



Housing Older Women Movement
Collated responses to the Productivity Commission Review of the National Housing and Homelessness Agreement

To: Malcolm Roberts and Romlie Mokak
Productivity Commissioners
Review of National Housing and Homelessness Agreement

Dear Malcolm, Romlie and your team

Thank you very much for the opportunity to follow up our on-line presentation to you on 13 April with this written response to the questions you posed.

In doing so, we take another step to fulfil **our Mission**: to enable the voices of Older Women to inform the increased provision of diverse models of affordable housing.

Our submission will differ from others you have received from organisations in the housing and homelessness sector. **This reflects the actual experiences and words of women who live with housing stress, insecurity and homelessness.**

We trust you will hear their words and reflect upon them; and invite you to continue the conversations with us as new policy recommendations are formulated.

We wish you well with your task – for many Older Women the outcomes of this Review are little short of the difference between a life-worth-living, and a living ‘death’.

Sincerely
Maggie Shambrook
Linda Hahn

*For the Housing Older Women Movement and in furtherance of **our Movement’s vision**: that all older women in Australia have safe, secure and affordable housing appropriate to their needs, which fosters wellbeing and enables ageing in place.*



Housing Older Women Movement

Collated responses to the Productivity Commission Review of the National Housing and Homelessness Agreement

Contents

Context for this response.....	3
Older women’s responses to the questions posed by the Review team.	5
What are the main problems with housing and housing policy in Australia?	5
The problem with housing policy is:	6
What should be done to improve housing policy and support in Australia?	7
Have you had experience with the homelessness service system? If so:.....	8
How do you think the system is performing?	8
What changes should be made to improve the homelessness service system?	11
What have been your experiences in the private rental market? What changes could be made to improve outcomes in the private rental market?.....	11
Changes that could be made to improve outcomes in the private rental market? . Error! Bookmark not defined.	
How has COVID-19 affected you and your housing experiences?.....	13
What are your short- and long-term housing aspirations?	14
Short term.....	14
Long term.....	14
What are the main barriers to you achieving these?	18
The objective of the National Housing and Homelessness Agreement is to contribute to improving access to affordable, safe and sustainable housing.....	19
What do ‘affordable’, ‘safe’ and ‘sustainable’ housing mean to you?	19
Affordable housing.....	19
Safe housing.....	19
Sustainable housing	19
The Housing Older Women Movement – background paper & further information	21



Housing Older Women Movement

Collated responses to the Productivity Commission Review of the National Housing and Homelessness Agreement

Context for this response

Our Movement comprises mostly women who have been married, raised families, worked and developed strong community ties through their contributions to their communities. Many are still actively engaged in their communities through their work or volunteering, or supporting their grown-up children and grandchildren, but increasingly have no home of their own from which to continue to be active citizens.

Through no fault of their own they reach middle age (45+) and are either single, divorced or are escaping DFV situations; with little or no savings or Superannuation; have most commonly worked in community services, retail, hospitality, or other lower paid sectors; have or are facing ageism in the workplace or may not have recent work experience; many have developed health conditions which limit their work and other capacities, but not to the extent that they qualify for Disability Support Pension.

Those who cannot work, or find suitable work are therefore, for the most part, dependent on the woefully inadequate Job Seeker payment, supplemented by the similarly inadequate Commonwealth Rent Assistance. In today's housing market these circumstances render these women unable to provide a safe, secure and affordable home for themselves.

The Housing Older Women Movement is supported by many people with an interest in bringing forward solutions to the housing needs of Older Women, including: architects and designers and small-scale developers; private sector businesses' NFP organisations; front-line and management staff members working in the housing and homelessness sector; service clubs and groups; researchers and staff in State and Local Government departments.

The impacts of COVID migration on the housing market has had a marked increase in the numbers of Older Women seeking support from housing and homelessness services who are powerless to help them due to the total lack of supply of appropriate emergency, transitional, safe, secure and affordable housing across Australia.

This submission represents the collated responses of Older Women living the day-to-day reality of not being able to provide a safe, secure and affordable home for themselves including:

1. **Older women who are homeless** – often couch surfing, or actually sleeping in cars, tents, garages.
2. **Older women at risk of homelessness** – those only one step away from group 1; they are mostly paying between 30-80% of their income (salary, or pension, or Job Seeker payment) on housing costs. Often in private rentals or share-houses, fearing uncapped rental



Housing Older Women Movement

Collated responses to the Productivity Commission Review of the National Housing and Homelessness Agreement

increases, particularly since COVID migration has impacted the market and increasingly rendering people homeless as they can no longer pay the increased rents.

