EXECUTIVE SUMMARY

Report to NSW Department of Housing and Enterprise and Training Company of Coffs Harbour Limited

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EXECUTIVE SUMMARY

INTRODUCTION

This study was undertaken by the Aged Services Learning and Research Collaboration (ASLaRC) of Southern Cross University on behalf of the NSW Department of Housing and the Enterprise and Training Company of Coffs Harbour Limited. The purpose of the study was to investigate physical and financial models of affordable housing to meet the needs of older people and people with disabilities in the Mid-North Coast region of NSW.

Objectives of the research were to:

- establish the market capacity and identify priorities of social housing need in the Local Government Areas (LGAs) of Bellingen, Coffs Harbour, Hastings, Kempsey and Nambucca for older people and people with disabilities;
- examine financial models for provision of affordable housing in the above LGAs;
- examine models of physical housing provision within the affordable framework;
- examine options for alignment of need to sustainable capacity to supply;
- identify business and social risks that may impact on the models and identify strategies to address these risks.

Methodology: The study used a two-phase methodology process:

- Phase 1: review of available literature, including journal articles, government reports, local government social plans, demographic data and some initial contact with council staff to clarify issues or advise on relevant publications;
- Phase 2: interviews and focus groups with key stakeholders including: older people and people with disabilities and/or their representatives; service providers; local government councillors and staff; and developers.

Expected Outcomes included:

- evidence-based data on current and future market capacity for affordable housing on the Mid North Coast of NSW;
identified models of affordable housing that meet the needs of older people and people with disability in this area, including – where necessary - new and creative approaches to affordable housing that respond to local need;

identified or developed models of financing and delivery of such affordable housing, with particular emphasis on providing partnering opportunities with ETC for developers and/or other interested parties;

production of a clear, user-friendly report that can guide future activities in this area.

SECTION 1: BACKGROUND

The United Nations Declaration of Human Rights recognises that “All people have a right to housing which is secure, hygienic, affordable and appropriate and of a standard consistent with human dignity” and that it is the responsibility of government to provide shelter to its citizens (Byron Shire Council, 2002).

There is increasing Australian and international research on this issue. However, the primary focus of the work in Australia has been on affordability of housing in major capital cities. There is a need for this work to be expanded to regional areas. “Evidence suggests that there is a link between suitable housing infrastructure and well-being of rural people” (Hillier et al., 2002:v). This study will contribute to an understanding of affordable housing issues in rural and regional areas.

Definitions

Affordable Housing: in this study housing is deemed to be affordable if the cost does not exceed 30% of income for people in the bottom 40% of income earners, provided also that cost of housing still leaves sufficient income to meet other basic needs such as food, clothing, transport, medical care and education.

Older People: In Australia, the earliest age at which someone could claim an age pension has been 60 for women (until recently) and 65 for men. For this research, an appropriate starting point was considered to be people aged 60 and over.
Disability: The study was not designed to investigate affordable housing issues for people with severe disabilities but considered those who experienced restrictions in core activities of daily living, i.e., self-care, mobility and communication.

Care and Support Issues: were also considered as part of the study.

SECTION 2: DEMOGRAPHICS

All 5 LGAs in this study are experiencing high population growth; a major component of which is older people. All 5 Shires already have much higher percentages of people 60+ (22 – 28%) than the percentage for Australia or NSW (both 17%). In addition, 23% of people in the Mid North Coast have some form of disability, compared to 19% for the State as a whole (NSW Health, 2002). Of the 5 LGAs, Hastings and Nambucca Shires have the highest percentage of the population on age pensions (15.5% and 15.6% respectively), while Kempsey has the highest percentage on a disability pension (6.2%).

By 2016 all 5 LGAs in this study area will have 30% or more of their populations aged 60 and above, with Coffs Harbour and Hastings both over 40%. Although numbers of people living alone represents approximately 10% of the population, lone person dwellings represent 25.8% of all dwellings, almost 3% higher than for NSW overall (23.1%) (2001 Census). In the study area in 2001/2002 over 4,000 Centrelink clients in private rental were paying more than 30% of income in housing costs.

