



# HOUSING SOLUTIONS FOR *ALL* TASMANIANS

State Budget Submission 2018-19





Shelter Tas is happy to discuss any of the recommendations in this submission.  
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## PREAMBLE

**Secure, appropriate and affordable housing is the foundation for a healthy community and a strong economy.**

**It is an essential pathway for participating in education, work and society.**

As the peak body representing the interests of low to moderate income housing consumers, housing providers and specialist homelessness services across Tasmania, Shelter Tasmania is pleased to accept the Treasurer's invitation to make a submission to the 2018-19 State Budget. This submission has been developed through extensive consultation with our members across the social housing and homelessness sector.

Tasmania's deepening shortage of affordable and social housing has serious implications for the people and families affected by insecure housing and homelessness, and it has serious implications for the Tasmanian community as a whole. Affordable, appropriate and secure housing underpins our economy's ability to attract and retain a skilled workforce, and directly impacts our community's health, education and overall wellbeing.<sup>1</sup>

The economic and social divide that happens when people are unequally housed is a matter of great public concern, attracting media attention on a regular basis. As the cost of rental and home purchase housing continues to rise, more and more ordinary Tasmanians are finding it hard to find a home they can afford, and many low income and vulnerable Tasmanians are being left behind or out in the cold.

The State's affordability issues follow national trends which are influenced by factors beyond our control. However, actions at the State level have a crucial role to play. *Tasmania's Affordable Housing Strategy 2015-2025* and *Action Plan 2015-2019* has provided an important strategic and co-ordinated approach to guiding investments and other actions to help address the State's housing needs. Shelter Tasmania welcomes the significant investment by the Tasmanian Government in the initiatives under the Strategy and looks forward to continuing to support its implementation. However, more needs to be done to arrest the growing hardship being felt by so many. Data consistently shows that housing stress in Tasmania is a persistent and growing problem; that demand for social housing is growing and exceeds supply; and that homelessness services are unable to keep pace with demand.

Shelter Tasmania proposes 11 solutions for input to the 2018-19 State Budget to influence how the State's Budget can be used to help address and avert our growing housing divide. The solutions seek to improve housing outcomes for *All Tasmanians*, with an unashamed focus on achieving better outcomes for low income and vulnerable Tasmanians who are those most affected by the lack of affordable housing. The scope of our proposals includes national funding negotiations, budget spending requests, regulatory amendments and the updating of the Affordable Housing Strategy.

Shelter Tasmania recognises that the response to State's housing issues relies on the collective efforts of the government, community and private sectors. Our 11 solutions address factors across each of these sectors.

## 11 HOUSING SOLUTIONS

**1. Increase the existing targets in Tasmania's Affordable Housing Strategy for public and community rental housing by at least 150 dwellings a year to 2025 – to help address the State's deepening rental crisis by meeting the growing demand for social housing and reducing homelessness.**

There is a critical need to boost the supply of social housing. The chronic shortage of affordable housing in Tasmania is forcing low income households to make impossible choices between essentials such as food and heating or keeping their home. More and more people are being squeezed out of secure housing, with single parent families, young people and single people (including our elderly) the worst affected.<sup>2</sup> Hobart is Australia's second least affordable capital after Sydney, with even working families now struggling to keep a roof over their heads.

Hobart's nation-leading housing boom overlooks the harsh reality for ordinary Tasmanians. Home purchase prices have risen by 10% in the past year and 8.5% the year before.<sup>3</sup> Rents have also risen, by 6.6% in Hobart and 5.1% in Launceston. Incomes have not kept pace - the minimum wage rose by just 2.4% in the past year.<sup>4</sup> Vacancy rates too are at a record low, while the availability of vacant rental properties has fallen by 14% across the State in the past year. This shortage is driven in part by the diversion of nearly 1,200 whole dwellings from long-stay rental to the more lucrative short-stay market in the so-called online 'sharing economy' (such as Airbnb) with half of these in Hobart.<sup>5,6</sup> Competition for rental housing is now so high that applicants are bidding prices up.

The severe lack of affordable housing means that many low income Tasmanians struggle to find a foothold in the housing market and living in severe housing stress (paying up to 65% of their income on rent).<sup>7</sup> Many are in unsuitable housing, or in overcrowded or improvised housing. Apart from the personal cost to families and individuals, and ultimately to our community, the net effect is increased demand for social housing and increasing homelessness.

Since 2014, the number of applicants on Tasmania's Social Housing Register has grown by 36%, or an average of 12% each year.<sup>8</sup> Applicants wait 49 weeks on average for an allocation, with most allocations made to 'priority' applicants who have high needs (who are homeless, whose safety is at risk, or who have a physical or mental health condition).<sup>9</sup> 'General' applicants can wait up to two years or more for an allocation.

Similar to the Social Housing Register, the level of homelessness has also grown. Census 2011 recorded an estimated 1,579 Tasmanians experiencing homelessness;<sup>10</sup> since this Census the number of people seeking support from specialist homelessness services has increased by 28%,<sup>11</sup> so we expect to also see an increase in the Census 2016 estimates when they are released.

The leading causes of homelessness are the lack of affordable housing and family domestic violence. Homelessness services struggle to keep pace with growing demand, with 21 requests for assistance unable to be assisted each day on average. Most people go unassisted because of a lack of accommodation; half are single parents with children.<sup>12</sup> Services also report an increasing bottleneck for people trying to exit supported accommodation because there is not enough affordable or social housing available.

This all points to a critical shortage of social housing in Tasmania and the urgent need to increase the State's existing social housing supply to meet our growing need.

**Our specific request:**

- Increase the targets for social housing (public and community housing) to 150 dwellings per year, in addition to existing targets in Tasmania's Affordable Housing Strategy, 2015-2025 (and within the capability of indicative targets in the *Building Your Future* announcements).<sup>13</sup>
- Ensure that any government-owned land released for residential development is well located close to jobs and services, and includes at least 20% as social housing (public and community housing) and 10% of all housing as affordable home purchase housing (at or below the affordable price point for low income households who are eligible for Tasmania's HomeShare Program).
- Re-invest the State's annual stamp duty windfall from housing sales (equivalent to \$60m in 2016-17) in additional social housing to compensate for reduced access to the housing market for low income households.<sup>14</sup>
- Increase the number of emergency accommodation places for people experiencing homelessness.

***2. Retire Tasmania's public housing debt and use the funds to build urgently needed public and community housing – instead of having to pay half of our State's federal housing grant back to the Australian Government each year (\$15.7m in 2016-17).***

Each year the Tasmanian Government refunds half the State's funding under the National Affordable Housing Agreement to the Australian Government, to repay an historic debt from the former Commonwealth State Housing Agreement. In 2016-17 this meant returning \$15.7m of the \$28.6m received. Tasmania is locked into this arrangement until 2042, when the debt will finally be paid out. Other States have significantly less debt relative to Tasmania, while South Australia and Victoria have succeeded in removing the debt from their housing budgets altogether.