3. **Older women in insecure housing** – staying in insecure, informal arrangements i.e. at the mercy of the householder, with no tenancy rights, and frequently subject to inconsiderate behaviour and treatment from that person who has no comprehension of the trauma that many women have experienced.
4. **Older women in social and community housing** – particularly those who are impacted by inappropriate behaviours of their neighbours, those where the properties have not been maintained to adequate standards and where Housing Departments do not respond to tenants' concerns, and where the required wrap-around supports are not provided.

Only a small proportion of our cohort are represented on State Housing registers (see responses to Q3)



Housing Older Women Movement

Collated responses to the Productivity Commission Review of the National Housing and Homelessness Agreement

Older women's responses to the questions posed by the Review team.

Some of these responses came by email and others were posted on our Facebook Group.

What are the main problems with housing and housing policy in Australia?

- The underpinning driver of housing in Australia is not about the human right to housing for all, but about wealth creation. The underpinning statement of housing as a human right was first articulated by the Commonwealth Housing Commission in 1944 and with this commitment the CHC created thousands of homes across Australia for essential workers, lower to medium income families, persons with special needs and others. This was achieved in partnership with State and Local Governments
- Housing has become a wealth creation. The rich get richer and the poor get poorer.
- Housing has been commodified and is intrinsically linked with the economic base on which other policies have been set (e.g. pension rates were set on the premise of a couple, owning their own home at retirement and having a reasonable amount of Superannuation to supplement their pensions.
- Government policy over recent decades has failed to provide adequate supply and maintenance of social housing for those who need it. Public housing has been sold off, and remaining housing is not always maintained adequately (e.g. pest infestations not dealt with, repairs not undertaken, etc).
- The total reliance on market forces, which increasingly need government intervention to enable greater numbers of 'ordinary Australians' to enter the market (eg First-time buyers grants).
- Perpetualising the "Australian dream" of home ownership in an increasingly unaffordable market creates an increasing disparity between those who can afford a home of their own and those who do not. Other countries do not have this aspirational driver, and instead create policy and legislate to ensure all their population has good quality housing (where you are not treated as a 2nd or 3rd class citizen if you rent)
- Lack of a National Housing strategy to address the crisis
- Lack of social and other affordable rental housing
- Nothing much can be done if there is no supply of dwellings. We need about 1 million dwellings in Australia to make some difference. Without pressure and dwellings built as soon as possible, everything is just discussion.
- Insufficient Commonwealth Rent Assistance to keep pace with rising rents
- Inadequate income assessment for social housing eligibility (if no assets, but income too high, a person is not eligible)
- Not nearly enough social and other affordable housing options.



Housing Older Women Movement

Collated responses to the Productivity Commission Review of the National Housing and Homelessness Agreement

- Something needs to be done about the price gouging rents and more social/public housing needs to be built.
- if the new government does not build a huge amount of affordable dwellings, in a short period of time it will be very difficult to survive with all other costs just going up.

The problem with housing policy is:

- The policy settings leave more and more people on low to moderate incomes behind (anyone on Centrelink payments and in casual work, or lower paid industries), thus disempowering them from ever being able to not only buy, but also to rent. They also are forced to use the greatest proportion (sometimes 100%) of their incomes on housing costs leaving them vulnerable to the impacts of not being able to afford food, healthcare, and the basic necessities for active community participation
- Proposed policies and targets by both major parties in the election run-up do not address the needs of older people, nor will they address the scale of the current problem. We have a growing ageing population with Older Women impacted by housing scarcity and affordability more than any other cohort
- 1. People have no idea what it is really like for us... I approached all representatives in the elections and not one could promise that there would be housing... just that it was on their agenda! Not Good enough!!
2. I looked into housing with candidates too. It was hopeless.
- Current market controls and regulation around land supply, planning, and who can provide affordable housing is too restrictive and prohibits other potential providers and partnerships from providing solutions e.g. non-government partnerships
- We know that many investor-owned properties lie empty – why cannot investors be penalised if they buy up property that is then not made available to tenants?
- Property owners have immense power, whilst tenants rights are almost non-existent in terms of securing long-term housing. Other countries do not have the same skewed legislation; rather tenants are not regarded by society as “second or third class citizens” and legislation gives tenants rights to long-term leases, rent increase caps, and proper levels of maintenance of the properties.



Housing Older Women Movement

Collated responses to the Productivity Commission Review of the National Housing and Homelessness Agreement

What should be done to improve housing policy and support in Australia?