Dwellings

There are 80,206 dwellings in the study area, including 3021 public housing units (3.8% of total dwellings) and 16,247 private rental units. Community Housing Mid North Coast manages 422 dwellings; approximately 8% (N=332) of the tenants in these properties are aged 60 or more. On Census night there were 8,089 empty houses in the study area. Kempsey has the highest percentage of stock 40 years old or more and the highest total stock 30 years old or more. Nambucca and Kempsey also have the lowest percentage of stock less than 10 years old. Across the 5 LGAs there are 72 caravan/tourist parks, with almost 9,000 sites, of which 2,289 are permanent sites; 1,356 residents of these parks are aged 60 or above.
Aboriginal Housing
In the 5 LGAs in this study, as at 30 June 2005, the Aboriginal Housing Office (AHO) owned 263 properties which are managed by NSW Department of Housing (DoH). Other properties are owned by AHO but managed by local Land Councils or Aboriginal organisations and additional properties are directly owned by those organisations. As well it is estimated that Aboriginal people probably occupy equal numbers of DoH mainstream properties.

SECTION 3: RATIONALE FOR THE STUDY

Current Situation
Throughout Australia there has been a reduction in the availability of affordable housing, with estimates of households in unaffordable housing in NSW ranging from 8.12% to 10.65%; Coffs Harbour was one of the areas in the highest quintile (i.e., over 10.43%).

Although the majority of older people own their own homes, in 2002-03 approximately 13% of older person households were living in rental accommodation and almost three quarters (72%) of older lone person households comprised women living alone (ABS. Australian Social Trends, 2004). In addition, some older home-owners cannot meet increasing home maintenance costs and increased rates (particularly in coastal areas), leading some people to sell their homes to look for more affordable accommodation. Despite receiving Commonwealth Rent Assistance, the level of assistance is still inadequate for those on low incomes to enter the private rental market, and in many cases they are unable to compete with those on higher incomes for low-cost housing.

Other factors impacting on affordable housing availability include:
- shrinking public housing stock;
- ageing of the current housing stock (see above);
- market response, where new development is aimed at the top end of the market;
• gentrification (in the study area this is evident in the Jetty and Park Beach areas);
• loss of caravan parks, which close or convert to up-market resorts; and
• problems of choice, location, appropriateness of housing and lack of security for people on lower incomes.

Projected Future Situation
The current shortage of affordable housing in Australia is likely to worsen.

The absolute number of people entering old age as renters will increase, and more will be renting in the private market. The ability of older renters to access affordable and stable housing is set to be an even more pressing issue than it is now (AHURI Research & Policy Bulletin No. 43, May 2004).

Nambucca Heads and Coffs Harbour head a list of fastest-growing NSW LGAs. As with many coastal communities, a large part of the growth is older retirees.

Supported accommodation: The shifting emphasis in aged care from residential services to home and community services means that there will be increasing numbers of frail, and in many cases, very old people in this region requiring affordable accommodation; the majority of these older people will be women living on their own. “Many of these individuals are likely to need housing that incorporates some form of support for at least some period” (AHURI, Research & Policy Bulletin No. 43, 2004).

SECTION 4: POLICY ISSUES
Policies and regulations at all levels of government can impact on the availability of affordable housing options for older people and people with disabilities.

Major Commonwealth Government initiatives relating to affordable housing have included:

• The Commonwealth-State Housing Agreement;
• Commonwealth Rent Assistance;
• Australian Government Residential Aged Care Program;
• Private Rental Support Programs (PRSP’s);
• Independent Living Units (ILUs);
• Assistance with Care and Housing for the Aged (ACHA) Program;
• Community Aged Care Packages in Retirement Villages (currently being trialled in SA).

