
From: Michael Starr <michael-s@coastshelter.org.au>
Sent: Tuesday, 23 August 2022 4:25 PM
To: Committee Social Issues
Subject: RE: Homelessness amongst older people aged over 55 in New South Wales – Post-hearing responses – 21 July 2022

Good afternoon,

The report mentioned in the supplementary question document is quite detailed and has a number of local and international examples listed. The Committee would be better served having a quick look starting at page 54, see the report link here [Alternative housing models for precariously housed older Australians \(ahuri.edu.au\)](https://ahuri.edu.au/alternative-housing-models-for-precariously-housed-older-australians)

Regards

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FINAL REPORT NO. 378

Alternative housing models for precariously housed older Australians



From the AHURI Inquiry: Inquiry into housing policies and practices for precariously housed older Australians

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Related reports and documents

Inquiry into housing policies and practices for precariously housed older Australians

<https://www.ahuri.edu.au/research-in-progress/inquiry-into-housing-policies-and-practices-for-precariously-housed-older-australians>

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Acronyms and abbreviations used in this report

AAG	Australian Association of Gerontology
ABS	Australian Bureau of Statistics
AHRC	Australian Human Rights Commission
AHURI	Australian Housing and Urban Research Institute Limited
AIHW	Australian Institute of Health and Welfare
CRA	Commonwealth Rent Assistance
ILU	Independent Living Unit
LCL	Large Corporate Landlord
NRAS	National Rental Affordability Scheme
NSW	New South Wales
PRBP	Private Rental Brokerage Programs
QLD	Queensland
SA	South Australia
UK	United Kingdom
UN	United Nations
US	United States

Key terminology

Alternative housing models

In the context of this Inquiry, alternative housing models refers to housing options that do not sit within the bounds of mainstream provision, conventional home ownership, private rental or social housing. Such forms of housing provision generally only exist on a small scale, are in concept, planning, development phase or early implementation stage, and are therefore not readily available or accessible to a significant number of (older) people. The term 'model' is used alongside the term alternative housing through the Inquiry to include general frameworks and approaches as well as specific housing types.

Lower income

There is no universal definition of 'lower income'. Because of the nature of this research element within the Inquiry we have taken a broader view of lower income than the more quantitative and technical view used in both the first and third supporting research projects. In large measure this view equates to how the housing industry sees the affordable housing models (products) market for older people, which varies based on geography and regional housing markets. The decision to take this broader view of lower income, aligned more to market considerations of affordability rather than income, allowed us to look at a broader range of lower cost models to consider innovation and how with 'tweaks', evolution or restructuring models or approaches could possibly be made appropriate for our target groups (the focus of the final Inquiry research activity).

Older people

In the context of this Inquiry, 'older' refers specifically to people aged 55 years and over for non-Indigenous people and 45 years and over for Indigenous Australians. This definition has been adopted for a number of reasons and does not necessarily reflect community norms around 'older' (i.e. aged 65 years and over):

- There has been a general move towards 55 years and over as 'older' for lower income and asset households, with some state housing authorities allowing priority access to public housing at age 55, and some other housing providers (i.e. community housing providers) offering age-specific housing for those aged 55 years and over.
- For Indigenous people, age 45 is used for priority access to My Aged Care (in combination with other factors), reflecting the lower life expectancy of Aboriginal and Torres Strait Islander Australians.

Additionally, as noted in Faulkner, Verdouw et al. (2021: 14):

In terms of age, the fifties are now considered by many as a potential time of transition from the workforce and a time for a reassessment of housing needs. For some households, this transition period corresponds with the empty-nester stage of life, although traditional patterns around the movement of children out of the home and work are now clearly more diverse. For lower income households that may have faced difficult times over their life their fifties may be the time at which they consider or need to access available services and supports.

Precariously housed

In this Inquiry, 'precariously housed' refers to any person (in this case an older person—55 years and over) living in a housing situation that places them at risk of homelessness, or where the ability to live day to day—financially or otherwise—is compromised, placing their home at risk and/or impacting on their health and wellbeing. Precarious housing relates to low-income households, in most instances in the private rental sector, facing affordability issues. Affordability is most commonly defined by the 30/40 indicator, which identifies housing stress or housing unaffordability above the benchmark of a household spending more than 30 per cent of their income on housing costs and with an income in the lowest 40 per cent of the income distribution (Hulse, Reynolds et al. 2019). Individuals and households can also be precariously housed in other tenures because of extenuating circumstances.

Executive summary

Key points

- Older Australians on lower incomes who do not own their own homes are at increasing risk of housing stress and instability, with private renters and single women facing particular risks.
- Precarious housing has negative impacts on the health, safety and wellbeing of older people, while also undermining their capacity to age well in place.
- There is an urgent need for innovation in the Australian housing market to drive an expanded and more diverse range of affordable housing options for lower income older people and reduce the need for older people to rely on the private rental sector.
- Fieldwork findings identified a range of alternative housing models with strong potential to be scaled up in the Australian context: cohousing, integrated mixed use developments, modular-style manufactured housing utilising vacant land and low-rise medium density developments.
- Reforms to the private rental sector to provide greater protection for tenants and more flexible financing models can also contribute to improving affordable housing options for older Australians.
- Key enablers for expanding affordable housing for older Australians are government incentives and subsidies for developers; planning, regulatory and financing frameworks that accommodate alternative models; and enhanced market familiarity with alternative models.
- Increasing density and acquiring land at low cost are important drivers of affordability.
- Housing models that facilitate access to social supports, health and care services and transport (e.g. through amenity-rich locations or higher dwelling density) can enhance people's capacity to age in place.

Key findings

The aim of this research project was to identify alternative housing models for precariously housed older Australians. The range of housing stock available across Australia is fairly homogenous, with a strong focus on detached or semi-detached suburban homes designed to be occupied by single families (Gilbert, Rowley et al. 2020). The Australian policy context, including the level at which the Age Pension is set, is based on an assumption that the majority of Australians will own a home when they retire, with social housing as a residual option for a small minority.

Private renting is treated as a temporary or transitional housing status, largely for younger people before they move into home ownership, however it is increasingly the only option available for lower income older Australians who do not own a home. Relying on private rental exposes older people to housing stress and insecurity, with very few affordable rental properties available for people on low incomes. Additionally, short lease periods, eviction without cause and difficulty securing property modifications to respond to changing support needs, make private rental an unattractive longer term housing option for many older Australians.

This project involved a review of Australian and international evidence on different housing models and fieldwork with Australian and international housing experts to seek their views on appropriate housing options for older people. The review identified a range of models with the potential to expand and diversify the supply of affordable housing for older Australians: accessory dwellings; mobile and manufactured homes; collaborative housing; rental retirement villages; homeshare arrangements; and dual key housing.

The evidence review highlighted the role that alternative financing schemes such as shared equity, build-to-rent and rent-to-buy could play in expanding the affordable housing options available to older Australians, including the potential for home ownership under certain conditions. Reforms to the private rental sector to provide better supports and protections for tenants were also identified as having potential to help meet the housing needs of older lower income people more effectively.