- New policy in the form of a National Housing Strategy must be developed from an accurate understanding and knowledge of the people it is designed to help: Who they are, where they are and where they need to live; what are their specific needs in terms of home and wrap around supports; what can they afford/ contribute e.g. a by Name register, such as is used by the *Advance to Zero* programs as promoted by the Australian Alliance to End Homelessness
- A National Housing Strategy with targets, monitoring mechanisms, and strategies designed and aligned to Federal, State & Local Governments and inclusive of the NFP and private housing and homelessness sectors, and inclusive of the voices of persons with lived experience of housing insecurity.
- Attitudinal change from housing as a product/investment to a human need and right!
- More consultation with those impacted by the Housing crisis- codesign with older people and those with disabilities
- Raise the rate of CRA
- Cap on rents
- Information and support services for older people
- Minimum standards for accommodation and its maintenance need to be lifted and enforced i.e. a shift of power from owners to tenants
- Mandate a minimum lease to 12 months
- Put people in need of housing first not last.
- Listen to the people in need.
- those impacted by homelessness are seen firstly as human beings, with value in their communities, and therefore create the environment where they are embraced and supported by those communities, who can then create relevant housing solutions to meet those needs
- Enable each LGA to know (by name) everyone in need of a housing solution and their specific needs, so that a local response can be developed. Especially relevant in regional areas
- Enable, encourage and promote cross-sector-government partnerships (NFP developers, philanthropic and social impact investment, LGA or other Govt land contribution, CHP or self-management structure), to encourage the creation of local solutions within communities



Housing Older Women Movement

Collated responses to the Productivity Commission Review of the National Housing and Homelessness Agreement

Have you had experience with the homelessness service system? If so, how do you think the system is performing?

- The H & H system is performing at the “bottom of the cliff” as best it can with finding temporary or short-term housing and support solutions for some [only a small proportion of those in need]. The housing and homelessness sector is always in crises modus operandum. This means that workers, the service users, and the broader systems that connect with it are always in this state. This will continue until there is a real long-term resolution i.e. sufficient access to long term affordable, appropriate, amenable homes with appropriate support.
- The broader housing supply system is also in crisis.
- Very badly. More and more people are homeless since Covid started
- I have applied at our local social housing department to enquire about putting my name on a wait list. Both times I was told that because I was not yet homeless, I am still struggling to pay private rent, **I could not be put on a list**. The second time I was also told by the lady there that I would not 'like living in one of their places anyway' I did ask what she meant by that, but by then she had realized that she should not have said that. They will not put my name on the list, they say they can't do that. Unfortunately you can't argue with them I would appreciate not being judged by my appearance.
- **The responses I've received have been negative** i.e. there is no housing or else the staff are so stretched and undersourced so don't expect they will be able to provide you with much time and effort as they are dealing with multiple homeless people who get priority.
- In Qld I have been assisted with supported accommodation, but was told it is temporary, up to 9 months only as they have other people on the list. I have also tried later other organisations but was told I must be homeless first to ask for assistance. It seems **prevention is not a priority**. Yet if at an older age, a woman, finds herself on the street it is already too late. Prevention of homelessness must be a priority and imperative.
- **The rules, regulations and variety of subsidised options are out of date with reality**. Rent subsidy options are waaay out of date with current affordability, safe, child and pet friendly and continuation of current life/ work options also very lacking.
- When I was homeless I approached the local housing authority (Housing Commission in my state). I also had major health issues and was about to have a major surgery. **I was told that because I was a single woman with no children I would “have zero chance” of getting housing with them**. My illness progressed and turned into cancer shortly after and it was only that factor that meant they did end up housing me within a few months. I have to say the thing that angers me is that drug addicts and men released from prison get priority in Housing Commission over older single women who are homeless and extremely vulnerable often with health issues, and sometimes having to sleep in cars etc.



Housing Older Women Movement

Collated responses to the Productivity Commission Review of the National Housing and Homelessness Agreement

- Over a year ago I applied to local government housing commission, **staff were polite but discouraging**. During the year I have been contacted on three occasions to be told I need to hand in more information. The first is a medical certificate, at the first meeting I told them I do not have a medical certificate, at the time this was accepted, months later this was the reason my application was on apparently on hold, news to me. I gave them a medical certificate, within a week they wanted a letter from my landlord, I reminded them that this was discussed and verified on their second call, so where did it go? They could not answer me as to where it went from their computer, applicants cannot upload information, this is the responsibility of staff and must be done from their nice new office. **There is no service to improve, the system is to dissuade and discourage applicants, lose required paperwork and squander the applicants time and efforts so they just give up**, while they hide out the back of the brand new office, that is always empty.
- They need to **stop treating us like we are simpletons and stop ripping us off with false promises**
- The wait is years. They are happy for u too consider a place in very low income suburbs just adding that to your suburbs request. when u have some hope of living in areas u know, where u have doctors, friends, a life are happy told them. **i was in my car all they could do was give me ph no of places that also suggested getting rid of my 2 small dogs** and share houses. **Hopeless. I chose to keep my pets sleep in my car near the ocean my only happiness for now**
- Even if you get a **Housing Commission place in a bad area, as an older woman it can be horrendous**. You are often placed next to people, men primarily with severe drug issues, violent behaviours, criminals and people with severe mental health issues. I was homeless and was given a Housing Commission unit in Brisbane. I had to leave after 18 months as it was hell on earth. I think they need to be more careful about where they place older women and women in general, and also build more housing that is just for women. Just because we fall on hard times doesn't mean we have no morals or standards I am a 50 something lady just had ill health and a husband that died. I raised 3 children on my own it's a hard thought of my future here maybe time to move..
- Our housing **dhs (Gladstone Qld) is no longer taking any applications, so you don't even get on a waiting list anymore**
- I was homeless. All my stuff in my car. In about 2013 **I applied for emergency housing but got rejected** because they said there was affordable housing available. My first application for emergency housing was lost by NSW housing. When I enquired as to its status, they said they didn't have my application (and all the supporting documents I'd gathered). Told me the computers were at fault. I resubmitted only to be told by them (NSW housing) to show me where this so-called affordable housing was. They failed to respond. **I went to a local councillor and asked them to get NSW housing to answer my question.**