Negotiations for the new National Housing and Homelessness Agreement provide an ideal opportunity for the Tasmanian Government to follow suit and negotiate for the retirement of its outstanding debt. This will free up funding needed to increase the supply of social housing.

**Our specific request:**

- Make retirement of Tasmania's outstanding public housing debt to the Australian Government (equivalent to half the State's annual housing funding allocation) a pre-condition of signing the new National Housing and Homelessness Agreement.
- Invest savings from the retired public housing debt into achieving the social housing targets in Solution 1.

**3. Achieve a better funding deal in the new National Housing and Homelessness Agreement to help meet Tasmania's housing needs – by ensuring the State Government establishes clear and appropriate housing supply targets for public and community housing, and affordable home purchase housing, along with sufficient funding for housing support and homelessness services.**

The national funding agreements between the Australian Government and the State and Territory Governments, underpin a raft of housing and housing support programs.<sup>15</sup> These agreements have a long history, first introduced in 1945 to address a severe post-war housing shortage. In recent years the term of some of these agreements has been reduced from five year cycles to one and two year cycles. The uncertainty of this short term funding has created significant disruption to both social housing consumers and providers.

Negotiations for the new agreement, the National Affordable Housing Agreement (NHHA), are underway. The NHHA will comprise a multi-lateral agreement with all States and Territories, complemented by bi-lateral agreements between the Australian Government and individual State and Territory Governments. Unlike previous agreements, the scope of the NHHA is likely to include outcomes for housing affordability in addition to social housing, and will integrate funding previously provided within the National Partnership Agreement on Homelessness (NPAH). It is also expected that funding will be linked to the achievement by State and Territory governments of defined housing outcomes. The NHHA is likely to alter the way in which social housing is funded and delivered in Australia. It is important that the Tasmanian Government secures an agreement that builds on our strengths and helps to sustain a sound and effective social housing system and sector in Tasmania. The Agreement needs to reinforce the strong partnerships and collaborative approach that exists between the Tasmanian Government and the community housing and homelessness sectors in delivering the State's social housing system (through Housing Connect and the Better Housing Futures program).

The NHHA, together with other national initiatives to stimulate social and affordable housing supply (through the Affordable Housing Bond Aggregator and the National Housing Infrastructure Facility), seeks an increased role for the community housing sector in helping to deliver the State's social housing obligations and programs. Given this role, it is crucial that the community housing and homelessness sectors are consulted during the negotiation of the NHHA, and subsequently in the design of implementation programs.

**Our specific request:**

- Ensure funding levels support an increase in the supply of social housing stock sufficient to meet our State's needs and underwrites the viability of the community housing and homelessness services sector in helping to implement Tasmania's social housing system.
- Ensure that funding for homelessness programs and services (under the existing NPAH and NAHA agreements) is quarantined within the NHHA at or above current levels and in real terms.
- Achieve a minimum five-year agreement, with funds indexed to the CPI.
- Consult with the community housing and homelessness services sector during negotiations on the NHHA, and in subsequent program design and implementation.

#### 4. *Strengthen the Affordable Housing Strategy's priorities and actions – so that it better addresses Tasmania's deepening housing crisis and new national funding arrangements.*

*Tasmania's Affordable Housing Strategy 2015 – 2025* (the Strategy) provides a nation-leading strategic framework for improving the housing circumstances for many low income Tasmanians. Shelter Tasmania advocates strengthening the Strategy and continues to support its ongoing implementation.

The Strategy identifies the need for periodic evaluation to adapt and improve actions and longer term strategies, to ensure they are delivering the desired outcomes.<sup>16</sup> As the final stages of Action Plan 2015-2019 approach, this is an ideal time to evaluate the Strategy to review its actions and longer term strategies, as envisaged, and to adapt it to changes that have occurred since it was adopted. A number of policy gaps have also emerged that could be addressed.

##### **Changed circumstances**

The most significant circumstances that have changed since the Strategy was adopted are:

- *A rapid rise in home purchase and rental prices and increased levels of housing stress:* Tasmania's housing issues have become more deeply entrenched, with further declining housing affordability, coupled with escalating social housing demand and homelessness. Many Tasmanians face a future of ongoing housing-related poverty, particularly our young people, single parents and elders, and now, working families too. Affordable housing targets need to be increased and delivery strategies expanded.
- *Growing demand for social housing:* There is growing demand for social housing from within the general population. In the past year there was a 12% increase in the number of applications on the social housing register. This means there are now almost 3,000 people waiting for a housing allocation, with an average wait time of 49 weeks.<sup>17</sup> Added to this 'mainstream' demand, is new demand arising from the implementation of the National Disability Insurance Scheme and migrant resettlement programs, both of which are directing new applicants into the general social housing system. Growth in the rate of homelessness is a further indicator of the need for more social housing. Social housing supply targets need to be increased.
- *Increased homelessness:* When released in early 2018, Census 2016 estimates of homelessness are likely to show increased homelessness in Tasmania since Census 2011. This assumption is based on the 28% increase recorded in the number of people seeking help from specialist homelessness services in Tasmania since the 2011 Census.<sup>18</sup> A recent survey of service providers also suggests a significant rise in homelessness across the State in the past two years, particularly hidden homelessness, with respondents reporting an increase in the number of people couch surfing, and living in overcrowded situations, or cars and tents.<sup>19</sup> While services do excellent work, they are unable to keep pace with this growing demand. On any day, 21 requests for help go unassisted, and instances of repeated homelessness are increasing.<sup>20,21</sup> Increase funding to more adequately resource homelessness services to meet growth in demand and to increase the capacity for early intervention and prevention.
- *National reforms to the social housing system:* The National Housing and Homelessness Agreement (currently being negotiated with State and Territory Governments) will alter how the social housing system is funded and operated. The soon to be established National Housing Finance and Investment Corporation will provide new funding infrastructure arrangements to stimulate housing supply, and the creation of a Bond Aggregator financing facility will boost the development capabilities of community housing providers.

Requirements for housing outcomes and implementation programs are likely to change under the National Housing and Homelessness Agreement.