The fieldwork undertaken with stakeholders and experts confirmed that there is an urgent need for innovation in the Australian housing market to drive an expanded and more diverse range of affordable housing options for lower income older people and reduce people's need to rely on the private rental sector. The following opportunities were highlighted as having the greatest potential to better meet people's needs:

- cohousing
- integrated mixed-use developments
- modular-style manufactured housing utilising vacant land
- low-rise medium density development, and
- reforms to the private rental sector to better protect older tenants.

A range of barriers and enablers to expanding alternative housing models in the Australian context were identified in the fieldwork, with key issues being:

- government incentives and subsidies for developers are a critical enabler to ensure affordable alternative models are financially viable;
- planning, regulatory and financing frameworks must respond to new ways of thinking about affordable housing for older people; and
- enhanced market familiarity with different housing models is required to determine (and drive) appetite for these alternatives.

Several key findings emerged from both the evidence review and our consultations with stakeholders:

- Increasing density can facilitate the expansion of affordable housing in amenity-rich locations which promotes ageing in place, including through proximity to transport, health and care services. However, appropriate design to ensure liveability and to address people's need for privacy and space are key considerations.
- Housing models bringing people together in dwellings which are shared or in close proximity can deliver significant social and support benefits. Such models can encourage communal activities; facilitate adult children living closer to their parents and providing care; and help older people feel more secure living close to sources of assistance.
- Land acquisition is a vital part of expanding affordable housing options. Being able to access land at no cost or below-market rates, for example through peppercorn leasing of vacant land owned by governments or not-for-profits, or utilising private land such as suburban backyards, can greatly increase affordability.

The evidence review and fieldwork findings identified a range of key housing attributes that are known or likely to affect the cost of a dwelling or development and/or influence its appeal to older Australians:

- Tenure type (ownership/rental)
- Number of bedrooms (studio/one/two)
- Dwelling type (house/unit/movable)
- Location (inner suburb/middle suburb/outer suburb/regional)
- Private outdoor space
- Private car parking
- Mutual support opportunities
- Mixed age setting
- Amenities within the development
- Pets permitted
- Smart home technology, and
- Environmental features (such as solar panels).

Seven composite housing models representing different combinations of the identified attributes (and likely trade-offs between them) have been developed in this research for testing in terms of their appeal and feasibility in other Inquiry elements (discussed below). The composite models are: mixed use apartment building; cooperative housing; communal housing; transportable home; two-bedroom unit; dual key property; and, village-style housing.

Each model has been designed to reflect desire for affordability, diversity and ageing in place. Additionally, the models reflect themes emerging from the evidence review and fieldwork: potential home ownership opportunities for lower income older Australians; movement towards higher density developments in amenity-rich locations; the scope for housing to deliver social, safety, security, health and wellbeing benefits; and, the need for a diverse range of housing options for older people.

Policy development options

As a supporting research project in a broader Inquiry program of research, the primary output for this project is the suite of seven composite models for further testing. This testing of the models involves engaging with lower income older Australians about the appeal of the models, as well as in-depth discussion with industry stakeholders around their potential scalability and feasibility. Specific and detailed policy and practice relevant insights and recommendations will emerge from these processes.

The evidence presented in this report illustrates a range of opportunities for better addressing the needs of precariously housed older Australians, and emerging policy and practice considerations. Important findings with policy implications are:

- Increasing density is a key pillar of expanding affordable housing supply for older Australians in amenity-rich locations with ready access to supports, helping people to age well in place. Lower-rise medium density development is more likely to capture the benefits of increased density, while still meeting people's need for privacy and space, than high-rise apartment buildings. Models such as accessory dwellings, mobile and manufactured homes, homesharing, collaborative housing and dual key properties all offer opportunities for increasing density.
- Acquiring land at low cost is fundamental to expanding affordable housing supply for older Australians. There is opportunity for land owned by governments and some not-for-profit organisations to be used more efficiently, for example, as sites for mobile or manufactured houses. Land in private hands could also be better utilised as sites for accessory dwellings or collaborative housing.
- People's capacity to age well in place is greatly enhanced by having ready access to social supports, through family members, neighbours and the broader community. Location and type of housing plays an important role in how easily people can access these supports, and their feelings of safety and security. Housing models such as accessory dwellings, homesharing, collaborative housing and dual key properties can all facilitate access to social supports.

Based on the evidence presented in this report, several policy and practice considerations have emerged:

- Considerable previous research has been undertaken on the need for increased investment in social housing, so the current project focuses on alternative responses to the affordable housing shortage. The fieldwork undertaken for this project strongly suggests, however, that increasing the supply of social housing which facilitates ageing in place would greatly assist with ensuring all lower income older Australians are able to access appropriate and affordable housing.
- Opportunity exists to reform the private rental sector across jurisdictions to make this tenure type more secure, affordable and attractive for lower income individuals, as well as delivering economic returns for investors.
- There are few, if any, well known examples of the sorts of alternative housing options scoped in this report operating in Australia. It is therefore not surprising that Australians lack familiarity with alternative housing models. If there is limited expressed market demand, there is likely to be limited supply. However, this is a two-way relationship: limited availability of alternative options at present means low market visibility and awareness.
- Affordable housing developments tend to be less profitable for commercial developers, with high land costs in amenity-rich locations and high profit expectations making it unlikely that developers will choose to build affordable housing without government incentives and subsidies; different financing mechanisms; and/or moves towards higher density modes of living.
- Entities wishing to develop affordable housing, including social impact investors, not-for-profits and self-organised collectives, may find it harder to secure land, finance and regulatory approval in a housing landscape dominated by larger players with greater borrowing and development capacity. There is need and opportunity to find new ways to support smaller/bespoke players in the market to provide affordable options.

- It is more difficult to secure regulatory approval for non-mainstream housing models. Existing policies, processes and regulations at local, state and federal government levels are not designed to readily accommodate models such as cooperatives/cohousing and mobile or manufactured housing. Higher density builds are still likely to generate resistance in some neighbourhoods.
- There is a lack of coordination of affordable housing supply across local, state and federal governments. While there is some recognition of the affordable housing shortage, and of the need to support the growing proportion of older Australians to age well, the two issues are rarely linked (Faulkner, Verdouw et al. 2021). The role of housing in contributing to better health, wellbeing and social inclusion outcomes for older Australians is poorly acknowledged.

The findings of this research suggest that cultural assumptions about the roles of housing and governments in Australia may be barriers to policy reform. The current policy context reflects a view of housing as a means of private wealth generation rather than a basic public good with flow-on effects for people's health, wellbeing and social inclusion. The role of government in housing provision in Australia is currently residual at best. Changing the narrative around housing in Australia could help promote the normalisation of tenure types other than home ownership and the expansion of affordable housing that supports older people to age well in place.

The study

This report is the output of the second supporting research project within the AHURI Inquiry into housing policies and practices for precariously housed older Australians (20/PRO/32250), which addresses the overarching question:

How can we deliver the types of housing precariously housed individuals, in or approaching retirement, want and need to support their life aspirations, wellbeing, participation and inclusion?