Housing Older Women Movement

Collated responses to the Productivity Commission Review of the National Housing and Homelessness Agreement

My request was recorded and I was told they'd look into it.

I waited a few weeks, and as I hadn't received a reply, requested they ask again. **I never heard back. I gave up on this avenue.**

I enquired at a local housing provider and was given a copy of a chart that showed waiting times for social housing. My areas had a twenty year wait and they only had funding for indigenous people. Imo I'm indigenous, I was born here, but that's another subject! Also, this is important, **the NSW/QLD cross-border nightmare regarding social housing is ridiculous.** You can only list yourself on one side of the border, which severely limits your options for affordable housing as coastal areas are too expensive for many.

- When I was facing being homeless... **I had no luck anywhere.** I am in Tweed Heads. **There was no emergency housing available. Also nothing available through government housing.** I was 5 days off sleeping in my car. **I also had to sell my life belongings apart from a suitcase of clothes.** Thank god my angels were looking after me and a friend happened to have a room available as her son had moved out. Mind you.. June 30 last year.. winter time and bloody cold!!! Thank god for my angels and especially the ones on earth!!!
- I have had **experience in several states as I have had to move around a lot due to a lack of safe, affordable housing.** One other experience I had was with NSW Housing Commission. **They would not even put me on the list, even though I had been in Domestic Violence.** They insisted I go on the 'Start Safely' program which is a program that subsidises rent for a few years. However I was on Jobseeker and there were no properties I could even afford to rent and no landlord would rent to someone on Jobseeker anyway. There would be 30 plus people turning up to inspections for the units to rent as well. So the whole program was completely hopeless to me. It was frustrating as I needed to be on the Housing Commission list instead. **I do believe they fob women off onto this program to make their waiting lists on Housing Commission seem smaller.** Also it does nothing to address the longer term issues. In a few years unless you had secured some high paying job, you would be right back where you started.
- Have heard lots of mixed responses about Housing and Homelessness services including the Department.
- Most Housing Service Centres don't have qualified people. I know Fortitude Valley (Brisbane) HSC have HART4000 attend on Fridays.
- I'm in NSW. I have a roof over my head at the moment but have less than six months before it's taken away thanks to the corrupt legal system. **I don't even know who to contact regarding housing.** As it's because of ongoing domestic violence I thought one of those organisations but they've been useless (not just recently but for over six years). It's been two weeks since I was forced into giving my abusive ex-husband everything he wanted, I'm still in shock.



Housing Older Women Movement

Collated responses to the Productivity Commission Review of the National Housing and Homelessness Agreement

What changes should be made to improve the homelessness service system?

- The development of a National Housing Strategy that will bring together all level government and relevant private and public and not for profits sectors. It also needs to include a structure and mechanism to include the voices of persons with lived experience who can also offer solutions and insights.
- A complete overhaul. A SYSTEM IS ONLY AS STRONG AS ITS WEAKEST LINK AND WE HAVE A VERY WEAK LINK WITH HOMELESSNESS.
- A one stop housing hub is needed with all resources and social workers under one roof.
- 1. More dwellings exclusively for this vulnerable category of women. 2. Professional assessment of the individual situation so the person can be assisted with suitable dwelling and the environment. 3. Waiting no longer than 6 months after application, as prevention must be imperative.
- The only meaningful way to resolve the housing crisis, as we cannot improve something that does not exist, is to make enormous pressure on the government to build affordable housing. Action on achieving that target must be imperative. If there are not enough dwellings we can just have endless discussions without solutions.
- The reciprocal arrangements for the [QLD/NSW] border need updating when you live in the Gold Coast or Tweed, it's the same "city". I am in Tweed, and all my family in Qld. I needed a border zone for my needs.
- HSCs need to be staffed by qualified, trained people who understand the trauma that many older women have gone/ are going through and the service responses need to be able to respond appropriately, walking alongside, and **NOT doing anything to re-traumatise or prolong the distress of the clients.**

What have been your experiences in the private rental market?