### **Policy gaps identified**

There are a number of policy gaps in the Strategy, including:

- *The need for housing options for young people aged 13-15 years:* This highly vulnerable group of teens currently falls through the 'net' of Tasmania's support system. The absence of appropriate housing options for these young people is a long standing and unresolved issue that demands to be addressed. Vulnerable teens deserve the opportunity for a productive life. Develop appropriate housing and support options for young teens.
- *Managing the impact of online short-stay platforms on the availability of long-term rental housing:* The growth in tourism in Tasmania is putting significant pressure on the State's housing supply. Listings for entire dwellings on online accommodation platforms (such as Airbnb and Stayz) are growing and are likely to have significantly reduced the supply of available long-term rental housing (discussed further in Solution 5).<sup>22</sup> Investigate and manage visitor accommodation impacts on affordable housing for residents.
- *The need for clearer policy direction in land use planning:* The planning system has a significant influence on housing outcomes, impacting the nature of housing supply, type, size, location, accessibility and affordability. While appropriate and affordable housing is recognised as a priority in the Strategy, it essential that this priority also be recognised in the State's planning system. Make affordable housing an explicit planning matter in Tasmania's planning legislation.

### **Monitoring and evaluation**

Housing Tasmania provides quarterly published monitoring reports which are valuable for tracking implementation of the Action Plan. However, greater transparency is warranted in the annual reporting of housing outcomes. This would be achieved by providing annual performance reporting about:

- Overall progress towards stated annual targets for social housing and affordable housing.
- The net supply of social housing, including reporting of additional dwellings gained (public and community) and existing stock lost (through sales, demolition, re-purposing).
- Existing stock repurposed for SDA dwellings.
- The number of new affordable housing dwellings achieved (by type of affordability – HomeShare, Streets Ahead, other).

### **Stakeholder engagement**

*Tasmania's Affordable Housing Strategy* has been successful in bringing various stakeholders together in support of a strategic approach to improving housing outcomes for Tasmanians. This success is in large part due to the consultative process adopted in its preparation. Re-invigoration of this engagement is needed.

Tasmania's housing issues are too complex for the State Government to address alone. Re-engagement would help keep the Strategy well targeted and harness the collective capacity of the community sector and the development industry to help deliver the best possible housing outcomes for Tasmanians.

**Our specific request:**

- Conduct a comprehensive evaluation and review of the priorities and goals of *Tasmania's Affordable Housing Strategy, 2015-2025*, to evaluate its effectiveness in achieving desired outcomes, and to address the changes and gaps that have emerged since its adoption. Re-align the Strategies priorities and actions accordingly.
- Consult with consumers, the community housing and homelessness sector, and the housing and development industry in conducting the evaluation and review, and establish a multi-stakeholder reference group as part of this process.
- Adopt transparency in the annual reporting of housing outcomes<sup>23</sup> to show the net impact of the Strategy on the State's supply of social and affordable housing (as outlined above).

**5. Amend the Land Use Planning and Approvals Act to make Tasmania's planning system play its part in helping to address our housing needs – by clearly promoting social inclusion and affordable housing as relevant planning matters (including housing for ageing and disabled Tasmanians), and managing the negative impact of online visitor accommodation such as Airbnb on the availability of long term rental housing.**

*Strengthen the planning framework*

The planning system has a significant influence on housing outcomes, impacting the nature and supply of housing, and the degree to which different groups are either included or excluded from communities.

When social inclusion is not deliberately planned for, people on low incomes, people with disabilities, and the young and elderly can inadvertently be excluded. This can happen in a number of ways:

- Gentrification in inner cities causes the loss of existing affordability, resulting in the gradual displacement of people with low incomes to more distant areas further from jobs, services and opportunity.
- Neighbour opposition to new development (often referred to as *Nimbyism*) left unchecked can limit choice in housing for people wanting an alternative to a detached house on land.
- Poorly located and designed housing can increase travel, energy and maintenance costs, and inhibit accessibility for people with a disability.

Planning systems can be proactive on all these issues. Flexible provisions can help promote diverse housing forms (including options such as small lot housing or units, townhouses and apartments, or communal housing), affordable housing and accessible 'universally designed' housing (discussed in Solution 7).

Social inclusion is a feature of best practice in planning. It is an intention of Tasmania's Affordable Housing Strategy. The new National Housing and Homelessness Agreement pursues it. It is time to modernise Tasmania's own planning system to promote affordable housing in our communities.

There are various ways in which the planning system can promote affordable housing, including by: capturing the increased value of land that has been rezoned to allow more development; by

offering development incentives (such as bonus floor area in return for affordable housing); or adopting inclusionary zoning to retain established social (environmental) values.

At present, Tasmania's planning legislation lacks clear policy to promote social inclusion. In the absence of this policy, recent opportunities for the inclusion of affordable housing have been missed, including at Sullivan's Cove in the proposed redevelopment of government-owned land at Macquarie Point (in central Hobart);<sup>24</sup> and again in the recently adopted State Planning Provisions. In considering one of Shelter Tasmania's submissions on the matter, the Tasmanian Planning Commission cited this lack of policy direction as a reason for not supporting affordable housing in its recommendations.<sup>25</sup>

#### *Protecting existing housing supply*

An estimated 1,200 whole dwellings in Tasmania are being used for short-stay accommodation through online platforms (around 600 whole dwellings are estimated to be listed on Airbnb in Hobart).<sup>26</sup> Most of these have diverted what would otherwise be available for long-term rental housing, with the combined effect of reducing housing supply and inflating rents.

Tasmania's current planning provisions allow visitor accommodation in homes of less than 4 bedrooms (as per *Interim Planning Directive No. 2*).<sup>27</sup> These provisions need to go further, to regulate the diversion of entire houses (as opposed to rooms for rent within existing homes), to retain what would otherwise provide long term housing for residents. We can learn how to do this from other cities that are managing the negative impacts of such online platforms on the availability of housing for their residents.<sup>28</sup>

#### *Increasing the Supply of Accessible Housing*

The private housing market plays an important role in housing people with disabilities. However, people with a disability typically have low incomes and struggle to find affordable and accessible housing. In 2017, just 5 per cent of rental properties in Tasmania were affordable for a single person on the disability support pension.<sup>29</sup>

There is currently no regulatory requirement for the development of housing to be universally designed (accessible). With a 60% probability that newly-built housing will be home to at least one disabled resident during the building's life, interventions are warranted to improve the supply of accessible housing.<sup>30</sup> It is more cost effective to design housing to be accessible at the outset than to adapt an existing home,<sup>31</sup> yet attempts to date to promote the voluntary take up of universal design at construction have not been successful.<sup>32</sup> Mandating that a proportion of all new housing to be universally designed would have the dual benefit of promoting social inclusion, and reducing demand for social housing by lifting supply in the private market.

#### **Our specific request:**

- Recognise social inclusion and affordable housing as relevant planning matters by amending the Land Use Planning Approvals Act, 1993 and the Tasmanian Planning Provisions and related policies.
- Amend the development intent for Macquarie Point site in Hobart to include a proportion of affordable rental housing managed by a registered community housing provider.
- Amend *Interim Planning Directive No. 2* to retain the availability of whole dwellings that would otherwise be available for long term rental housing, by limiting their use for short stay visitor accommodation.
- Amend Tasmania's land use planning provisions to require a proportion of new residential development to include accessible housing designed to the Gold Level standard.