Despite housing being an integral part of the social, economic and environmental aspects of communities, State Government policies relating to housing have primarily been left to Department of Housing. A number of NSW State Environmental Planning Policies (SEPPs) have been introduced to help enhance or maintain the stock of affordable accommodation, subject to a number of location and design criteria. Those SEPPs most relevant to this study include:

• Section 94: Amendments for Affordable Housing;
• SEPP Seniors Living 2004 (repealed SEPP 5: Housing for Older People and People with a disability);
• SEPP 9: Group Homes;
• SEPP 21: Caravan Parks; and
• SEPP 36: Manufactured Home Estates.

There have also been a number of regional planning strategies developed by the State Government. In addition, the Office of Community Housing, within DoH, was established to provide housing assistance to people on low-incomes through the funding of not-for-profit community housing organisations.

Interaction of State and Local Government: In addition to the SEPPs outlined above, there are other legislative provisions which require councils to consider housing affordability. A more direct association between State and Local government is the development of a Local Government Affordable Housing Strategy (2004), to provide DoH with a coordinated approach to working with local government on affordable housing issues. The State and Local government planning systems also play a major role in relation to private investment in affordable housing.

Local Government Policies: Although councils do not have direct legislative responsibility for housing, they are important players in terms of regulating and influencing the supply of housing provided, including the cost, type, location and
amenity. The housing strategies of local councils tend to focus on the functions which affect housing production and affordability, including zoning issues, s94 and other levies and development controls. S5 of the Local Government Act requires local authorities to take the issue of affordable housing into account in the planning processes for their communities (but not necessarily to enforce any action in relation to it).

Many councils in NSW now utilise s94 developer contributions for affordable housing, and may also consider some waiver, reduction or deferral of fees for designated affordable housing projects; special zoning consideration may also be given to such projects. Generally, councils will support and encourage social, community and co-operative housing initiatives.

Although none of the 5 Councils included in this study currently have Affordable Housing policies, all are aware of the issues and most are working towards developing such policies.

SECTION 5: PHYSICAL MODELS

This section of the report considers both the design and location of dwellings, types of dwellings and the development in which the dwelling is situated.

Design: For older people and people with disabilities, the physical layout of the dwelling is extremely important and includes the need for level entries to houses or having ramps or lifts instead of steps or staircases, having halls and doorways wide enough to accommodate walkers or allow wheelchair access and smaller gardens and lawn areas to maintain. Well-designed accommodation reduces the risk of accidents, supports independence and contributes to quality of life. Purpose-designed inclusions such as easy-to-turn taps, non-slip floor tiles, supportive handrails and features such as security screens and sensor-operated lights all contribute to the safety and comfort of residents.

It is acknowledged that, as with any other group in society, older people have diverse needs. However, Jones et al.,(2004) identified a list of key attributes valued by older
people. These include: independence, privacy and autonomy, affordability, security of tenure, safety, adaptability for future care, companionship, amenity and space.

**Types of Dwellings** considered include: stand-alone houses; traditional self-contained apartments; smaller houses such as semi-detached, terrace, townhouses, flats and units, including garden flats; cluster-unit accommodation and support; manufactured and relocatable home villages and caravan parks. Other affordable housing options considered include rental accommodation villages; assisted living villages; Apartment-for-Life developments; co-housing options; small-scale communal housing; and Independent Living Units. There are positive and negative features for older people and people with disabilities in relation to all of these options, with cluster accommodation potentially the most suitable. This issue was explored further in the Community Consultation Phase (see Section 9).

**Developments:** New affordable housing developments can be approached in several ways, regardless of design typology, clustering or level of attachment, construction techniques and materials. These can be described as:

- Greenfield sites, large or small: developed in fringe suburban or regional town areas;
- Infill development (or brownfield sites), large or small: developed in existing established areas in urban/suburban/regional town areas;
- Greenfield subdivision allocations for affordable housing, such as unusual sites at the ends of cul-de-sacs – surrounded by land available for the general market, usually fringe suburban/regional town areas.