Experience of the private rental market:

- most frequently only offered short term leases – 6mth-12mth
- need to move on average every 2-3yrs due to landlord requirements – this is expensive in terms of time and money and very disruptive to important neighbourhood and community connections such as a local GP medical service provider.
- significant rent increases expected with each new lease with no commitment to maintenance or upgrade of amenities – rent is just based on assessment of the market.



Housing Older Women Movement

Collated responses to the Productivity Commission Review of the National Housing and Homelessness Agreement

- poor or no commitment to regular maintenance, only emergency related ie if the property is at risk.
- no interest in the tenants or support for the tenants to make the property a home. The property is what is valued, as it is the wealth producer.
- I am 73 and still working to pay the rent and expenses. I have moved 6 times in the past 7 years.
- Two years ago I sustained a head injury from a fall and my life has been irrevocably altered. I can no longer work, I will never finish my PhD, and I am now reliant on a disability support pension. Although I have a substantial NDIS package, they are unable to assist with housing, which is my greatest source of stress and fear. You see I am living in a private rental which costs 80% of my pension, and my utilities take up the other 20%. My lease is up in August, and my landlord will be raising the rent again, second time in a year. I will not be able to renew my lease. My son has been providing me money for other bills and food, however, he works for himself, is in very small rental accommodation, and has a young family with two small children under the age of 5, with a partner who is unable to work. His support is also not sustainable - and I very much fear that in August I will become homeless. Some months after I fell, a support worker took me to the Housing Hub and I was put on the list for housing, but also told the waiting list was many years long. Although I have a sizeable NDIS package, I have been told none of it can be used to support housing, which is the biggest stressor for me, and a great detriment for my mental health.

What changes could be made to improve outcomes in the private rental market?

- We need a wide range of new housing models and types with varying tenures including home ownership via shared equity arrangements. We must move beyond sole homeowners occupied ownership at one end of the spectrum to multi-level, high-density social housing at the other. Often termed the missing middle in housing, this same term can also be applied to a significant proportion of the estimated 405,000 women who are already experiencing housing related stress - the missing middle of women – who have some savings/ superannuation which locks them out of social housing. Yet, these same women are not able to rent in the private market or purchase a single dwelling on their own. This leaves this significant cohort in extreme housing-related stress paying much more than they can afford and having to compromise on other essentials such as food, utilities medical support and more. They will inevitably move into poverty as they age having used up their precious savings / super which provided a modest income stream allowing them to keep their heads just above water.
- that landlords view the property as a home for its tenants and that the home be subject to regular maintenance and upgrade schedules



Housing Older Women Movement

Collated responses to the Productivity Commission Review of the National Housing and Homelessness Agreement

- long term leases offered of five years or more with exit clauses for both parties to consider as part of the contract.
- rental increases need to be aligned with improvements to the amenity of the property as discussed with the tenants. There needs to be accountability in relation to this agreement.
- More models of rental properties that offer ageing in place and rental options such as co-housing with shared amenities such as gardens, outside eating and socialising areas, these could extend to laundry and other amenities.
- Shift the balance of power away from owners, to be more equal with tenants
- Increase renters rights, e.g. to make minor modifications, redecorate etc.
- Caps on Rent increases
- Legislate that owners must maintain and update their properties in a timely manner.
- Increase length of rental terms to provide security of tenure for tenants who fulfill their obligations.
- Develop a National Housing Strategy to coordinate all levels of government and relevant private and not for profit sectors to address this urgent problem.

How has COVID-19 affected you and your housing experiences?

- One HOW Movement participants, who was otherwise homeless, was allocated a hotel room under the QLD Govt responses to COVID, and ended up there for 18 months. The only cooking facility was a small microwave and an electric frypan on the balcony. Just before Christmas 2021 was told she had to leave within a week, as the hotel was opening up to interstate visitors once the borders reopened. This woman in her 60s was exited into homelessness with no support, and remains homeless 5 months later.
- Unable to work 2 years ago I had to give up the unit I was renting and move in under the house of my family. Then I went back into the market last year but was unable to work when Covid restrictions came in again. Now I live in a bed sit under a friend's house temporarily. I have put my name down for public housing but there is a huge waiting list. I have enough money to buy a caravan so considering that if I have no other options.
- I was living in an NRAS tower block, with 100 residents most of whom were in their 70s and 80s, when COVID hit. There was a high degree of anxiety about hygiene, particularly in shared areas including the one and only lift, and not everyone complied with the social distancing guidelines which heightened others' concerns. This led to many people shielding within their studios/ apartments for a very long time and becoming more isolated than would have been necessary in a less-dense housing situation.
- I had to move during COVID (early 2021) and was shocked to see the huge numbers of people at open homes for private rentals, many of whom were from interstate and were



Housing Older Women Movement

Collated responses to the Productivity Commission Review of the National Housing and Homelessness Agreement

openly offering agents more than the indicated rent to secure the home. To them, Brisbane rents were 'cheap' whilst to me they had already become too expensive.