This supporting research project examined current and potential housing options for lower income older Australians, including Age Pensioners, with a specific focus on identifying *alternative (or non-mainstream) housing models for precariously housed older Australians*.

Older Australians on lower incomes who do not own their own homes are at increasing risk of housing stress and instability. Renters and single women face particular risks, with older single women increasingly becoming the new face of homelessness in Australia (AAG 2018; AHRC 2019; Homelessness NSW 2016). The shortage of affordable housing for older people is getting worse as the population ages, and declining housing affordability means more people enter retirement without owning a home or still paying off a mortgage.

Increased supply and a more diverse range of affordable housing options are urgently required to support older Australians to age well in place. Ageing in place has benefits for individuals' wellbeing, as well as being more economical, and is overwhelmingly preferred by older people over moving into higher dependency care settings (AHURI 2019a; Peace, Holland et al. 2011; Wagner, Shubair et al. 2010). Unaffordable, insecure or unsuitable housing is associated with poorer psychological and physical health outcomes for older people (Baker, Mason et al. 2014; Butler 2018; Connolly 2012; Dalstra, Kunst et al. 2006; Duncan, James et al. 2016; Ong, Wood et al. 2019; Webb, Blane et al. 2013).

The need for policy reform to ensure lower income older people without the benefit of home ownership are able to age well, and the problems with relying on the private rental sector to house this group, have been highlighted by previous commentators (see, for example Faulkner 2009; 2017; Jones, Bell et al. 2007; Kendig 1981; Morris 2013; Ong, Wood et al. 2019). Housing policy and practice, however, largely continue to support only the three mainstream housing options, home ownership, social housing and private rental, despite acknowledged concerns with this narrow focus of the housing market for lower income older Australians and lower income households generally.

Social housing can and should play a key role in supporting lower income older Australians, but it is unlikely to keep up with the growing demand for affordable housing among this group. This research project focused on alternative models with the potential to meet the needs of older Australians for a diverse range of affordable housing options.

The project brings together the findings of a review of alternative housing models and evidence collected from a range of key informants to identify models that could be expanded in Australia to create more and better housing options for lower income older people. The review drew on academic, policy and industry literature from Australia and overseas, with a focus on models that are relatively uncommon in Australia. The key informants included Australian stakeholders (housing and aged care providers, developers, architects, planners and advocates) and international housing experts from the US, Canada, UK, Singapore and New Zealand. Ninety-six Australian stakeholders completed an online survey and 16 were interviewed. Five international housing experts were interviewed and provided written responses to questions.

The project identified a range of key attributes which affect the affordability and suitability of housing models for older people and developed seven composite housing models representing different combinations of these attributes (recognising that trade-offs that might be necessary to ensure affordability, and the need for a diverse range of housing options). The appeal of these models among the target population will be tested in the third supporting research project, while their feasibility and scalability will be explored further in the Inquiry research activities.

1. The need for alternative housing options for precariously housed older Australians

- **Older Australians on lower incomes who do not own their homes are at increasing risk of housing stress and instability. Renters in the private sector are especially at risk of poor housing outcomes. Single women also face particular and increased risks.**
- **The shortage of affordable housing suitable for older people is worsening. The number of older people is increasing as the population ages. People are more likely to enter retirement without owning a home or still paying off a mortgage as housing affordability declines.**
- **Social housing is unlikely to be able to keep up with demand but there are problems with relying on the private rental sector.**
- **Private market rents are unaffordable for people on lower incomes. Private tenants are exposed to housing insecurity through short leases, increasing rents and the possibility of eviction. It is hard to modify private rental properties, limiting older people's capacity to age in place.**
- **Greater supply and a more diverse range of affordable housing options are required to support older Australians to age well in place.**
- **This project investigates the potential of alternative housing models to increase the supply of affordable housing for older Australians.**
 - An evidence review was undertaken, canvassing academic and grey literature, including industry publications and websites to determine the breadth and extent of alternative housing provision. Fieldwork was conducted with Australian and international housing experts.
 - Composite alternative housing models have been developed from the evidence for consideration in terms of appropriateness, appeal and feasibility among the target population and housing industry in other Inquiry activities.

1.1 Introduction

It has been recognised for some time that Australia faces significant housing affordability challenges, affecting both private renters and home buyers (see, for example, Burke, Nygaard et al. 2020; Commonwealth of Australia 2015; Kelly, Hunter et al. 2013). Older people are impacted in specific ways and in increasing numbers. Those with lower incomes who do not own their homes outright (including Age Pensioners) are at heightened risk of experiencing inappropriate housing, housing stress, housing instability and even homelessness. The housing options that are open to this growing cohort of precariously housed older Australians are limited and there is a need to identify alternative housing models that support important and interrelated life domains: shelter, wellbeing, participation, and inclusion.

This report is the output of the second supporting research project within the AHURI *Inquiry into housing policies and practices for precariously housed older Australians*. As a program of research,¹ the Inquiry addresses the overarching policy-relevant research question:

How can we deliver the types of housing precariously housed individuals, in or approaching retirement, want and need to support their life aspirations, wellbeing, participation and inclusion?

The Inquiry has been designed to answer this question through a series of nested and intersecting projects. Each project addresses a specific research question, with the three supporting research projects examining:

- understanding the lower income non-home owner population
- current and potential housing options (this project), and
- understanding and bridging knowledge and capacity gaps in housing for older households.

Overall, the Inquiry will help provide evidence and policy-relevant thinking about how to build a more responsive housing system.

In looking forward the Inquiry pays attention to the cohorts of lower income households in and approaching retirement now and *in the immediate future* (45–64 years, 65–74, 75–84 and 85+), as these target groups will soon add to the demand for more nuanced housing options as they age.²

The specific focus of this project is identifying *alternative (or non-mainstream) housing models for precariously housed older Australians*. The research answers a series of related research questions:

- What workable or innovative housing options exist for lower income households who are precariously housed?
- What determines the suitability/appropriateness of these housing options? (design, price, legal and financial protections, sense of community, pathways to other housing/assistance, cultural or other factors)
 - What can we learn from international practice in appropriate housing for lower income precariously housed older households? (including identifying supporting mechanisms: design, regulation, management, financing, other factors)
 - What are the enablers and barriers for scalable provision of appropriate housing for lower income precariously housed older households? (including direct housing assistance)
 - How are key stakeholders including housing (and support) providers and governments planning for, and meeting the shelter and non-shelter needs, of these households?

¹ Appendix 1 provides further information about how the components of the research program fit together and work to address the overarching research question and policy issue.

² The target group captures key target sub-populations through the Department of Health's Assistance with Care and Housing (ACH) Sub-Program, for whom there are different eligibility criteria reflecting vulnerabilities, life, living and ageing circumstances (Department of Health 2019).

The current project draws together the findings of a review of alternative housing models in Australia and overseas, with evidence collected from a range of key informants to identify models that could be expanded in Australia to create more and better housing options for lower income older people. Within the review, attention has been paid to enablers and barriers to the expansion of the identified models. The appeal of the models among the target population—precariously housed, lower income older Australians—will be tested in the original research activities being conducted as part of the third supporting research project (Housing aspirations for precariously housed older Australians). Their feasibility and scalability will be explored further in the ensuing Inquiry research activities. Collectively the Inquiry will produce policy-relevant recommendations on facilitating the development of appropriate alternative housing models for lower income older people in Australia.