**SECTION 6: FINANCIAL MODELS**

There are two aspects of financial models that have been identified for the purposes of this study. These are the the **housing tenure**, the way residents pay for the housing, and the **financing** of the housing, the means of funding and sources of investment for the housing developments.
Housing tenure options include:

- public housing where the majority of tenants pay a ‘household rent’; usually about 25% of their income;
- community housing, provided for low to medium income households eligible for housing assistance and receiving Centrelink payments, which includes both property-based rents and household income-based rents, generally between 21% and 25% of household income;
- new affordable not-for-profit housing companies, which provide accommodation for a range of income levels; the rental ranges from 25% of income up to almost 75% of the market rate;
- private rental, where tenants pay a ‘property rent’ determined by the market; and
- private sector assisted-living rental villages, generally requiring single weekly rent of approximately 85% of the combined single age pension and rent subsidy (and therefore not considered “affordable” by the criteria of this study).

Financing options include:

- public rental housing: run by State Housing Authorities, comprises less than 5% of the national supply of housing and is declining;
- community housing organisations: typically small, local, not-for-profit associations or housing co-operatives run by elected voluntary management committees or by members; generally rely heavily on annual funding through the Commonwealth-State Housing Agreement to complement their rental revenue;

- not-for-profit affordable housing: two main categories described by Milligan et al.,(2004):
  - government-funded companies (e.g., City West Housing P/L); and
  - independent/not-for-profit companies/associations/cooperatives (e.g., Melbourne Affordable Housing);
- debt-equity affordable housing;
- taxation concessions.
While social housing organisations (including community and not-for-profit housing organisations) are primarily focused on providing affordable housing to their tenants, they must give equal attention to remaining financially viable, if they are to continue to provide social housing (McNelis & Burke, 2004). This results in a delicate balancing act; their viability may depend largely on rental income but any increase in rent may make their properties unaffordable for the people they wish to serve. An important aspect of this issue is leverage. By packaging together a number of levers or mechanisms which provide cost advantages, compared to a private investor, the new affordable housing projects are able to provide tenancies at below market rents and still remain viable. These include:

- savings on developer margins (being not-for-profit);
- equity contribution from Government by way of capital (land) (incl. for joint ventures);
- GST exemption;
- Access to Commonwealth Rent Assistance (CRA);
- receiving the proceeds of developer contributions;
- planning gains; and
- cross-subsidising low income with medium income tenants (Milligan et al., 2004).

Private sector investment, by both individuals and private institutions, is another financial option to increase affordable housing stock. Benefits to investors include capital gains and receipt of tax relief via negative gearing on other income from rental losses. However, poor returns are obtained by some investors and there is a need for sound management and accountability to attract more investment.

SECTION 7: MANAGEMENT OPTIONS

There are a range of management options that are used in relation to affordable housing projects, such as the establishment of a company specifically to receive funding or units and to undertake development and property and tenancy management of the housing provided, or management being undertaken by a local not-for-profit community-housing provider. In some cases management is undertaken on a
headlease arrangement, a common feature of community housing. Another successful approach undertaken in the study area is the private rental brokerage service, which works with people with complex needs and includes developing partnerships with real estate agencies and landlords.

SECTION 8: RISK MANAGEMENT
There are a number of risks that face investors in the rental market:

• financial risk, particularly relating to movement in interest and inflation rates;
• management and operating risks, including maintenance costs, rental arrears and default and vacancy rates;
• capital risk, such as changes in the market value of the dwelling over time;
• political risk from possible negative or positive impacts of future changes in government policy (Berry & Hall, 2002:vii). Government policies to address some of these risks need to focus on increasing returns to investors through subsidies and lowering risk to investors by risk-sharing, where ownership of the dwelling may be shared between government and the investor (ibid). In addition, a regulatory framework for community housing is being established which will include strategies to identify and address risks.

