT.



## Recommendations

COTA ACT's key recommendations arising from this work:

- Trial Build-to-Rent models for a senior's cohort – potentially using superannuation funds thereby securing a fixed return on investment and an ethical option (detail at item 1).
- Develop a retirement rentals plan (item 4). This works successfully in other jurisdictions and gives older people security of tenure and support in their home setting (without the hefty price tag of most retirement village entry fees).
- Support the use of head-leasing arrangements by community housing providers or community sector services (item 9 gives more detail on this concept).
- Investigation on options like tiny homes on rented (government or community owned) land; cooperative housing; co-housing and multi-generational living (as per detail below).
- Align planning laws for granny flats on existing blocks with NSW. This would both support increased urban density and also provide significant savings in government spending on home support and services for older Canberrans (by allowing their collocated families to assist more). For more information see item 8.
- Develop a system of support for those considering granny flat living (especially if they are using the 'granny flat scheme' to fund this arrangement), that includes legal and financial advice, as well as emotional/relationship support.
- Reform the system of supports for retirement village residents, including standardised contracts – as they have in NSW; stronger complaints and oversight system and also a funded and empowered ACT Retirement Village Residents Association (perhaps through a Retirement Village management fee levy).
- Develop targeted HomeSharing programs like those in Queensland for older people living on their own in our community (item 7). Different to Flatmates or boarders, this program needs to be a supported and vetted process to ensure the safety and security of older people (and protect them from the potential of elder abuse).
- Raise the rate of Commonwealth Rent Assistance for older people, particularly those that suffer an abrupt decrease in income (such as after the death of a partner) but still need to pay the same amount in a private rental. Limiting this increase to those receiving the Aged Pension reduces any suggestion that increasing CRA would be a work disincentive (as at item 10).



# Housing Canberra's seniors – a growing crisis

## Snapshot – according to AIHW (2021)

- 2.8 million people aged 65 and over received an income support payment, equating to 2 in 3 (67%) of the population aged 65 and over.
- 1 in 5 (20%) of those receiving Commonwealth Rent Assistance are over 65.
- Almost half of older Australians have a government pension as their main source of income.
- Of the 3.9million retirees in 2019, the average age of retirement was 55.4 years.
- Women were far more likely than men to report no personal income (30% for women and 7% for men).
- 20-30% of older Australians do not own property/their own home.

## ACT population

The population of the ACT is increasing, but so is our resident population of older people – both as a proportion of the total and also in terms of size. Add to that the fact that every decade healthcare is improving and our life expectancy grows (according to the ABS the average life expectancy for a man aged 65 is now 85 and for a woman aged 65 is now 88 – and both of these are increasing).

ACT Government Predictions in 2022 estimate that the population of those aged 65+ will nearly double in the next four decades from about 60,000 to over 110,000 in 2060.

## Issues with ageing

The ageing process can bring multiple physical, mental, and social challenges, including:

- Physical health issues: Chronic diseases such as heart disease, diabetes, and arthritis can become more prevalent. Mobility problems, sensory changes and declining physical abilities can also occur.
- Cognitive decline: Memory loss, difficulty concentrating, and slower thinking processes can all be a result of ageing.
- Mental health issues: Depression, anxiety, and other mental health conditions can become more common as people age.
- Social isolation: Older adults may experience loneliness and isolation due to loss of family, friends, or mobility.
- Financial insecurity: Limited retirement savings and pensions, rising healthcare costs, and limited job opportunities for older workers can cause financial strain for older adults.
- Income: Median income for those over 65 is currently about \$500 per week. This is less than half the income of those aged 40-64.
- Access to healthcare: Older adults may face barriers to accessing healthcare services, including cost, transportation, and availability of services in their area.
- Discrimination: Older people may face discrimination in many settings in their community (including work, renting, transport, decision-making etc).

# What does this mean for housing?

What are the options both now and in 2060? Some of the discussion put forward in this forum included:

1. Permanent renting (build to rent);
2. Co-housing/villages;
3. Intergenerational living;
4. Retirement rentals;
5. Transportable housing;
6. Cooperative housing;
7. Home-sharing;
8. Accessory dwellings (granny flats);
9. Head-Leasing; and
10. Increasing Commonwealth Rent Assistance.

## 1. Build to rent

Renting is usually seen as a temporary measure for younger people and families to transition to home ownership. However, with escalating property prices, reducing fixed incomes and an inability to find a mortgage, this 'temporary measure' has become insecure home for many older Australians.

This has resulted in a lack of security (with those in their 80s and 90s being forced to move repeatedly and compete for rental properties) as well as a drastic erosion of any personal funds or income to meet private rental costs.