As with the Inquiry overall, several 'lenses' have been applied in addressing the research questions:

- a legislative, regulatory and policy lens (including housing assistance) to understand the impact of these frameworks and supports on meeting the housing needs of the target group
- a systems integration lens, bringing together the multiple systems older households need and utilise in their daily life that impact on their housing or vice-versa
- a gender lens, recognising that there is a gender element to housing needs, especially with the increasing likelihood of being a single-person (female) household with age (a point which was highlighted in the data analysis undertaken for the first supporting research project), and
- a housing pathways lens, ensuring people can transition between and within tenures as housing needs, circumstances and aspirations change.

This report is structured as follows. This chapter outlines the policy and research contexts supporting the need for a greater focus on alternative housing for lower income older people. It also outlines the research approach taken in this project. Chapter 2 looks at the main alternative housing options offered domestically and internationally at present, which vary in scale, scope and supporting structures. In profiling these models, we have paid attention to what each model offers to individuals and the system, especially in terms of facilitating people's ability to age in place—the overriding expectation of older Australians. Chapter 2 also discusses emerging models, where detail is available; noting that some models are in design or early implementation phase, so feasibility and scalability remains to be proved.

Chapter 3 extends the discussion presented in Chapter 2, focussing specifically on the barriers and enablers to establishing and expanding alternative housing models in Australia. This discussion draws on the results of fieldwork conducted for the project, which garnered the views of relevant stakeholders (housing and aged care providers, developers, architects, planners and advocates). Chapter 4 outlines the alternative models developed for further testing through the Inquiry, providing a narrative on their construction and defining attributes. Some preliminary thinking on the policy implications of this project and how project results are being taken forward in other elements of the Inquiry is outlined in Chapter 5.

1.2 Policy and research context

Changing demographics, particularly trends in population ageing, have influenced the need for ongoing evolution and innovation in health and social care policy in Australia, including foregrounding the importance of housing to wellbeing, inclusion and participation, particularly as people age. State/territory and national ageing strategies acknowledge these realities for older Australians (Faulkner, Verdouw et al. 2021). Housing policy and practice, however, continue to lag behind market demands, especially in terms of providing the scale and diversity of appropriate housing types that lower income older households want, need, and, increasingly, expect (James, Rowley et al. 2019; Jones, Bell et al. 2007). Overwhelmingly, as discussed in the remainder of this section, policy responses in Australia continue to support the three mainstream housing options, home ownership, social housing and private rental, despite acknowledged concerns with this structuring of the housing market for lower income older Australians and lower income households generally.

The need to focus on alternative policy and practice development for precariously housed older Australians is brought into sharper focus with the housing affordability and homelessness crises facing an increasing number of older households, particularly in the private rental market (AAG 2018; AHRC 2019; Fiedler and Faulkner 2017a; 2017b; Hodgson, James et al. 2018; Homelessness NSW 2016; Sharam 2011). There is a gendered face to this challenge, with specific concerns held for single older women with few assets. The (bumpy) transition out of the global COVID-19 pandemic nationally has added further urgency to the issue, with continued (and, in some places, rapid) escalation of house prices and rents having acute impacts on lower income households (see Baker, Bentley et al. 2020; Baker and Daniel 2020; Butler 2021).

The first supporting research project in this Inquiry provides updated evidence on the scale of the challenge Australia faces in terms of precariously housed older Australians. Using spatial mapping and analysis of key demographic variables from the 2016 Census data, the first supporting research project has produced an interactive story map and supporting report (Barrie, Cebulla et al. *forthcoming*) that provide a clear picture of the emerging cohort of lower income older Australians, and, critically for the provision of innovative and sustainable housing solutions, where they are located. This project also projects the likely shifts in numbers and locations of this subset of the older Australian population.

Recent projections calculated by Ong, Wood et al. (2019: 95) indicate some 440,000 households aged 55 years and over will need affordable housing by 2031, a 78 per cent increase in unmet demand from 2016. Given the slow rate at which affordable dwellings have been added to the market for many years, it is highly unlikely that current housing responses, including investment in social housing, will be able to meet this need. Pressures across all housing market sectors continue to emphasise the need for alternative housing models to support older Australians to age well, as discussed in the remainder of this section.

For decades now researchers and commentators have highlighted the need for policy reform that ensures lower income older people who are not home owners are able to age well. Such commentary has been dominated by calls for a more systematic look at suitable alternative housing models across the life course, emphasising long-held concerns about the increasing number and proportion of older renters in the private market (Jones, Bell et al. 2007; Kendig 1981; Ong, Wood et al. 2019).

There is a growing body of evidence documenting the reasons why the private rental sector is unsuitable for older people (Faulkner 2009, 2017; Morris 2013). There are a range of age-specific housing options available, such as residential parks, rental villages, and independent living units (Bridge, Davy et al. 2011; Jones, Bell et al. 2007, 2010; McNelis 2004; McNelis and Sharam 2011). However, there are concerns around cost, legislative and regulatory frameworks, suitability and access to care that impact on the effectiveness of such housing options to provide the necessary foundation for healthy ageing.

1.2.1 A (declining) nation of home owners

The range of housing stock available across Australia has tended to be fairly homogenous, with a strong focus on detached or semi-detached suburban homes designed to be occupied by single families, although higher density housing is becoming more common in capital cities (Gilbert, Rowley et al. 2020).

The lack of diversity in housing options is partly attributable to the centrality of home ownership in Australia, which is reflected and reinforced in existing policy settings. A range of Australian Government policies reward home ownership and privilege property over other forms of investment. The full value of the family home is excluded from the Age Pension assets test, for example, making it possible for some asset-rich older Australians to retain eligibility for a strictly means-tested pension (Coates 2018: 18; Commonwealth of Australia 2020: section 3C; Wood, Griffiths et al. 2019: 51). The full pension is set at a relatively modest level on the assumption that pensioners will not be servicing mortgages or incurring high rental costs during retirement (Colic-Peisker, Ong et al. 2015; Eslake 2017). Meanwhile, profits realised on the sale of a family home are exempt from capital gains tax (CGT) and property investors benefit from CGT discounts and negative gearing.

Such policies have distortionary effects within the housing market and have been described as prioritising the wealth-generating potential of residential property for the benefit of a few, over the competing goal of access to suitable and secure housing for as many people as possible (Stebbing and Spies-Butcher 2016). Pro-home ownership policies contribute to the growing wealth divide between those who own property and those who do not, including in older age groups. Research in Europe has found that innovative and diverse housing options and supports for older people are more common in countries with lower rates of home ownership where private rental is seen as more than a residual option (Lux and Sunega 2014).

It has been noted that Australia is unusual in the importance of housing to the living standards of older people (Bradbury and Gubhaju 2010). Australia's poverty rate among older people is decreasing (Davidson, Saunders et al. 2018) and is low by OECD standards when measured after-housing, but substantially higher for low-income older people in the private rental market (CEPAR 2018: 23–24; Yates and Bradbury 2010).