SECTION 9: COMMUNITY CONSULTATIONS
Interviews and focus groups were conducted with older community members and people with disabilities or their representatives, service providers, councillors and council staff, and developers. The following issues were identified:

Shortage of Affordable Housing
Almost all participants interviewed or participating in focus groups for this study agreed that there is a shortage of affordable, accessible, safe and appropriate housing for older people and people with disabilities in the Mid North Coast region of NSW.

Preferred Housing Options
The favoured option for housing for older people was for small clusters of units, in or close to towns (or for aboriginal people, in a specified section of their community). In some major areas high-rise units are acceptable, providing there is a lift, a generator to
cover potential power failure and adequate security parking and access. However, this was not considered to be a suitable option for older aboriginal people. A small number of participants preferred stand-alone accommodation. Such housing should be integrated throughout the communities to avoid the development of ghettos. Cluster accommodation was not the preferred option for people with disabilities.

Care and Support
Having a carer on site or having a carer accessible when called were both considered to be acceptable options, but there were concerns expressed about the cost of an on-site carer. Lateral thinking is required to develop new ways of paying carers. Participants stressed the importance of providing adequate support to enable older people and people with disabilities to remain in the community.

Size and Design of Units
Older community members and service providers agreed that most older single people, including older aboriginal people, would choose a one-bedroom unit with a larger living space rather than a 2-bedroom unit with a smaller living space, provided there was adequate storage facilities. It was noted that this option may allow for more older people to be accommodated as the construction costs would be less. However, the 2-bedroom unit was the preferred option of a small number of single participants and for couples (ideally still with the large living space).

Location of Units
Living in or close to town was also the preferred option for older people and people with disabilities, even if that involved some noise. Service providers also thought that most of their clients would prefer to be in town, and this option would allow easier provision of services as well as access to doctors and other facilities. Being in town was also seen as a way of reducing social isolation.

Transport
Lack of adequate public transport was a major issue in every focus group and was an added reason that most participants considered living in town to be the best option.
Role of Councils

Most councillors and council staff were aware of, and concerned about, the demographic changes occurring in the Mid North Coast region and agreed that council has a responsibility to work towards the social, economic and environmental well-being of their Shires. There was also general acceptance that there was a shortage of affordable, appropriate housing for older people and people with disabilities in all 5 Shires.

However, very few councillors/council staff or service providers believed that councils should be direct housing providers, except in partnership with not-for-profit organisations or DoH. The primary role for council in relation to affordable housing was seen to be in relation to planning and zoning, including allowing appropriate medium density development in low density areas under strict provisions (such as Seniors Living SEPP), although potential community concerns regarding such developments needs to be taken into account. Few councils currently have adequate planning instruments for this purpose and none of those in the study area have an affordable housing policy, although this is at least under discussion in all 5, and progressing well in some.

Councils also need to provide guidelines and building codes to require housing to be adaptable and comply with universal design principles, and regulations should be in place, and used consistently, to require a percentage of new developments (or cash in lieu) for affordable housing (not just for infrastructure or environment).

Additional roles recommended for councils were: to develop over-arching strategic land release plans; ensure all developers meet SEPP requirements if their DA is approved under such; lobby state and federal governments to provide resources for affordable housing and to fight for equity re: reimbursement for pensioner rebates. Councils are also well-placed to play a facilitation role in the process, e.g., by establishing housing forums. A service provider noted that an attitude change in one council appears promising for assisting with affordable housing for aboriginal people.
Lack of resources in most councils limits direct contributions or fee waivers to affordable housing projects; only two councils appear to have land that could possibly be developed for affordable housing.

Service providers and councillors/council staff noted that the up-coming generation of older people (i.e., the baby boomers) are likely to have different requirements to the current group and this needs to be further investigated and planned for (see Recommendations: Other Issues below).