**6. Revise Tasmania's Residential Tenancy Act, 1997 to make rental housing more secure and affordable – by establishing a taskforce to review discriminatory practices and to promote tenancy security through long-term leases.**

*Security of Tenure*

Tasmania's tenancy laws led the nation when amendments to the *Residential Tenancies Act, 1997* (the Act) introduced minimum standards for accommodation. We can show leadership again with further improvements designed to: increase tenancy security; remove discriminatory practices; and evaluate and improve the effectiveness of the minimum standards.

There has been a fundamental shift in the nature of housing in Australia. Census 2016 shows that equal numbers of Australians are now renting as own their home. More than one in four dwellings in Tasmania are rented.<sup>33</sup> For many thousands of Tasmanians a rental house is their home, not just a place to pass through.

The recent Choice survey of private renters found that more than 40% of tenants surveyed had been renting for ten or more years.<sup>34</sup> If affordable and secure housing is fundamental for a healthy community and economy, then it is a great concern that most people surveyed reported feeling insecure in their housing. They reporting fear about a rent rise they can't afford; of the lease not being renewed; or of eviction.

It is time to modernise our State's tenancy laws to recognise this shift in tenure and improve tenancy security for long term renters.

The survey also reported that:

- **Length of lease:** Most tenants (83%) have either a 'no fixed term' lease, or a lease of a year or less. While in Tasmania there are protections for renewing 'no fixed term' leases, there is no requirement for a landlord to renew a 'fixed term' lease. This uncertainty is the cause of much anxiety; and the need to move home the cause of great disruption. At the end of a year's lease people often face the prospect of leaving their established community supports and networks, moving their children to a different school, and having to absorb the additional cost burden of moving home.

Length of lease is an important issue for a growing number of people reliant on the private market. Action is needed to positively encourage long term leases, including negotiating clearly defined rights and obligations between landlord and tenants in relation to lease renewal, terminations, property maintenance and rent setting.

- **Housing quality:** Insecurity is the reason many people accept living in poor quality housing. Most tenants (62%) are afraid to complain about the poor condition of their home, or ask for repairs or changes, for fear of eviction.<sup>35</sup> In competitive rental markets like Hobart and Launceston, tenants are particularly cautious, even with the existence of minimum standards. At present there is no accountability or monitoring of the application of these standards. The introduction of routine official compliance procedures would help, and could be funded by interest earned on tenants' bond money held in trust by the Tasmanian Government (\$40m in FY15-16).<sup>36</sup> Funds are currently returned to general revenue.

*Discrimination*

Around half of private renters report experiencing discrimination when looking for a place to rent.<sup>37</sup> Discrimination is often experienced by people who receive government payments (such as

Private Rental Support Scheme bond payments); who have children or pets; or who are too young or too old.

Tenants have also complained about the inappropriate invasion of privacy when completing tenancy application forms, and costly processes requiring repeated credit and other security clearances.<sup>38</sup>

Systemic barriers also persist within the *Residential Tenancies Act, 1997* which currently prevents the Rental Deposit Authority accepting incremental bond payments from social housing tenants. This disadvantages low income tenants unable to meet their full bond requirement in a single, upfront payment. The need to amend the Act to enable incremental bonds has been identified in *Tasmania's Affordable Housing Strategy, 2015-2025* (Government Action 4), but has yet to be acted on.

**Our specific request:**

- Establish a multi-stakeholder taskforce with representation from the Real Estate Institute of Tasmania, Consumer Affairs and Fair Trading (Department of Justice), Tenants Union of Tasmania and Shelter Tasmania, to review Tasmania's *Residential Tenancies Act, 1997* with a view to: adopting standardised forms (for applications and lease agreements); promoting increased tenure security (through rent setting practices and long term leases); and reviewing the effectiveness of minimum standards for rental accommodation.
- Maximise the earning capacity of residential bonds held on trust by the Residential Bond Authority, and invest interest earned in the provision of support services to residential tenants (including implementing routine procedures for compliance with minimum standards, and legal and advisory support).
- Progress amendments to the *Residential Tenancy Act 1997* to enable community housing organisations to take incremental bonds (Action 4: RTA Amendment in *Tasmania's Affordable Housing Strategy, 2015-2025*).

**7. Increase the opportunity for low income Tasmanians to buy an affordable home – by expanding the Home Share program and investigating other shared equity initiatives that provide homes that will remain permanently affordable for subsequent buyers.**

Even in times of record low interest rates, home ownership for people on low to moderate incomes is difficult to achieve. The high cost of living, and the inability of incomes to keep pace with rising housing prices, puts saving for a home deposit out of reach for many, before even considering the ability to meet mortgage payments. Households in the bottom 40% of income earners have the highest rates of housing stress and the highest levels of defaulting on mortgages.<sup>39</sup> Rising home prices are also making it more difficult for home buyers with moderate incomes to purchase a home. This means more households are now competing for rental housing, helping to drive up rents – more than a quarter of low income households renting are in housing stress. The flow on effect is an increasing demand for social housing as lower income households are squeezed out of the rental market.

The scarcity of affordable housing in Tasmania requires responses that target both rental and home purchase housing. Creating cheaper housing on the city fringes where higher transport costs

adding significantly to the cost of living, or where distance forces isolation because of limited transport options should not be the default option.

Assisting households with low to moderate incomes into home ownership can help ease pressure in the housing system. Tasmania's existing First Home Builders Grant,<sup>40</sup> the Streets Ahead Incentive Program<sup>41</sup> (assistance with deposit and purchase costs) and Home Share<sup>42</sup> (a shared equity arrangement) go some way towards helping. However, while these initiatives are worthwhile, none guarantee the homes remain at affordable prices when they are eventually re-sold.

It is time to consider other forms of shared equity housing which retain affordability at re-sale, to provide ongoing, long term benefits from our public investments for successive home buyers. There are tried and tested shared equity and other schemes, both in Australia and overseas, that achieve this outcome.<sup>43</sup> These initiatives should be investigated for their potential application in Tasmania. The Housing Supply Options Project being led by the Department of Treasury and Finance provides an ideal opportunity for this to occur. Investigations could be conducted following completion of the current audit of State-owned land for affordable housing, with advisory input from the Affordable Housing Working Group established for the Project.

**Our specific request:**

- Expand the number of eligible households assisted into home ownership through the existing HomeShare program.
- Utilise government-owned land identified for affordable housing through the Housing Supply Options Project to leverage shared equity arrangements enabling home ownership by low to moderate income households, with the affordability of the homes preserved in the long term for future buyers.