With housing becoming increasingly unaffordable, home ownership rates in Australia have been declining, mainly among younger age groups rather than those aged 65 or over, and it is uncertain whether this will flow through to lower rates of home ownership among retirees in the future (see Commonwealth of Australia 2021: section 1D). The proportion of people who retire owning their home outright, however, has been declining. Unaffordable house prices keep some people out of the market, but this also means those who can or do buy in tend to have larger mortgages that take longer to pay down and represent higher levels of debt relative to income (Burke, Stone et al. 2014: 1–3, 12). The average age at which home buyers pay off their mortgage increased from 58 in 1988 to 67 in 2015 (Burke, Nygaard et al. 2020: 33). Among older Australians, mortgage debt increased by 600 per cent between 1987 and 2015, outstripping house price and income growth, and the average mortgage debt to income ratio tripled (Ong, Wood et al. 2019: 19–20).

Data collated by the Australian Institute of Health and Welfare (AIHW 2020) show that between 1995 and 2018, the proportion of Australians who were home owners without mortgages declined steadily, dropping by around 12 percentage points overall. The percentage of private renters increased by nearly as much. The AIHW data indicate that mean weekly housing costs increased sharply in real terms over the same period for both owners with a mortgage and private renters (though incomes also increased). The proportion of lower income households in housing and rental stress has increased since the early 2000s, with the problem most acute for those who rent privately.

Such developments mean Australian governments can no longer base tax, welfare and housing policies on the assumptions (and past realities) that renting privately is a temporary phase in the lifecycle and older people will either own their homes outright or be paying capped social rents.

1.2.2 The role of social housing

Social housing has an important role to play in supporting older, lower income people, but without significant investment it will not be able to accommodate the growing cohort who do not own their own homes and are reliant on private rental. In the decade from 2006 to 2016, older people increased from 20 per cent of the public housing population to 37 per cent (Faulkner, Verdouw et al. 2021: 36–37).

In addition to demand far exceeding supply, other challenges for the social housing sector include the increasingly complex needs of tenants and inappropriate stock, with the sector struggling to meet the needs of older tenants to age well in place (Faulkner, Verdouw et al. 2021; Flanagan, Levin et al. 2020; Muir, Powell et al. 2020). Public housing has increasingly become a residual housing option, available only to clients with what are described as 'high', 'complex' or 'special' needs. While some older people are eligible for priority access to public (and community) housing due to experience or risk of homelessness, or having other specific support needs (Yates 2017), older age is not generally one of the priority access criteria for the limited number of social housing properties available at any point in time (Faulkner, Verdouw et al. 2021).

1.2.3 Growth and challenges in the private rental sector

Without home ownership or secure social rental housing, older, lower income Australians are (increasingly) reliant on the private rental sector as their long-term housing option. The private rental market is often not suitable for an ageing population—with high (and rising) rents, limited time leases and the reluctance of landlords to support necessary home modifications among the key challenges many older, lower income Australians face in the sector (HAAG 2016). The increasing number of older Australians experiencing housing stress and insecurity include many single people in the private rental sector (Sharam, Ralston et al. 2016).

Older single women are particularly affected due to having longer life expectancy than men and generally much lower levels of wealth in retirement (Hamilton, Hodgson et al. 2020; O'Neil, Aubrecht et al. 2020; Sharam 2011; Viljoen, Lowies et al. 2020). Renting as an older Australian is associated with factors such as loss of a partner through divorce or widowhood, ill-health and an unstable employment history (Morris 2013; Sharam, Ralston et al. 2016).

Australia's private rental sector has grown significantly over recent years. Hulse, Reynolds et al. (2019) note that the sector grew by 17 per cent in the five years from 2011 and 2016 (over twice as fast as household growth). Notably, in the context of this research, such growth was despite an acute shortage of affordable dwellings, with 89 per cent of lower income households in metropolitan areas living in unaffordable rentals. Median average rents, especially in Australia's largest cities, are well above the level at which someone on the Age Pension plus Commonwealth Rent Assistance (CRA) would be suffering from housing affordability stress (AHURI 2018). Anglicare Australia's 2021 Rental Affordability Snapshot found that just 0.5 per cent of suitable available rental properties would be affordable for a single age pensioner, and only 2 per cent for a couple. The private rental sector's inability to deliver affordable housing has been described as a case of 'market failure' (Commonwealth of Australia 2015; Groenhart and Burke 2011: 145; Pawson, Milligan et al. 2020: 259).

Nearly 30 per cent of CRA recipients in 2018 were aged 60 or over (AIHW 2019). The subsidy is a crucial mechanism for offsetting housing costs for those eligible to receive it (Hodgson, James et al. 2018), but the lack of indexation to rent rises means it does not keep pace with increasing costs in the private rental sector, nor reflect the particularly high cost of renting in locations such as Sydney and Melbourne (Morris 2011). Affordability is not the only problem for older renters: conditions such as lease periods and termination notice requirements tend to favour landlords over tenants (Daley, Coates et al. 2018: 126–28; Hodgson, James et al. 2018; Hulse and Burke 2015; Hulse, Parkinson et al. 2018; Kelly and Donegan 2015: 101–105; Ong 2017). For older people on lower incomes, the possibility of being evicted at short notice without cause, struggling to find another rental and having to face the stress of moving can be overwhelming.

1.2.4 The risk of homelessness

Given that home ownership, public housing and affordable private rentals are all increasingly hard to secure, it is not surprising that homelessness is increasing among older Australians in absolute and relative terms (ABS 2018b; Faulkner and Maglen 2020; Fiedler and Faulkner 2017a; 2017b; 2019; 2020; Lester and Faulkner 2020). Older single women are increasingly becoming the new face of homelessness in Australia (AAG 2018; AHRC 2019; Homelessness NSW 2016). People with conventional housing pathways during their lives can be tipped into homelessness when they meet limited affordable housing options once they are retired and on a fixed income (particularly if involuntarily or prematurely retired), or through a lack of suitable housing which meets their safety and accessibility needs. Renting in the private rental sector places lower income older Australians at heightened risk of becoming homeless (Faulkner 2009).

1.2.5 The affordable housing shortage

Housing for older, lower income Australians is impacted by issues affecting the affordable housing sector more broadly. These have been well documented in prior AHURI research (see, for example, Milligan, Martin et al. 2016; Milligan, Pawson et al. 2017; Randolph, Troy et al. 2018; Rowley, James et al. 2016, 2017; Sharam, Moran et al. 2018). Key issues include:

- a lack of overarching vision for the sector
- the need for a coherent national policy framework
- the need for effective funding subsidies and incentive programs to increase investment in affordable housing and move towards a supply-side focus
- addressing the gap left by the declining availability of public housing
- refocusing on housing needs and outcomes and setting clear, measurable objectives, and
- ensuring affordable housing stock is fit-for-purpose.

In the case of older Australians, affordable housing needs to consider the possibility of heightened care and support needs. A lack of policy and funding integration and coordination between the housing and aged care sectors (with some exceptions) is a persistent problem hampering effective service delivery and therefore positive housing and wellbeing outcomes for older people (Bridge, Davy et al. 2011; Petersen, Parsell et al. 2014).