**Developers**

Developers interviewed for the study were aware of the need for affordable housing for older people and two had used the SEPP Seniors Living provision; for one the experience was positive, for the other negative.

All of the developers were interested in discussing options such as joint ventures with DoH and/or a not-for-profit organisation. Most were also open to the possibility of including a small number of units (clusters) in future developments, provided it was guaranteed that these would only be for older people.

Planning concessions were seen to be the most logical incentives for developers to be involved in such projects. A barrier to a developer giving land values for affordable housing in return for greater density is the fact that councils charge developers the same amount of money in contributions no matter the size of the land or house. GST also adds significantly to cost, as does the new “Basics” process, which developers noted has increased costs and significantly impacts on the affordability of housing. Developer frustration was also evident in relation to “bureaucracy”, including long approval processes through council and changing state government requirements which are not understood by those with responsibility to administer the legislation.

The issue of risk requires consideration; there was more likelihood of a developer being involved in an affordable housing project if s/he was protected by a guaranteed return (e.g., such as headleasing to DoH or a not-for-profit organisation for a fixed time).
RECOMMENDATIONS

Sufficient evidence exists (from the literature review, the demographic analysis and the community consultations) to support the case for developing projects to provide affordable housing for older people and people with disabilities in the Mid North Coast region of Northern NSW. As a result of the Federal Government’s “Ageing in Place” policy, more older people living in the community will be frail and need support.

Results of the study lead to the following recommendations:

Physical Models of Affordable Housing

- There is an urgent need for more rental housing to be built for older people and people with disabilities, based on universal design and adaptable housing principles and including, as a minimum, the following design features:
  - For single people: one bedroom units with living space big enough to accommodate both a table/chairs and a lounge, and with room to manoeuvre a wheelchair or walker; adequate storage for personal belongings and for medical equipment, including wheelchairs; lockable storage on the same level as the unit with provision to charge scooters and/or electric wheelchairs;
  - For couples (which may include one person in a caring relationship): two bedrooms (or three if both residents have medical equipment), and same requirements as above;
  - Consideration should be given to position and layout of units to maximise independence and privacy but allow for social interaction.

- To avoid unnecessary hospitalisation, ensure that all units have the capacity to accommodate a carer for a short period of time (e.g., up to one week), whether that is in a second bedroom or in a living area that is large enough to have a screened-off fold-out couch;

- These units should be built in or close to major towns to allow access to services and facilities, and to prevent social isolation. Ideally they should be spread throughout the community, to allow integration and social cohesion, which in turn
enhances the social fabric of the communities in which they are located. However, well-designed villages may also meet the needs of some older people for security and the companionship of others of a similar age;

- Where new villages or parks are developed away from the centre of major towns, it is strongly recommended that part of the approval process includes a requirement to demonstrate access to support services and adequate and suitable transport, taking into account the fact that many older people are unable to use public transport;
- Registration of supported accommodation villages should be required, and costs to residents in these villages needs to be considered as part of the registration process. For people on pensions there must be sufficient remaining income to allow for reasonable quality of life and to not restrict access to medical and other support services;
- Maintain or increase the utilisation of caravan parks and manufactured/relocatable home parks for affordable housing for older people. These should be centrally located in reasonably flat areas;
- In larger towns/cities, develop high-rise apartments in the CBD; these must have a lift and secure parking. Where appropriate, this could be undertaken as a joint venture with a developer who may wish to include commercial use on the ground floor level. However, close attention would need to be paid to potential tenants in such development, to ensure protection of tenants’ amenity, including prevention of excessive noise.