**8. Reduce the risk of homelessness for young people (including 13 to 15 year old teens who currently fall through the net of support) – to help vulnerable young people make a positive start in life by increasing appropriate support options and accommodation, and improving collaboration across the State Government's service agencies.**

High rental prices are severely obstructing opportunities for many young people who are trying to make a start in life. These are our children, our nieces and nephews, our neighbours' kids.

For many young people under 24 years who rely on a largely casualised work, or living on income support payments in the absence of work or family support, independent housing is unachievable. Many live in unsuitable housing, sub-standard housing, or at a costly distance from available work. Some experience homelessness.

To be affordable, rents need to be between \$79-\$101 a week for someone receiving Youth Allowance or Newstart benefits (both providing incomes below the poverty line).<sup>44</sup> The 2017 *Rental Affordability Snapshot*<sup>45</sup> identified one affordable property in the whole of Tasmania affordable to this group.

Young people who are 'lucky enough' to secure a private rental tenancy often endure overcrowded conditions and / or sub-standard housing (with windows that don't close, heating

that doesn't work, doors that don't lock, or other unacceptable conditions). Health and safety suffers. Rightly, they feel there is injustice in the private housing system.

The social housing system is also failing our young people. While 30% of all social housing applicants are under 24 years of age, less than 0.5% of public housing tenancies are held by young people.<sup>46</sup> Young people are also being inappropriately released from institutional care into homelessness.

It is unacceptable, but not surprising, that the greatest increase in homelessness is occurring amongst Tasmania's young people: 1 in 3 people seeking assistance from homelessness services are under 24 years old.<sup>47</sup> We allow this to happen even when we know that experiencing homelessness at a young age increases the risk of persistent homelessness in adulthood.<sup>48</sup>

While domestic and family breakdown are two of the main reasons that young people report being homeless,<sup>49</sup> many find themselves in a revolving door of homelessness services because there is not enough accommodation available. For those who can be housed, many need ongoing support to help them learn how to live independently and sustain a tenancy.

The most vulnerable group are teens aged 13 to 15 years, for whom appropriate and integrated housing and care options are not available. While supported by specialist homelessness services, these young teens fall outside both the child protection and social housing systems. Better collaboration is needed across the government agencies responsible for these systems to prevent young people falling between a gap in services. Appropriate accommodation and care issues also extend to children aged 10-12 year olds (who are too young to receive support through the specialist homelessness system unless they are with a parent or guardian).<sup>50</sup>

Tasmania has invested in some excellent models for helping young people re-establish family relationships, access stable housing and find pathways to education and work, but more is needed.

The kind of support that children and young people need varies across the different stages of their development: from childhood, through the teen years and into early adulthood. SHS services need flexibility to be able to provide support as needed across these different stages, and to support family reunification where appropriate. They also need to be able to provide intensive support for young people with complex issues. Current resourcing levels do not adequately allow for the levels of care needed.

**Our specific request:**

- Increase the supply of social housing and the proportion of social housing allocations made to young people.
- Increase the capacity of specialist homelessness services to provide early intervention and prevention support to help families to stay together where appropriate, and to provide the level of care and support needed for young people who do leave home.
- Increase the housing options available for young people and adequately resource the provision of support to help them successfully transition into independent, secure housing.
- Consistent with Action 15 in the Youth at Risk Strategy and Action 19 in Tasmania's Affordable Housing Strategy, prioritise funding for appropriate accommodation options for young people aged 13 to 15 years, including adequate resources to provide intensive support and care as needed.
- Consult with young people and the housing and homelessness sector on the design and delivery of housing, accommodation and support programs intended to assist young people.

**9. Increase the amount of public and community housing being built to meet new demand expected from Tasmanians with a disability – so that the social housing pool is large enough to provide a home for people who are not eligible for housing assistance through the National Disability Insurance Scheme.**

*Anticipated New Demand*

When fully implemented in 2019, there will be 11,000 Tasmanians participating in the National Disability Insurance Scheme (NDIS). There is a forecast need for 335 Specialist Disability Accommodation (SDA) places in Tasmania intended for people with severe disabilities.<sup>51</sup> While funding has been allocated for these places, no funds have been allocated to meet the housing needs for the remaining 94% of NDIS participants with less severe disabilities.

Since the NDIS began in 2013 it has been known there would be increased housing demand from participants not eligible for SDA, who choose to move on from living with ageing parents or in a group home.<sup>52,53</sup> Initial demand projections estimate demand for more than 900 new homes in Tasmania, but these are likely to be conservative as they do not take into account people under 25 years or people whose living circumstances were unknown at the time (some 6,000 people).<sup>54</sup> Due to the typically low incomes of people with a disabilities it is probable that most of this demand will fall onto the social housing system, a system that has a long waiting list and is already overloaded by existing demand from the general community.

Early experience with NDIS participants in social housing has highlighted the need for support from housing providers for residents beyond that which is funded in their NDIS support packages (to attend to out-of-hours issues when NDIS funded care is not available).<sup>55</sup> This additional demand has not been anticipated or funded.

We know social housing plays an important role in housing people with disabilities. Around half the State's public housing supply (5,554 properties) is occupied by a least one resident with a disability.<sup>56</sup> *Tasmania's Affordable Housing Strategy, Action Plan 2015-2019*, includes a number of commitments to increase the supply of accessible accommodation, but not in the quantity needed to meet existing demand or new demand from NDIS participants.<sup>57</sup> There is an urgent need to plan for this new demand. With nearly 3,000 people on the social housing waiting list and growing, NDIS participants may struggle to secure social housing in a system that is already undersupplied. This risks placing the housing security of some of our most vulnerable citizens at risk.

**Our specific request:**

- Establish effective data collection mechanisms and revise existing estimates for new social housing demand from the NDIS participants.
- Negotiate with the Australian Government to secure additional capital funds to meet the revised estimated demand for social housing from NDIS recipients.
- Ensure there is no net loss of the existing public housing pool from the re-use of public housing for SDA accommodation.
- Resource the additional tenancy support required of community housing providers for tenants for needs not currently funded within their NDIS support packages.

## **10. Plan ahead for the housing needs of our ageing population – by increasing the supply of affordable, secure and accessible housing for low-income older Tasmanians.**

### *Ageing, Affordability and Suitability of Housing*

The ageing of our population and with it, our changing housing needs presents particular challenges for housing policy.