Build to rent would offer security of tenure as well as fixed (and predictable) returns for investors. It could also be an effective and reliable option for superannuation investment.

Build to rent is a housing model where developers build residential properties specifically for the rental market, rather than for sale. This model is becoming increasingly popular, especially in urban areas, and it can also be a viable option for older people. Here are some benefits and challenges of build to rent housing for older people:

Benefits:

- **Customized Design:** Build to rent properties can be designed specifically for older people, taking into account their unique needs and preferences. For example, they can be designed to include features such as step-free entrances, grab bars, and walk-in showers.
- **Amenities:** Build to rent properties often come with a range of amenities, such as fitness centers, community rooms, and outdoor spaces, which can enhance the quality of life for older people.
- **Maintenance and Repairs:** One of the benefits of renting is that the landlord is responsible for maintenance and repairs. This can be especially helpful for older people who may have mobility issues or health concerns that make it difficult to maintain their living space.
- **Community:** Build to rent properties often foster a sense of community, which can be beneficial for older people who may feel isolated. They can offer opportunities for socialisation and engagement with other residents.

- **Flexibility:** Renting offers flexibility in terms of housing options. Older people can choose the type of unit that best fits their needs and can move to a different unit or property if their needs change over time.

In conclusion, build to rent can be a viable housing option for older people, offering benefits such as customized design, amenities, maintenance and repairs, community, and flexibility. However, it is important to consider the challenges, such as affordability, location, lack of ownership, limited control, and limited availability, before deciding if build to rent is the right choice for any individual.

## **2. Co-housing/villages**

Cohousing communities bring together the advantages of private homes and communal life.

Cohousing can be made up of standalone houses, townhouses, apartments, duplexes etc. It is where a group of people intentionally agree to work together to create a place where they can all live close to one another – independently in their own separate ‘homes’ – but sharing some things as part of the broader community. A key part of cohousing developments is that the future community shares in the design of the community to be.

Cohousing communities usually have a shared ‘common house’ and shared outdoor space. The outdoor space will offer car free, green recreation space and often has a common garden. The common house will have a shared space with kitchen that can be used for shared meals and gatherings. It may also have extra bedrooms so that community members do not all have to have an extra bedroom for when the relatives visit, a music room, shared office space, library, kids play area, recycling space or whatever the community wants.

## **3. Intergenerational living**

There are three main design types of intergenerational or multigenerational living:

- Multiple generations living under one roof – usually kitchen, laundry and garden space are shared.
- Multiple generations living relatively autonomously within one building – circulation cores and utilities are shared (often on the roof).
- Multiple generations living within the same compound, with communal buildings for cooking and cleaning and shared gardens for food production and leisure.

## **4. Retirement rentals**

Retirement rental can be a good housing option for several reasons:

- **Flexibility:** Retirement rentals offer flexibility in terms of housing options. Older people can choose the type of unit that best fits their needs and can move to a different unit or property if their needs change over time. This flexibility can be particularly important for those who may have health concerns that require a different type of living space in the future.
- **No Maintenance Responsibilities:** One of the benefits of renting is that the landlord is responsible for maintenance and repairs. This can be especially helpful for older people who may have mobility issues or health concerns that make it difficult to maintain their living space.

- **Affordability:** Renting can be a more affordable option than owning a home, as there are no property taxes, insurance, or maintenance costs associated with owning. Additionally, some retirement rentals offer affordable or subsidised housing options.
- **Access to Amenities:** Many retirement rentals offer amenities such as fitness centres, community rooms, and outdoor spaces, which can enhance the quality of life for older people. These amenities can also promote socialisation and engagement with other residents.
- **Social Support:** Retirement rentals can offer a sense of community and social support, which can be beneficial for older people who may feel isolated. They can offer opportunities for socialisation and engagement with other residents.
- **No Long-term Commitment:** Renting allows for a shorter-term commitment than owning a home. This can be particularly important for seniors who may not want to commit to a long-term mortgage or who may want the flexibility to move to a different location or type of housing in the future.

Overall, retirement rental can be a good housing option for older people due to its flexibility, lack of maintenance responsibilities, affordability, access to amenities, social support, and lack of long-term commitment. This is a model prevalent in the rest of Australia (with both private and not for profit versions), but is not widely available in the ACT.

## 5. Transportable housing

Mobile homes/Granny flats/pod homes

Transportable housing (as an accessory dwelling) may be useful for families to access intergenerational housing on their site for a time-limited period (such as a few years when a parent has a terminal/degenerative illness), or for an older person to get support in return for reduced rent on a larger home site.