- ALL rentals have become unaffordable to anyone not on a substantial income, and with secure work. Older Women stand no-chance, and there are hardly any properties available anyway.

What are your short- and long-term housing aspirations?

Short term

- stay living in the current arrangement where I rent space downstairs of a house.
- To maintain my current private rental until a more viable and affordable option is available (where I can invest some of my money and have control over my home)
- live here in bed sit under friend's house.

Long term - Face Book responses to housing aspirations

Grouped by topics

Accessibility

- More rentals set up with accessibility options for people in wheelchairs - Brisbane area.
- I am 63, currently on jobseeker, and paying \$320/per week rent. I still live with my son university student who is about to start his life independently. If it was not for his help I would certainly suffer as I am also diagnosed with systemic Osteo Arthritis. I would need at least a studio with a small kitchen and a small balcony in a quiet, green neighborhood. I would like to have a small dog or a cat and not many stairs, as often my mobility is restricted.
- We also need to consider those of us over 50 who are carers for our adult disabled children
- I need ground-floor access as I struggle with stairs and did not like living in a high-rise with lift access (Terrible for older people when lift is broken or closed for maintenance – also a problem in event of fire or other evacuation, either real of practice!)

Affordability

- no more than 25% of my (pension) income.
- I would like to rent a small dwelling, long term, for 25% of the age pension. (Or 25 % of an occupant's income, for low income residents.)
- \$200 to \$250 a week absolute maximum. That would be still too much for many but I think it's reasonable in today's society.
- Long term affordable housing close or on waterfront.
- Long term affordable housing close to already established employment.



Housing Older Women Movement

Collated responses to the Productivity Commission Review of the National Housing and Homelessness Agreement

- Somewhere affordable to live independently with all I've earned and learned over the last 50 years rather than a single room, answering to 20 or 30 year olds. My dignity.
- Affordable housing in a low-crime, safe, quiet area. Rent costing no more than 25% of my (pension) income. Somewhere I'm allowed to have my little (Chihuahua) best friend.
- Affordable housing for low income for women over 50
- Affordable housing that allows me to have a family member/friend stay over.
- Long term and affordable accommodation pet friendly on sunshine coast. With every day more people become homeless. It's definitely a stress and never far from my mind.
- Affordable housing somewhere in South East Qld. My own place - not a multi share house or room, but a decent sized unit/duplex/villa that I can stay in until I die without fear of being evicted or facing exorbitant rent rises.
- Affordable independent living instead of having to compete with younger tenants in share rentals country n city options close to coast with consideration for mature aged p/t contribution to workforce
- Long term accommodation that is only 10% of income. Complete sound proof, solar panels, low energy, cost effective materials that are from sustainable sources NOT from China.
- Currently on jobseeker I receive \$748.70, with rent assistance I pay \$320.00 per fortnight in a share house which is about to be sold. I need a quiet, secure, self contained room that is close to public transport and in travelling distance of real employment possibilities. Plus if I get work, that my rent does not increase so much it takes all my earnings, as I need to work for another 9 years.

Co-housing/ shared equity development

- invest some of my own meagre savings / superannuation in a well-designed co-housing and shared equity model home where I can age and die in this forever home.
- to co-design a co-housing development with like-minded others where we can hold equity, have agency and create a community of support as we age in place.
- A low-set 1-2 bed villa (so my granddaughter can come for sleepovers), with access to SMALL garden with raised beds to have contact with the earth and grow some veggies and herbs. Ideally with solar panels, well designed for heat retention in winter, and heat dispersion in summer, with breeze flow. I like the idea of intentional co-housing with others who share similar values – could be inter-generational or older women only, with independent S/C units and some shared facilities – e.g. garden, shared vehicles, larger kitchen and community meeting space for community meals and discussions. I can imagine such settings in every suburb – maybe in a corner of the school oval – so that older people are treated as integral to the wider community (as exemplified on ABC's *Old People's Home for 4 year-olds*)



Housing Older Women Movement

Collated responses to the Productivity Commission Review of the National Housing and Homelessness Agreement