Tasmania has the oldest population of all Australian States and Territories: one in five Tasmanians are aged 65 years or older (Census 2016) – this will increase to one in four by 2030.<sup>58</sup> Many older Tasmanians live alone (30%), one in five need assistance with a core disability, and most live on low incomes.<sup>59, 60</sup> Poverty is also twice as prevalent in older people than in the general population.<sup>61</sup>

We can expect the proportion of older renters to increase in future. Census 2016 shows the levels of home ownership falling nationally, with private rental housing playing an increasingly significant role.<sup>62</sup> In Tasmania, delayed entry into homeownership is occurring, meaning more people will retire in future with a mortgage; others unable to enter into home ownership will continue to rent in retirement.<sup>63, 64</sup>

While the overall proportion of older people renting has been relatively stable to date in Tasmania, more are now reliant on private rental housing.<sup>65</sup> For most, renting is seen as a necessity rather than preference, and for those renting privately, there is an anxiety about how secure their housing is.<sup>66</sup> Many people on low incomes live frugally, going without basic necessities such as heating, food and medicines, to afford the rent. With precarious housing security, they also put up with sub-standard housing conditions for fear of not having their lease renewed.<sup>67</sup>

One rent increase too many, the death of a partner, or the inability to safely negotiate the bathtub to take shower, can force an elderly tenant to move. This person must then face intense competition for a limited number of suitable and affordable dwellings (with much of Hobart already unaffordable to pensioner couples, and all the major centres unaffordable to single pensioners).<sup>68</sup> Apart from the stress and cost of moving, this older tenant must start over again, leaving established friendships with neighbours and their familiar community. At worst, they may face homelessness.

The situation is different, but also challenging for older home owners. One of the main reasons they give for not downsizing is the lack of suitable housing options, along with their strong desire to age in their familiar community.<sup>69</sup> Planning restrictions in many areas create a barrier to older people finding appropriate alternative housing. This also stops larger dwellings being freed up for families.

Older renters and home owners are also more likely to need housing that can be adapted to support them if their mobility declines, or to be able to move to more accessible housing (see discussion in Solution 5).

### *Older People and Homelessness*

The limited availability of suitable and affordable rental properties for older people places many at risk of first-time homelessness.

Much homelessness amongst older people is in overcrowded dwellings, out of sight. This is particularly the case amongst women who are less willing to seek help or resort to supported accommodation, for reasons of pride, comfort and safety.<sup>70</sup>

Commentators warn of a “tsunami” of middle-aged and older women who have led conventional lives, but who face homelessness after they retire.<sup>71</sup> Because women typically have lower earnings and superannuation savings than men, many are vulnerable to poverty.<sup>72</sup> A single event such as a rent rise, illness or injury, relationship breakdown or domestic violence can be enough to lead them into homelessness.<sup>73,74</sup> This trend is beginning to emerge in Tasmania, with service providers reporting more single older women seeking assistance in both the north and south of the State.<sup>75</sup>

Providers also report difficulty in providing appropriate housing and support for older homeless people with age care needs. While the proposed supported accommodation facility in Hobart will provide a valuable facility, there remains a similar need in the north of the State.

#### *Consumer Protections*

Recent media investigations have revealed exploitative practices by some retirement villages in their fees and contracts, along with inadequate tenure security. Piecemeal legislation governing retirement villages and inadequate consumer protections were reported to be contributing factors.<sup>76</sup> In Tasmania, retirement villages are regulated by the *Retirement Villages Act 2004*, administered by Consumer Affairs and Trading (the Tasmanian Department of Justice). The adequacy of protections for residents of retirement villages in Tasmania warrants assessment.

There is also a need for greater protection of housing security for older people in private rental housing, as discussed in Solution 6.

#### **Our specific request:**

Adopt a comprehensive, planned approach to addressing the changing housing needs of older Tasmanians within Tasmania’s Affordable Housing Strategy, including:

- Improving the tenancy security of all Tasmanians in private rental housing.
- Introducing incentives for landlords to modify dwellings as appropriate to support ageing in place.
- Work with Local Government to promote more flexible land use planning to increase accessible housing options for people wishing to stay within their local community as they age.
- Develop ‘Wintringham-style’ supported accommodation for older people experiencing homelessness in the north of the State.
- Ensuring Tasmania has appropriate consumer protections for residents of retirement villages.

**11. Be sure our housing investments are a good fit for consumers – by consulting with housing and homelessness service consumers and providers on program design and delivery.**

*Tasmania's Affordable Housing Strategy* does not specifically address independent, systematic engagement with consumers, yet many of the actions contained within the Strategy target people experiencing homelessness or who are at risk of homelessness. Experience and research show that effective engagement can improve how well services are targeted and improve outcomes for consumers.<sup>77</sup> The Tasmanian Homelessness and Housing Workforce Symposium hosted by Shelter Tasmania in June 2016 and again in 2017, reinforced this, highlighting the importance of involving consumers in program design. Participants also recommended establishing an independent complaints and feedback mechanism for consumers of housing and homelessness services. A series of 'How to Guides' were also produced following the symposium to encourage more effective consumer engagement by provider agencies.

There is scope for wider engagement with consumers within Tasmania's homelessness support system. This would align Tasmania with the Australian Government's policy orientation towards consumer-directed care (in the disability, aged care, and mental health sectors).

Engagement is time consuming and needs to be adequately resourced. In its report to the Tasmanian Government in 2015, Shelter Tasmania outlined a proposed consumer engagement strategy for the homelessness sector.<sup>78, 79</sup> Shelter Tasmania re-iterates its previous calls for investment in this program. While a provisional figure of \$150,000 with \$80,000-100,000 per year of recurrent funding (at 2015 values) was estimated for implementation, it would be feasible to take a staged approach to its implementation.

**Our specific request:**

- Maximise service effectiveness by establishing a peer support program to enable people who have experienced homelessness to help inform program design and delivery (drawing on the experience of successful programs operating elsewhere).
- Establish an independent complaints and feedback mechanism for consumers of housing and homelessness services.

## ADMINISTRATION

Shelter Tasmania joins with other community sector organisations in requesting that the total cost of the Equal Remuneration Order (ERO) instalments due to 2020 be included in forward estimates. This is essential to avoid a funding shortfall for wages in community sector organisations, equivalent to 30% on average each year. Members have also expressed concern that the ERO calculations need to take into account services that operate 24 hrs a day, 7 days a week. Shelter Tasmania notes that the final three ERO instalments carry a significant financial burden.

In current contracts, ERO is separated from base funding, and there is a concern that new contracts will not include ERO. Failure to provide for the financial burden of the ERO instalments will undermine service capacity by reducing their ability to maintain services, retain skilled staff, strengthen the workforce and achieve the outcomes sought by the funding programs.

ERO instalments must be costed into future budgets and contracts in order for organisations to be able to meet their ERO obligations.

In recent years, the State Government has offered annual indexation of only 2.25%. Fair Work Australia wage increases have been approximately 2.55% to 3.3% over the same period. Other business expenses have increased by between 3% and 5%. As a result, there has been an effective decrease in funding of 1% to 2% per year, which erodes service delivery. It is critical that adequate indexation is maintained in order to achieve effective service delivery in the community sector. Indexation needs to match the real costs of service delivery if ongoing erosion of services provided is to be avoided.