Role of Councils in Relation to Physical Models

Councils should be encouraged (and actively lobbied) to:

- Develop Affordable Housing policies; while these must be responsive to the needs of all sections of the community, they also need to have the capacity to give special consideration to older people, e.g., by allowing flexibility in Council’s DCP or EPP to allow for higher density to accommodate clusters of units (or to build such provisions into these policies);
- Allow medium density in low density areas for small clusters of units for older people, in addition to projects developed under the Seniors Living SEPP;
• Develop adequate planning instruments to enable provision of affordable housing and to provide developers with certainty in relation to requirements under such instruments;

• Consider a zoning or other provision for "designated affordable housing developments", defined as projects by DoH, community housing providers, and council/government partnerships where such developments satisfy amenity and other planning criteria;

• Develop and enforce a section 94 contributions plan to require a set percentage of all new development to be allocated to affordable housing. This requirement must be even more stringent where developments reduce existing affordable housing stocks (e.g., in the Jetty and Park Beach areas of Coffs Harbour). Where provision of specific land/housing is not possible (or reasonably acceptable) a cash payment in lieu should be required; this should not be incorporated with other developer contributions required by councils and applied to general infrastructure and amenities but must be used for the provision of affordable housing;

• Establish a Regional Affordable Housing Forum with representation by at least one councillor and an appropriate council staff member from each council. Invite representation on this forum from a broad range of relevant community stakeholders;

• Through the Local Government Association, lobby State and Federal governments for more resources for affordable housing for older people, using demographic evidence to support the claims for this region.

Financial Models of Affordable Housing

• Support further capital development and refurbishment of DoH housing, where practicable replacing old cottages with clusters of units designed as outlined above;

• Explore opportunities for DoH to provide enhanced funding for community housing;

• Develop proposals for joint ventures between DoH, ETC (or other not-for-profit community organisations) and councils;
• Further explore existing models to determine their suitability for use in this region, given smaller population size;
• Explore the possibility of a joint venture with the Centre for Affordable Housing, DoH and ETC to undertake Debt Equity Affordable Housing;
• Prepare proposals to be put to Superannuation companies, encouraging long-term investment in ethical development;
• ETC to investigate leveraging and taxation concession possibilities, as a not-for-profit community organisation;
• Develop proposals to encourage developers to consider joint venture arrangements, e.g., including a small number of new units in new developments, and headleasing these to DoH or ETC; work with DoH to replace existing housing in towns with units (not just where current DoH houses exist) on a lease-back arrangement.

Management Options
• ETC to consider becoming a manager (and provider?) of affordable housing for older people and people with disabilities, using existing management and financial expertise and working in partnership with DoH.

Risk Management
• Any project proposed as a joint venture or other arrangement be subjected to stringent risk assessment, with development strategies established to address or manage identified risks;
• Where appropriate, projects should be designed to attract a range of income levels (which is possible for older people as well as for the broader community), with rents set accordingly;
• Skilled financial oversight must be provided to ensure correct tax concessions and other “leverages” are achieved;
• (It is noted that housing for older people generally carries less risk than that for the broader community, in terms of rent arrears and maintenance costs).
Support and Training Opportunities

- Housing for frail older people and people with disabilities is linked to supply of carers. Therefore, consider options to link housing and support, e.g., recruit and train healthy “young old” (55-65?) single people who are prepared to offer basic care and support to a small group of older people (or people with disabilities) in return for free accommodation and, potentially, a carer’s pension. Training provided by ETC should include basic first-aid and potentially a Certificate III in aged care but may also include such options as communication skills and basic unit maintenance (changing tap washers, light globes, etc);

- Discuss with government potential new options for payment of carer’s pensions, such as paying one carer to look after a group of people;

- Consider scope to include training of people to assess current housing for modifications required to make the houses suitable for older people and/or people with disabilities.

Other Issues

- Education of older community members is needed with respect to level of assets and eligibility for public housing;

- Undertake research to investigate what “the baby boomers” think they will want/need in their future housing. (Note: it is possible that the current generation have the same needs/wants but are less confident in articulating these);

- The future is built around partnerships (e.g., Future of Ageing is an excellent collaborative model, with no one agency predominating).