- I would like it to be part of a small complex, maybe 10 dwellings or up to 30 dwellings, in a setting designed to give us our privacy plus opportunities for neighbourly interaction. I would like the dwelling to have plenty windows for light and cross-ventilation, and be situated to get some sunshine on a porch or verandah in winter, and the eaves would keep the hot sun off the windows in the summer. Some timber or bamboo in the construction - not all concrete - but maybe the new lightweight hempcrete or glasscrete. From this moment, no housing should be constructed without insulation and passive-solar features, in my not-very-humble opinion. The dwelling should retain warmth in winter and avoid absorbing the heat of summer. I would like to get to know my future neighbours while the dwellings are being built, and celebrate with them when we move in, and other times. Trees and native plants rather than lawns. I hope some who read this will be my neighbours!
- I have always [liked] small home communities that give privacy with choice of community. It strives to allow not having to store gardening equipment but can be a community event. I prefer a small housing community to unit/apartment living. I find the latter gives the ability to close off from community (Of, course a lot would like this and would warrant it) I also like the idea of two zone living, where as a breezeway may separate the property so a family can live together with perhaps a parent or another other than family. This design would see my daughter on the property market as at 50 and a nurse she well deserves. For my daughter and myself we love that we have our separate areas and can come together to dine if and when we wish. It also gives us the opportunity of sharing a pet allowing us to enjoy and also take a holiday without the worry along with vet bills etc.... Solar is an essential especially solar heating... Our solar set up for one home is sufficient and effective for our two zone living.... I've read recently on community solar battery banks which seem to have had very good reports... Also community car sharing and perhaps if enough finances a community bus, although I believe a couple of cars would most likely be more effective. For us we would only have a small grassed area for our puppy dog and an entertaining area with a small plunge pool (important for the relaxation of muscles and stretching)... ♡

Design & Environment

- Rural location 20mins to a town, get back to nature, grow some food. Relax and breathe.
- I would be very happy with a tiny 1 bedroom place where I can garden my own vegies
- A place to grow own fruit, with water tanks.
- My wish list would be a one bedroom home, maybe two so my children don't feel like they're camping out when they visit, with a small garden for my pets (keeping a roof over the family pets heads is my biggest concern atm) and to grow some vegetables to save money. I don't care where except I would like the area to have low crime and be as far away from my abusive ex husband as possible and hopefully have a community feel. I'd also like



Housing Older Women Movement

Collated responses to the Productivity Commission Review of the National Housing and Homelessness Agreement

solar panels and a big water tank (my grandparents had tank water when I was growing up and most water tanks in housing are too small for even one person's needs).

Modular or other low-cost homes

- I would consider a well-built modular home in a small (up to 100) development of similar homes with minimal communal facilities (unlike the fancy retirement villages).

Pets

- Housing with pets is often needed
- A 2 bdrm pet friendly small garden where we want to live

Public/ Social housing & Housing cooperatives

- Public housing and less emphasis on housing supplied by community organisation which are more expensive and at least an extension of the affordable rental housing scheme that the Liberals weren't going to extend.
- Affordable government rental housing or rent to buy for women over 50. Soon, not 20 years down the track, older women are in crisis NOW.....
- I would love to see lots of maybe 1 bedroom units being built as social housing 🙏 or for rental for homeless older women for around \$250.00 per week 🙏🙏🙏
- More options in affordable homes including cooperative housing like in Denmark. Social housing in nice areas mixed with private to remove stigma.
- More social housing and adequate rental assistance to cover the gap making housing affordable for those will probably never own a home.

Rent to buy

- Rent to buy home ownership however that could work, so I never have to shift house again. I moved into my first rental flat at 17years of age and now I'm 60+years I have moved 20+ times.
- Rent to buy 200 - 250 week
- I have spent over \$150,000 in (mostly informal) rent payments over the last 10 years since my homeless journey began. I would have loved to have been able to rent-to-buy, or build equity in a property with that money, rather than it going to pay someone else's mortgage (I have previously owned homes in the UK and Australia).

Share housing

- All I want is a room with my own toilet and sink in a share house for no more than \$100 a week. And a small garden for veges and herbs.

Shared equity / Tenure needs



Housing Older Women Movement

Collated responses to the Productivity Commission Review of the National Housing and Homelessness Agreement

- To never have to rent again. To build up equity in a property even if its just part thereof that can be sold to put towards another dwelling or inherited. Bugger all these landlords!
- To have a place I call my own and NEVER have to move again. That is the ONLY wishlist that I have. Moved more than 20 times in the last 22 years, getting too old. Heading for 79 this year!
- I don't need or want to own land. I just want a home of my own (rented or owned – I would use my savings) that I can decorate as I wish, and where I can stay for as long as I WANT – and that it is affordable while I am on Jobseeker (another 2 years) and on Aged Pension after that.

Tiny Homes

- The ability to build a tiny, or small, home in the metropolitan area.
- I have 47,000.00 I can access from my Super, and it is my hope and intention to build a tiny house with this money so I can have minimal rent/utilities costs and can have a place of my own where I never need to fear being homeless again.
- I am a 58 year old woman. I have worked as a professional social worker for my entire career, but fell two years ago, sustaining a brain injury. I am now on a disability pension in a private rental costing more than 80% of my income. I desperately would like to build a tiny home, so I can have permanent, safe, affordable housing.