1.2.6 Older people's housing preferences

Older Australians tend to have specific housing needs and aspirations, distinct from those of younger people. The key housing attributes which older Australians look for have been identified as autonomy, security, social connectivity, amenity, adaptability and affordability (Jones, Bell et al. 2007). Recent research (James, Rowley et al. 2019) found that safety of dwellings and neighbourhoods, security of tenure, and maintaining independence and control over the space in which they lived were important considerations for older Australians. The majority felt that their housing aspirations were and would be met, though renters were least likely to agree with this. Eighty per cent of participants said owning their home was the ideal, and most of those renting privately were only doing so because they had no other option.

Qualitative research with older public housing tenants found they preferred two-bedroom homes with small private gardens located close to transport and key amenities, and in age-friendly or age-specific complexes. Having maintenance and modification needs readily attended to, and being treated with respect by housing authorities, were highly valued. Feeling safe and secure was also important to older tenants, who often felt uncomfortable or threatened if housed in environments affected by anti-social behaviour such as drug use and crime (Faulkner, Verdouw et al. 2021).

Older people are more likely to place a high value on what has been described as 'ontological security': the sense that they have control over their environments and can rely on a degree of continuity (see Colic-Peisker, Ong et al. 2015). Faulkner, Verdouw et al. (2021) emphasised the importance of 'housing as home' for older public housing tenants. As people age, they are likely to spend more time at home. The home may take on new significance as an embodiment of memory, family and identity (Jordan 2019). The importance of home ownership in Australia means there is a stigma attached to renting: owning a home is part of the Australian way of life, a component of identity, and a measure of hard work and success. Older people who have 'failed' to achieve or retain home ownership tend to feel a sense of loss and regret (Colic-Peisker, Ong et al. 2015).

1.2.7 Ageing in place

A key aspiration for many older Australians at all income levels is to stay living in their homes, neighbourhoods or the general community for as long as possible rather than moving into a residential aged care facility. Ageing in place is not only economical,³ it is also overwhelmingly the preferred option for older people (AHURI 2019a; Peace, Holland et al. 2011; Wagner, Shubair et al. 2010). Ageing in place, however, is a nuanced concept and may mean different things for different people at different times, with no one-size-fits-all approach (Jordan 2019; Krout and Pillemer 2003).

Neighbourhood and location can be just as important as dwelling when it comes to people's ability to age in place (Anstey, Windsor et al. 2012; Ball 2012; Faulkner 2017: 183–85; James, Rowley et al. 2019). People with easy access to amenities, transport, care and health services are more likely to be able to age in place and recover at home from any adverse health events, rather than being admitted to hospital or moving into residential aged care. Ageing in place requires that older people's housing includes a diverse range of safe and appropriate options that can be adapted to changing individual support needs. Universal design standards for new buildings are a helpful starting point to maximise accessibility for people with disability or frailty.

1.2.8 The economic need for new models

In addition to the social welfare and wellbeing benefits of ensuring the housing needs of older, lower income Australians are met, there are also economic advantages. Australia's population is growing older; those aged over 65 years are expected to increase from around 15 per cent of the population in 2017 to up to 23 per cent by 2066 (ABS 2018a). This brings increasing health and care costs borne by a smaller proportion of working age taxpayers, as noted in all Intergenerational Reports to date, including the most recent one (Commonwealth of Australia 2021).

Supporting older people to age in place—remaining in the general community rather than transitioning to a higher dependency setting such as a residential aged care facility—has benefits for individuals' wellbeing, as well as being more economical. The Australian Government provides home care packages to support ageing in place, although there is substantial unmet demand for such packages.⁴ Programs which support ageing in place are generally based on the assumption that the housing being occupied by older people is stable, safe and appropriate (Cornell 2019). Renting is negatively associated with ageing in place, while owning a home and being able to make house modifications make it more likely someone will be able to age in place (Kendig, Gong et al. 2017).

Unaffordable, insecure or unsuitable housing is associated with poorer psychological and physical health outcomes for older people (Baker, Mason et al. 2014; Butler 2018; Connolly 2012; Dalstra, Kunst et al. 2006; Duncan, James et al. 2016; Ong, Wood et al. 2019; Webb, Blane et al. 2013). The relationship here likely reflects a combination of factors: the link between poor quality housing and low socio-economic status, stress arising from housing precarity, and unsafe housing conditions which make illness or falls more likely.

Tenants in both private and social rental may find it more difficult than home owners to make modifications to their homes, for example to assist mobility. Failure to ensure properties meet the needs of ageing residents exposes them to greater risk of accident and injury, and potentially premature entry to residential aged care facilities (Brauback and Power 2011). An inadequate supply of appropriate and affordable housing for older Australians is likely to increase health and other care costs for governments, as well as putting pressure on the Australian Government to increase the Age Pension rate and/or rental assistance for pensioners (Eslake 2017).

³ This is especially the case for people on lower incomes with few assets, who will not be in a position to subsidise the cost of their care in a residential aged care facility and for whom the government will need to cover the full cost.

⁴ *The Royal Commission into Aged Care Quality and Safety Interim Report* found that the mean waiting time for the highest level of home care package in 2017-18 was 22 months; as of June 2019 there were nearly 120,000 people on the wait list and the previous year 16,000 people died while waiting (2019: ch. 6).

1.2.9 The potential for alternative approaches

While there has been widespread acknowledgement of the lack of affordable housing in Australia and the problems this presents for older, lower income Australians with limited assets, policy, practice and research have paid less attention to exploring the potential for non-mainstream housing models to be scaled up in ways that create a more diverse range of affordable housing options for older Australians.

Recent AHURI research by housing professionals in Sydney, Melbourne and Perth noted that despite awareness of the need for a diversified range of housing options, most housing supply in Australia still consists of detached houses in greenfield developments (and high-rise apartments to a lesser degree), which are sold to owner-occupiers and small-scale investors at market rates (Gilbert, Rowley et al. 2020). More regulated or non-market responses to Australians' housing needs are limited.

Economists and other housing market experts overwhelmingly say that in the context of COVID-19 the Australian Government should have included social housing investment in its pandemic response package (MacLennan, Long et al. 2021). Two thirds of respondents in this research thought that the housing sector stimulus should be targeted at non-market rather than market housing. A significant majority also said current housing policies and high housing costs were exacerbating economic inequality and having damaging effects on Australia's productivity and growth.

Milligan, Pawson et al. (2017) have argued that the affordable housing sector requires a clear vision, strongly supported by governments working with industry providers, and underpinned by policy and funding continuity. Others have also noted that the supply of affordable housing in Australia is hampered by the lack of a coherent national strategy which integrates public subsidies, financial instruments, planning frameworks and other policy levers across different levels of government and the various states and territories (Gurran, Rowley et al. 2018). Government-led programs in affordable housing are patchy, with some states being more innovative than others (Rowley, James et al. 2017). There are a range of financial, legal, planning and policy barriers to the development of innovative affordable housing models (Annard, Lacey et al. 2015). The multiple sectors and policy and practice areas involved—housing and homelessness, health, welfare, aged care, tax, law, urban planning and urban design, property and construction—can operate as siloes with insufficient communication and collaboration.