In addition, many places across the country use long-stay caravan or mobile home parks as affordable (and sometimes supported) accommodation for older people. Again, this is not prevalent in the ACT.

## 6. Senior Cooperative Housing

In senior cooperative housing, active 55 and older residents own a share of the community with an equal voice in how it's run. Because it is a corporation (rather than a real estate transaction) the value of the property share is tied to the value of the corporation, not the land/asset value (or the ever-increasing property market).

A senior cooperative housing community is a corporation. As a resident, you own the building AND land collectively with the other residents. You and the other residents buy stock in this corporation and become shareholders. Resident's stock is prorated in value based on the size (square metre-age) of your home/apartment. Seniors co-ops are operated as non-profits (in the US).

## 7. HomeSharing

There is a HomeShare program in the ACT, but other States have had great success with more targeted programs – such as Better Together Housing in Queensland (for women over 55)

<https://bettertogetherhousing.com.au/>

## 8. Accessory dwellings

Granny flats

Benefits:

- **Close Proximity to Family Members:** This close proximity allows older people to remain close to their loved ones and provides an added sense of security.
- **Independence:** They can maintain their own living space while still being close to family members.
- **Financial Benefits:** For the older person, the cost of living in an accessory dwelling is often lower than living in other housing options.
- **Accessibility:** Accessory dwellings can be designed to be accessible and accommodating to seniors with mobility issues.
- **Flexibility:** Accessory dwellings can be designed to meet the specific needs of the older person.

Issues:

- **Zoning Regulations:** Differences between NSW and ACT. The approval process in the ACT has been identified as a significant impediment to granny flats for older Canberrans.
- **Building Costs:** Can be expensive – although transportable/pre-fab homes can reduce costs.
- **Maintenance and Upkeep:** Homeowners are responsible for maintaining the accessory dwelling.
- **Privacy:** Living in an accessory dwelling on a family member's property can present privacy concerns. Relationship issues may impact the living arrangements.

## 9. Head leasing for older renters

Head leasing refers to a housing agency, which can be a government organisation, for-profit, or not-for-profit, leasing a property from a property owner and then subleasing the property to the tenant. The housing agency takes responsibility for ensuring that rent is paid to the landlord on time, that the property is well-maintained, and that leases, legal issues, and repairs are handled equitably with the landlord.

The tenant, in turn, is responsible for paying rent on time and maintaining the property. If the housing agency agrees to subsidise the tenant's rent for a portion or all of the lease period, the tenant may pay a reduced rent. Low-income tenants can benefit from head leasing arrangements because housing agencies use tenant selection criteria that consider factors such as reliance on government benefits, health issues, lack of rental history, or discrimination in the mainstream market. The housing agency may provide additional services to the tenant, such as health or education services.

If a landlord chooses not to renew a lease, the housing agency may assist older tenants in finding and moving to a new residence. The advantages for landlords are that they are guaranteed to receive rent payments in full and on time, any property damage caused by tenants will be repaired by the housing agency, and they do not have to seek out and manage new tenants or suffer financial loss from vacant properties.

However, research conducted by AHURI indicates that head leasing arrangements established by community housing providers can provide housing but also transfer a risk of debt and property damage to the head-leasing agency. This creates a level of financial risk for the community housing provider, which they may not be able to afford to bear.

Source: <https://www.ahuri.edu.au/research/brief/head-leasing-older-renters>

## 10. Improving rent assistance for older tenants in the private rental market

Currently, the Commonwealth Rent Assistance (CRA) is paid to an eligible "income unit," which may be a couple or an individual household. If a couple receives the age pension and one partner dies or leaves the relationship, the surviving householder's age pension is effectively halved. However, the CRA the householder receives remains unchanged, meaning they must continue to pay the same amount of rent while receiving the same amount of CRA as before but with only one age pension. This results in a significantly greater proportion of their income going toward rental costs.

To address this issue, CRA could be restructured to include a separate income test, similar to the Housing Benefit in the UK. This would automatically increase Housing Benefit up to 100% of the rent when a person suffers an abrupt reduction in income. While concerns about work disincentives have been raised, they are of less concern for older tenants beyond retirement age. Additionally, a separate income test for those over 65 would alleviate some concerns.

These changes would be better targeted to the needs of older CRA recipients who do not have an earnings profile to pay rising rents. The income tests could also be made sensitive to household type, offering proportionately more support to singles who often face greater financial hardship than couples.