What are the main barriers to you achieving these?

- Currently concerned by imminent rent rise when there are no caps on rental increases.
- Current planning settings do not support the type of co-housing which many of us want.
- Escalating land costs contribute to making housing prohibitive for people on low incomes and asset-poor.
- General public and policy mindset that sole ownership is the only viable option (I want shared equity option)
- There are two barriers [to me having a Tiny Home], the biggest being some land to put a tiny house on, the second some support with building (I am likely to buy a housing kit).
- There is a dearth of small low-set units available, regardless of price. The market needs to wake up that there is a HUGE need for alternative, affordable housing for the ageing population with many more single people in it than ever before.



Housing Older Women Movement

Collated responses to the Productivity Commission Review of the National Housing and Homelessness Agreement

The objective of the National Housing and Homelessness Agreement is to contribute to improving access to affordable, safe and sustainable housing.

What do 'affordable', 'safe' and 'sustainable' housing mean to you?

Affordable housing

- is commonly understood to be 75% of market rent with a ceiling of 30% of a persons income.
- I will never have to pay more than 30% of my income in housing costs.
- Paying no more than 30% of pension for rent
- Social housing rental rates are set at 30% of the household income.
- Commonwealth Rent Assistance needs to be increased to ensure that the cost of housing is no more than 30% of the income of the resident. This needs to relate to all types of tenures.

[please also refer to p14 for other perspectives on what is "affordable"]

Safe housing

- this relates to the physical structure and design of the property supporting the tenants to use its amenities without risk of harm or incident.
- Structurally sound with good security and regularly maintained.
- relates to the design of the property allowing persons with mobility issues, or special needs to live well in the property over time i.e. aging in place safely with gold and platinum design standards.
- relates to the living environment around the property inclusive of the broader neighbourhood. Being able to access public transport, being able to connect with others in the neighbourhood easily with a sense of safety in relation to mental and physical health and wellbeing. Ease of access to goods and services and community connections.
- 'safe' means secure –my rent will always be affordable and my tenancy is secure for the long term
- Somewhere I have control over who can enter or impact my home, e.g. no disruptive neighbours or behaviours
- Somewhere I can feel peaceful and not have my trauma re-triggered.

Sustainable housing

- this relates to the ability to afford to stay in the home for as long as needed while continuing to meet a range of social, recreational, spiritual and health and well-being opportunities.



Housing Older Women Movement

Collated responses to the Productivity Commission Review of the National Housing and Homelessness Agreement

- Able to afford living in house for as long as I need to. Able to afford maintenance on the property.
- Able to maintain the home to a good standard with an ability to meet maintenance and upgrade standards including environmentally sustainable features and amenities.
- ‘sustainable’ universal design principles for aging in place. Attention given to designing for the local climate, thus saving costs involved with heating and cooling of homes
- Efficient in terms of energy use, with natural heating and cooling built into the design
- Somewhere I can age in place, with Gold Standard design, and scope for easy adaptations to accommodate changes in mobility, health and support needs – minimising the likelihood of needing to move to a care home



Housing Older Women Movement

Collated responses to the Productivity Commission Review of the National Housing and Homelessness Agreement

The Housing Older Women Movement – background paper & further information

The Housing Older Women Movement was formed in 2019 by women with lived experience of housing stress and homelessness and works to advance solutions to the housing crisis as it impacts Older Women. We are an unfunded peer-led group which has been supported by Q Shelter and Housing for the Aged Action Group.

Our vision is to ensure that Queensland Older Women have safe, secure, and affordable housing appropriate to their needs, which fosters wellbeing and enables ageing in place.

Our mission is to enable the voices of Older Women to inform the increased provision of diverse models of affordable housing.

Whilst based in Queensland, we have active supporters across Australia including small-scale developers and designers, service clubs and groups, staff working in the housing and homelessness sector, researchers, and staff in state and local government departments. We have over 1300 Facebook Group members, and over 300 individuals and supporting organisations on our mailing list.

Our goals are to:

1. Advocate for and participate in the creation of flexible and innovative housing models using co-sponsor and co-design principles and processes to meet the needs of Queensland's older women to age in place in the community.
2. Support the establishment of a Specialist Housing Support Service for older persons as developed by Housing for Aged Action Group in Victoria.
3. Advocate for regulatory reform in areas of planning, finance, superannuation, tenancy, and others as necessary, to increase housing options and improve tenancy rights
4. Promote alliances to increase supply of appropriate housing
5. Advocate for the creation of financial products and removal of financial barriers affecting Older Women's' housing options.
6. Build the capacity of the HOW Movement to provide a voice of persons with a lived experience and their supporters to achieve all the above.

Further information E: HOWMovement100@gmail.com