Older people need a more nuanced approach to housing provision, which requires policy that promotes a range of housing options as viable and affordable alternatives to the generic private rental market.

1.3 Research methods

A three phase research design was used to address the research questions underpinning this project:

- review of academic and industry literature
- online survey (96 participants) and in-depth interviews with professionals involved with the housing industry in Australia (16 participants) and overseas (5 participants), and
- synthesis of research findings: (a) for presentation in this project Final Report and (b) to develop a suite of composite alternative housing models for use in other elements of the Inquiry as described earlier.

This research design was determined to be the most appropriate for this project for a number of reasons: as the information sought is not necessarily readily available in an accessible format; the information garnered is sometimes considered commercial in confidence; and in order to represent the views of the multiple stakeholders who have either or both understanding of, and a role in, developing alternative housing options (housing and aged care providers, developers, architects, planners and advocates).

1.3.1 Review of alternative housing models

The project commenced with a detailed review of existing affordable housing options for older people, which generally are not considered part of the mainstream housing market. For this phase, we identified relevant academic, practice and industry literature and undertook a content analysis of documents, which in some instances included marketing materials. The review focussed on models that are relatively uncommon in Australia, such as collaborative housing, homesharing, mobile and manufactured housing and accessory dwellings. Alternative models in concept, feasibility and early implementation phase were also reviewed.

Additional understandings about alternative housing models were garnered from interviews with five international housing experts—from the US, Canada, UK, Singapore and New Zealand—and one additional Australian participant with extensive knowledge of the affordable housing context across Australia and a number of other countries, including in Europe. Experts were asked to respond in detail to questions about how well the housing needs of older, lower income people were met in their countries, identify example models and discuss barriers and enablers to developing housing models for the target populations in their jurisdictions. This element of the project allowed us to identify innovation in other markets and contexts, as potential for future market development in Australia. A matrix for collecting consistent information across the jurisdictions underpinned the questions experts responded to (Table 1), with the domains included in the matrix supporting the analysis and presentation of these data (Chapters 2 and 3).

Table 1: Matrix for supporting thematic analysis, international alternative housing models

	Target group	Key definitions/ scope	Policy context	Other context	Enablers	Barriers	Financing	Replicability	Other important factors/ information
Country									
Program									
Program									
Country									
Program									

Source: Developed by authors.

1.3.2 National online survey and key informant interviews

The second phase of the project involved collecting data on housing options for older people from housing industry experts in Australia, specifically via an online survey. The purpose of the survey was to identify and discuss alternative housing models with the potential to address the health, wellbeing and social needs of older, lower income Australians. As with the review phase, barriers and enablers to the further development and expansion of different models in the Australian context were also investigated.

The survey was circulated by email to 340 housing and aged care industry professionals. The non-representative purposive sample included: community housing providers, other not-for-profit agencies, specialist homelessness services, advocacy groups and peak bodies, government agencies, retirement village operators, builders and developers, brokers and property managers, property financiers, planning lawyers and architects and urban designers. Organisations focussed on and representing older people, including aged care providers and advocacy groups, were also included.⁵

5 To maximise the survey response rate, when developing the circulation list the research team invested significant time in locating individuals' email addresses rather than generic addresses, sourced through web research and the researchers' networks of industry contacts.

Ninety-six completed surveys were returned. Respondents were located in all states and territories, with Victoria particularly well represented. Eighteen of the 96 respondents noted that their organisation conducted most of its operations nationally or in multiple jurisdictions.

The most common main roles identified by the respondent organisations were 'community/affordable housing provider' and 'advocacy group', with peak bodies also well represented. Retirement village operators and residential aged care providers had high response rates relative to their representation on the distribution list. Smaller numbers of respondents reported that their organisation's main role was in finance provision, property and construction or urban planning/architecture, although this was in line with their representation on the distribution list rather than reflective of low response rates.

Survey respondents were asked if they would be willing to participate in an interview to discuss their views in more detail. Fifty-five respondents (57%) agreed, indicating a high level of engagement among those who completed the survey. Sixteen interviews were conducted with participants from organisations involved in community and cooperative housing provision, finance, housing information and referral, retirement villages and aged care. Interviewees were asked about their experience with affordable housing models in Australia, the state of the alternative housing market, the housing attributes they thought would suit older, lower income people, and the barriers and enablers to developing different models. Interviews were largely conducted by Zoom. All were audio recorded, transcribed and analysed thematically.

1.3.3 Development of composite models

The final phase of the project involved drawing together the results of the review and fieldwork to develop a suite of seven composite alternative housing models for testing with the target group as part of the third supporting research project and Inquiry overall. The composite models, included in Chapter 4, have been developed from the evidence presented in Chapter 2. The attributes identified represent features that the evidence suggests may be important in meeting the aspirations and needs of older Australians (Chapters 2 and 3). Such attributes are presented alongside others about which there is either emerging or less concrete evidence of need or expectation among the target population, but which the broader older population value and expect, or are increasingly seen to value or expect. Each composite model represents a distinct combination or package of attributes.

Notably, in developing the composite models, we recognise their design raises questions about trade-offs, particularly in relation to maintaining affordability for the target group. As such, not all potentially desirable attributes can be included in a single model. For example, housing with two bedrooms and private outdoor space is likely to be affordable only in outer suburbs or regional centres. The composite models then recognise that there is no one-size-fits-all response to providing appropriate alternative housing for older people. A diverse range of options is required to suit the needs of different people and households.

The composite models developed are not foreign to the Australian setting however they are not widely available or accessible. The models represent options that older Australians may not be aware of, and therefore little is known about their appeal to this cohort. The models have not been subjected to widespread testing in the market, meaning there is limited knowledge about their viability.

The Inquiry research activity will test the broader feasibility and scalability of these models in the Australian context.

2. Alternative housing models for older lower income households

- **There is a range of alternative housing models, currently relatively uncommon in Australia, which could be scaled up to improve affordable housing supply for older people, also supporting them to age well in place. These models include:**
 - accessory dwellings
 - mobile and manufactured homes
 - collaborative housing
 - rental retirement villages
 - homeshare arrangements, and
 - dual key housing.
- **Financing options such as shared equity, build-to-rent and rent-to-buy, as well as tenant-friendly reforms to the private rental sector, also have the potential to support the expansion of affordable housing that meets the needs of lower income older Australians.**
- **A range of barriers and opportunities are evident in reviewing the models, with some key themes emerging from the discussion of alternative housing models being:**
 - Increasing density can improve affordability in amenity-rich locations offering many benefits for older people.
 - Access to affordable or no-cost land is key to the feasibility of models.
 - Housing models which bring people together in dwellings which are shared or in close proximity deliver social and support benefits.

2.1 Introduction

Australia's growing challenge of providing affordable housing for older people who do not own their homes outright was explained in Chapter 1. Housing has become increasingly unaffordable, leading to declining rates of home ownership and the increasing incidence of mortgage stress among older households. At the same time, social housing has become increasingly difficult to secure for new tenants who do not have priority access (Faulkner, Verdouw et al. 2021). These housing market trends leave renting in the private rental sector as the only remaining option for many older Australians on lower incomes with limited assets.