Source: <https://www.ahuri.edu.au/research/brief/improving-cra-could-help-older-tenants-private-rental-market>

## Housing design

Liveable Housing Australia notes that a liveable designed home benefits:

- Families with young children;
- People who sustain a temporary injury;
- Ageing baby boomers and
- People with disability and their families.

The seven core design features elements in the silver level they are:

- 1 A safe continuous and step free path of travel from the street entrance and / or parking area to a dwelling entrance that is level.
- 2 At least one, level (step-free) entrance into the dwelling.
- 3 Internal doors and corridors that facilitate comfortable and unimpeded movement between spaces.
- 4 A toilet on the ground (or entry) level that provides easy access.
- 5 A bathroom that contains a hobless shower recess.
- 6 Reinforced walls around the toilet, shower and bath to support the safe installation of grabrails at a later date.
- 7 Stairways are designed to reduce the likelihood of injury and also enable future adaptation.

Mainstream adoption of key livability features into new housing makes sense for several reasons:

- Baby Boomers**
  - The significant ageing baby boomer demographic represents a growing market for age-friendly, livable designed housing.
- 1 in 5**
  - The number of Australians with disability will inevitably rise as the population grows and ages.
  - One in five (close to 4 million) Australians currently have a disability of some type - about 320,000 are children.
- 60%**
  - Research indicates a 60 percent chance that a house will be occupied by a person with a disability at some point over its life<sup>1</sup>. This person is likely to be someone you know – a parent, child, sibling or friend.
- 62%**
  - The family home accounts for 62 percent of all falls and slip-based injuries and costs the Australian population \$1.8 billion in public health costs<sup>2</sup>.
- 22 x**
  - The cost to the homeowner of including key livable housing design features (in this case the silver level) is 22 times more efficient than retrofitting when an unplanned need arises<sup>3</sup>.

A national survey has shown that the majority of recent home buyers, builders and renovators, and people aged 60 plus believe that livable housing design features make a home safer and more functional for all<sup>4</sup>.

# ATTACHMENT 1

## Feedback from roundtable sessions

### Ideas

- Small/tiny or transportable house purchases (on rented land from the ACT Government of housing providers).
- Use equity in owned home to fund upgrades or additional support (even supplement income)
- Long stay caravan parks for older people
- Granny flats!
- Look at RV entry and exit costs (maybe need some regulation – standardised contracts like NSW)
- Head lease agreements (using community housing providers and NFPs)
- Set targets for demographics (ie older people)
- Increase CRA for older people
- Private rental leasing scheme (ACT only state without this)
- NSW Start Safely (rent subsidy program)

### Issues identified during roundtable discussions:

- Lack of access to domestic violence services
- Family violence survivors need space, security and permanency
- Aged 55-65 issue of access to services (including MyAgedCare and Aged Pension)
- Access and affordability of private rental market
- That any share in property means that ineligible (even if unable to access)
- Need for social and mental/psychological support for this cohort
- Need a person-centred approach (base on empowerment and building capacity)
- Fracturing of services such as federal (MAC) and Territory (HACT)
- Need to reduce burden on government supports and allow people flexibility to help themselves.
- More intergenerational approaches
- Elder abuse potential
- Increase both formal and informal support networks
- Homelessness commissioning has put organisations in competition and are less likely to collaborate/share.
- Need to learn from interstate and overseas experiences
- Too many vacant properties (the AirBNB option needs more regulation or tax to encourage longer term rentals)
- More support and advocacy needed for those undertaking 'granny flat' schemes with family members.
- Need some longer term "future proofing" strategies for older people's housing



## ATTACHMENT 2 (Scenarios from roundtable discussions)

### Scenarios

Julie – 62, female. Part owns house with partner (history of family violence), wants to be independent and safe. Very little super, currently reliant on partners pension/ super income.



Wenn – 68, female. Came to Australia 10 years ago. Still working 20 hours per week as casual childcare assistant. Rents privately (pays about 40% of income in rent). May be eligible for aged pension in future.



Bevis and Ida – male and female couple aged 72 and 75, living in granny flat at daughter's house. Daughter has new partner and the relationship is very strained. Use "granny flat interest" (through Centrelink) to fund the build, but daughter has no capacity to pay for alternative accommodation for Bevis and Ida.



Yashi – 82, female. Has own home on large block (modest, ageing house). On full aged pension, but struggles with maintenance costs. Is independent, but having increasing issues with mobility and transport.



Braam – 70, male. Living in retirement village in NSW on full pension. Son (and family) have moved to Canberra. Braam wants to move here also (as family are key component of care and support), but will only receive about \$300,000 from the retirement village (after costs and exit fees).