### **Our specific request:**

- For the State Government to provide adequate funding beyond the forward estimates to meet obligations up to 2019/20, as stipulated by the Equal Remuneration Order (ERO).
- That indexation be linked to CPI and annual wage increases.

## DEFINITIONS

**Social Housing:**

Refers to public housing and community housing.

**Affordable Housing:**

Housing that is located close to services and facilities, and affordable to households in the bottom 40% of income earners. It includes:

- Rental housing that is managed by a registered community housing provider; and
- Housing that is offered for sale at or below the affordable price point for low income purchasers who are eligible for the State Government's HomeShare program.

**Housing Stress:**

A situation where housing costs for the lowest 40% of income earners exceed 30 per cent of gross household income.<sup>80</sup>

## End Notes

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### Preamble

<sup>1</sup> Productivity Commission (2016). *Productivity Commission Study Report, Overview*. Study Report, Canberra. November 2016 accessed 5/12/16 at: <http://www.pc.gov.au/inquiries/current/human-services/identifying-reform/report>

### Solution 1

<sup>2</sup> SGS Economics and Planning 2017, *Rental Affordability Index, May 2017*. Community Sector Banking, National Shelter and SGS Economics and Planning: Canberra

<sup>3</sup> CoreLogic (2017). *CoreLogic Hedonic Home Value Index, March 2017 Results*; and Core Logic (2016). *CoreLogic Hedonic Home Value Index, November 2016 Results*

<sup>4</sup> ABS 2017b, Consumer Price Index Australia, Cat. No. 6401.0 and Jericho, G. 2017, Rental affordability at crisis point for low-income families, Guardian Australia

<sup>5</sup> Anglicare Tasmania, 2013-2017, Rental Affordability Snapshot: Tasmania. Social Action and Research Centre, Anglicare Tasmania: Hobart

<sup>6</sup> Tenants' Union of Tasmania 2017, Tasmanian Rents March Quarter 2017. Tenants' Union: Hobart, Tasmania.

<sup>7</sup> National Shelter, Community Sector Banking and SGS Economics and Planning (2017). *Rental Affordability Index, November 2017 Release*

<sup>8</sup> Department for Health and Human Services 2016, Human Services Dashboard Statistics. Accessed 11/10/16, and 17/07/17 at <http://www.dhhs.tas.gov.au/humanservicesstats>

<sup>9</sup> Housing Tasmania (2015). *The New Housing Assessment System. Fact Sheet*. Version 1.0 June 2015

<sup>10</sup> Census 2011 cited in Homelessness Australia 2014. (Census 2016 homelessness data available in March 2018)

<sup>11</sup> AIHW Special Homelessness Services 2011-12 and 2015-16, Supplementary Tables, Tasmania.

<sup>12</sup> AIHW Special Homelessness Services 2015-16, Supplementary Tables, Tasmania.

<sup>13</sup> This target is within the capability of indicative targets in the State Government's *Building Your Future* announcements in August, 2017 and is an increase of just over 100 dwellings per year on estimated demand for new social housing dwellings in 2014 (Verdouw J, Flanagan K, Gorter T, Habibis D (2015). *Affordable Housing Strategy Tasmania 2015-2025. Discussion Paper: Key Issues and Innovations*. Housing and Community Research Unit, University of Tasmania pp6-7).

<sup>14</sup> The State Government received a \$60m Stamp Duty windfall in Financial Year 2016-17.

<sup>15</sup> Including funding for community and public housing, homelessness services, Private Rental Support Scheme, HomeShare and advocacy services.

<sup>16</sup> Housing Tasmania (2015). *Tasmania's Affordable Housing Strategy 2015 – 2025*. p32

### Solution 4

<sup>17</sup> Department for Health and Human Services 2016, Human Services Dashboard Statistics.

<sup>18</sup> AIHW Special Homelessness Services 2011-12 and 2015-16, Supplementary Tables, Tasmania.

<sup>19</sup> Shelter Tasmania (2017, Unpublished). *Member Survey to test Homelessness Estimates Census 2016*, October 2017

<sup>20</sup> AIHW Special Homelessness Services 2015-16, Supplementary Tables, Tasmania.

<sup>21</sup> Australian Institute of Health and Welfare (2016). *Specialist homelessness services 2015-16: Tasmania*.

<sup>22</sup> Of the 1,827 Airbnb listings across Tasmania on 15th July 2016, 65.6 per cent were whole properties. (Inside Airbnb data. Cited in Anglicare Tasmania 2017, *Rental Affordability Snapshot Tasmania 2017:40-41*)

<sup>23</sup> As reported in *the Department of Health and Human Services Annual Report 2016-17*

<sup>24</sup> Sullivan Cove Planning Scheme 1997 – Macquarie Point Site Development Plan - 2/2015 Amendments

### Solution 5

<sup>25</sup> Tasmania Planning Commission (2016). *Draft State Planning Provisions Report – December 2016*. Hobart. p18

<sup>26</sup> Of the 1,827 Airbnb listings across Tasmania on 15th July 2016, 65.6 per cent were whole properties. (Inside Airbnb data. Cited in Anglicare Tasmania 2017, *Rental Affordability Snapshot Tasmania 2017:40-41*)

<sup>27</sup> Minister for Planning and Local Government. *Interim Planning Directive No.2, S31.(b)*

<sup>28</sup> Examples include: London City limits renting to 90 days; New York limits renting of whole homes to 30 days; Berlin restricts the proportion of residences and applies rent controls linked to market rents; Barcelona prohibits Airbnb; a number of Australian councils are in the process of updating their planning controls.

<sup>29</sup> Anglicare Australia (2017). *Anglicare Australia Rental Affordability Snapshot*. April 2017. Canberra.

<sup>30</sup> Ibid p15

<sup>31</sup> Ibid. The cost of modifying an existing dwelling is 19 times more than including features at the design stage. (p16)

<sup>32</sup> Australian Network for Universal Housing Design. (2016). *Proposal for Change. National Construction Code Series: Accessibility in Housing*. p15

### Solution 6

<sup>33</sup> Census 2016 GCP. Table G33

<sup>34</sup> Choice (2017). *Unsettled: Life in Australia's private rental market*.

<sup>35</sup> Choice (2017) Op. Cit.

<sup>36</sup> Department of Justice Annual Report 2015-16

<sup>37</sup> Choice (2017) Op. Cit.

<sup>38</sup> Tenants Union of Tasmania (pers. comm. October 2017)

### Solution 7

<sup>39</sup> AHURI (2013). *Who Defaults on their Mortgage and Why*. Evidence Review No. 038

<sup>40</sup> <http://www.sro.tas.gov.au/Documents/FHOG-Guideline.pdf>

<sup>41</sup> [https://www.dhhs.tas.gov.au/housing/home\\_ownership/streets\\_ahead](https://www.dhhs.tas.gov.au/housing/home_ownership/streets_ahead)

<sup>42</sup> [https://www.dhhs.tas.gov.au/housing/home\\_ownership/homeshare](https://www.dhhs.tas.gov.au/housing/home_ownership/homeshare)

<sup>43</sup> Such as schemes where the land component of a house and land can be rented from a government or community owned body at a concessional rate with limitations on occupancy and re-sale prices (e.g. as in the Australian Capital Territory's Land Rent Scheme; or through limited-equity co-operatives; or deed-restricted inclusionary housing.

### Solution 8

<sup>44</sup> Defined as \$426.30 per week for a lone person in the 2016 ACOSS *Poverty in Australia* report; Youth Allowance for single person: \$263-285 depending on rate of Commonwealth Rent Assistance; Newstart benefit for a single person \$314-336, depending on rate of Commonwealth Rent Assistance

<sup>45</sup> Anglicare Tasmania, 2017, *Rental Affordability Snapshot: Tasmania*. Social Action and Research Centre, Anglicare Tasmania: Hobart

<sup>46</sup> Department of Health and Human Services (email 12/4/17) and <http://www.dhhs.tas.gov.au/humanservicesstats> ( March 2017 and Sept 2016 data)

<sup>47</sup> AIHW Special Homelessness Services 2015-16, Supplementary Tables, Tasmania.

<sup>48</sup> Scutella R, Johnson G, Moschion J, Tseng Y-P, Wooden M (2012). *Journeys Home Research Report No. 1. Wave 1 Findings*. Melbourne Institute of Applied Economic and Social Research. University of Melbourne. Melbourne. p3.

<sup>49</sup> Mission Australia (2016). *Home & Away. Child and Youth Homelessness Report*. February. Sydney. P 21

<sup>50</sup> Robinson, C (2017) *Too Hard? Highly Vulnerable Teens in Tasmania*. Social Action Research Centre, Anglicare Tas. Hobart.

### Solution 9

<sup>51</sup> EY (2014). *Housing Needs Analysis for NDIS Participants in Tasmania*. Prepared for Housing Tasmania Dept. Health and Human Services, 2014. Unpublished. Melbourne. Fig 16, p 33

<sup>52</sup> Connellan, J (2017) *Introduction*. Parity June 2017 Vol. 30 Issue 4. p5

<sup>53</sup> Fact Sheet. *Housing needs of NDIS participants*. Housing Tasmania; Housing Tasmania (2015) Op. Cit. p.12

Bonyhady, B (2013), *The National Disability Insurance Scheme: supporting participants to gain appropriate housing with quality support*, presentation to NDS Disability Support Living Innovation Forum 21/10/13

<sup>54</sup> EY (2014) Op. Cit. Note: The Report's analysis identified the need for 910 additional housing requirements for people transitioning to independent living, but excluded 4,161 participants aged 0-25yrs and 1,981 participants aged 25-64yrs who may need housing assistance (p.33).

<sup>55</sup> Jones B, Giacon M (2017). *A Work in Progress: The NDIS Interface with a Supported Youth Accommodation Facility*. Parity. June 2017. Vol. 30 - Issue 4 pp 33-34

<sup>56</sup> EY 2014 Op. Cit.; Census 2011

<sup>57</sup> Tasmania's Affordable Housing Action Plan 2015-2019 September 2015. Commitments include:

- 119 supported accommodation facilities for vulnerable young people, elderly and people with a disability (p5);
- 12 'shovel ready' homes in the North for older people and people with a disability (p9); and
- 29 SDA accommodation places (p17)

### **Solution 10**

<sup>58</sup> Tasmanian Government (2017). *Strong, Liveable Communities: Tasmania's Active Ageing Plan 2017–2022*. p4

<sup>59</sup> Need for assistance means people with need for help or assistance in one or more of the three core activity areas of self-care, mobility and communication, because of a disability, long term health condition (lasting six months or more) or old age. Census 2016.GCP Table G18.

<sup>60</sup> Census 2016

<sup>61</sup> COTA (2013). *Facing the Future: A baseline profile on older Tasmanians - A Baseline Profile on Older Tasmanians*. p B-178.

<sup>62</sup> AIHW (2017). *Australia's Welfare 2017*. Australian Government.

<sup>63</sup> Eslake S (2017). *No place like home. The impact of declining home ownership on retirement*. Prepared for the Australian Institute of Superannuation Trustees.

<sup>64</sup> Daly J (2017). *Housing for older Australians*. Grattan Institute presentation to COTA National Policy Forum 2017

<sup>65</sup> Eslake (2017) Op. cit. p 13

<sup>66</sup> Productivity Commission (2015) *Housing Decisions of Older Australians*. Productivity Commission Research Paper. December 2015. Canberra.

<sup>67</sup> AHURI (2014). Preventing first time homelessness amongst older Australians. June 2014

<sup>68</sup> SGS Economics and Planning, National Shelter and Community Sector Banking (2017). *Rental Affordability Index*. May 2017.

<sup>69</sup> Productivity Commission (2015) *Housing Decisions of Older Australians*. Productivity Commission Research Paper. December 2015. Canberra.

<sup>70</sup> Petersen M, Parsell C (2014). *Older Women's Pathways out of Homelessness in Australia*. University of Queensland prepared for the Mercy Foundation. p5.

<sup>71</sup> <http://thenewdaily.com.au/news/national/2017/10/22/homeless-older-women/>

<sup>72</sup> Petersen M, Parsell C (2014). Op. Cit.

<sup>73</sup> In 2011, 34% of single women over 60 were in permanent income poverty, compared to 27% of single older men and 24% of couples, reflecting their employment histories. Lord Mayor's Charitable Foundation (2016). *Time of Our Lives. Building Opportunity and Capacity for the Economic and Social Participation of Older Australian Women*. March 2016. page. 13

<sup>74</sup> The Feed, SBS 24/8/17

<sup>75</sup> Specialist Homelessness Services Forums – South and North / North West Tasmania, facilitated by Shelter Tasmania (meeting minutes 2015-2017)

<sup>76</sup> ABC Four Corners, 26/6/17 *Retirement village regulation lacking, leaving residents open to exploitation*.

### **Solution 11**

<sup>77</sup> Shelter Tas (2015). *The consumer engagement project – hearing and listening: Developing a consumer engagement strategy to foster the active participation of people who are or have been homeless*. Submitted to Housing Tas March 2015

<sup>78</sup> Shelter Tas (2015). Op. Cit.

<sup>79</sup> <http://chp.org.au/services/peps/>

<sup>80</sup> Productivity Commission (2015) Op. Cit.