The need for a more diverse and differentiated range of age appropriate options in the rental market is not new. Over a decade ago Jones, Bell et al. (2007: 142) called for a 'critical analysis of emerging "age-specific" rental housing types in Australia including rental retirement villages, assisted living rental villages, Abbeyfield housing, housing cooperatives, and other models', yet there has been little progress in this area since. Studies (Bridge, Davy et al. 2011; Hodgson, James et al. 2018) have identified several issues that inhibit the development of low cost housing options for the older population, with the main reasons being its lack of profitability (and therefore perceived risks versus return), a lack of institutional investors and the structure of the legislative and policy frameworks that currently exist.

This chapter describes a range of different models with the potential to provide affordable and secure housing for older people, while also delivering social benefits and/or supports to facilitate ageing in place. The models canvassed include accessory dwellings, mobile and manufactured homes, collaborative housing, rental retirement villages, homeshare and dual key housing. The chapter also discusses models best defined by financing options, as well as potential reforms to the private rental sector that could improve access to affordable and suitable housing options for lower income older people. Examples of the models, whether in existence here in Australia or elsewhere, or in concept or planning stage, are woven through the discussion and outlined in Table 5 (defined according to a range of attributes; see also Chapter 4).

Please note that this chapter is not intended to be an audit of all the housing models with potential to improve affordable alternative housing supply for older Australians. Rather, it presents a range of illustrative options and discusses some of the pros and cons associated with them. Chapter 3 further develops this discussion by outlining the results of the fieldwork undertaken with Australian and international housing experts, and their views on the enablers and barriers to expanding different models.

2.2 Accessory dwellings

One of the traditional and now re-emerging means of meeting the need for affordable housing for older people is the provision of accessory dwellings, also described as accessory dwelling units. There are different types of accessory dwellings, and different terms used to describe them, with the most commonly known being 'granny flats'. The NSW Government uses the term 'secondary dwelling', defined as:

a self-contained dwelling that is: (a) established in conjunction with another house (the principle [sic] dwelling), and (b) on the same lot of land, (not being an individual lot in a strata plan or community title scheme) and (c) located either within the house, or attached to the house, or separate from the house. (NSW Government n.d.)

Internationally, for example in the US (Bennett, Cuff et al. 2019; Centre for Public Impact 2016; FreddieMac 2020; Hulse 2015) and Canada (Arpent 2018; Norac Planning 2018), there has been renewed interest in the building of accessory dwellings as they have been viewed as a way of improving the availability of affordable housing. In addition, accessory dwellings are seen to meet a range of housing needs, including: supporting intergenerational or multi-family living arrangements; optimising collective infrastructure; generating additional income for home owners and governments; encouraging the upkeep and preservation of existing family homes; and reducing urban sprawl and fostering sustainable cities (Arpent 2018).

In Australia, research by CoreLogic and Archistar indicates that through existing zoning and land area requirements, there is the potential to build 583,440 two-bedroom accessory dwellings across the three largest cities of Sydney, Melbourne and Brisbane. This analysis notes that the building of such dwellings gives home owners an opportunity to increase the value of their properties, generate rental income or provide additional housing for a family member (CoreLogic and Archistar 2019). Multiple generations of the same family living in close proximity offers opportunities for mutual support and is relatively common in many cultures, though not a widely accepted social norm in Australia (Easthope, Liu et al. 2017).

Despite the advantages of accessory dwellings, some communities have concerns about an increase in density potentially changing the character of the neighbourhood or overloading existing infrastructure such as roads (American Planning Association n.d.). This issue, sometimes described as 'NIMBYism', can arise not just in relation to accessory dwellings, but also other housing models which involve higher density development and/or features that are perceived as unusual for a local area. Such community opposition often reflects assumptions about the new residents who might be drawn into a neighbourhood; in this regard, older people are generally less likely to be seen as 'undesirable'.

The major impediment to the development of accessory dwellings is planning legislation, and where there has been renewed interest in this form of housing, planning regulations have been revised to encourage its development. In most Australian cities, planning legislation lags behind the increasing interest in accessory dwellings and the potential opportunities for their expansion (paraphrased from architect Kirsty Volz in Build Australia 2020).

Even with improvements in planning regulations, research indicates lower-income households still have restricted access to accessory dwellings. There are generally no enforceable regulations to ensure that these housing options are reserved for low-income households when placed in the private rental market internationally (Ramsey-Musolf 2018) or here in Australia (Gurran, Maalsen et al. 2020). Many accessory dwellings remain out of reach in terms of affordability for low and very low-income households. In the case of Sydney, it has been noted that the deregulation of housing development to stimulate secondary housing supply and low-cost rental supply has led to 'substandard and non-compliant housing...exposing tenants to serious risks' and systemic reforms are needed to protect against poor quality housing outcomes (Gurran, Maalsen et al. 2020: 1). Research in the US indicates that the type of systemic reforms that could support the development of accessory dwellings include 'public awareness, financing, developer know-how or capacity, support from other city regulations, and coherence within the zoning code' (Lo, Noble et al. 2020: 49).

The provision of accessory dwellings is at the discretion of the principal household, however local authorities can provide assistance. For example, in a program initiated in 1975 (Forsyth 1992) and continued today, Housing Victoria offers movable units able to be set up in the private backyards of friends and relatives, targeted mainly at older people and those with a disability, as part of its public housing program (Housing Vic n.d.). The rent for these units is classified as a hiring fee and is set at 25 per cent of income. The units are small homes with the common features of a lounge room, kitchen, bedroom and ensuite bathroom and toilet. Two-bedroom units are available for couples who need medical support. The waiting time for these units is around 3–6 months and all connections to sewerage, electricity and gas are supplied at no charge by Housing Victoria (HAAG 2021). When the movable unit is no longer required it is removed and relocated. This is seen as an innovative option but it is derived from an older scheme of movable rooms provided to address the post-war housing shortage through public housing authorities. Housing Victoria's movable units can also be classified as prefabricated or manufactured housing, seen as an area of growth for affordable housing options in Australia and discussed further in the next section.

2.3 Mobile and manufactured homes

Mobile and manufactured homes are prefabricated dwellings constructed either wholly offsite and transported to their location or constructed on-site from modular components manufactured offsite and delivered flat-pack style. Compared with some other overseas countries, Australia is a relative latecomer to the adoption of prefabrication methods (Smart 2016: 20), which account for only around 3 per cent of the \$150 billion invested in Australia's construction industry (Mendis, Ngo et al. 2016: 30). This small market share contrasts with a much higher representation of prefabricated housing in many European countries, including Sweden and Norway, where prefabrication is a component of 70 and 80 per cent of dwellings respectively (Real Estate Conversation 2018). Technological advances in prefabrication mean:

All over the world architects and creatives are working on prefab housing that provides answers to social problems of affordability, sustainability, space or simply a way of touching the ground lightly (Johanson 2017: 21).

These developments, in concert with other measures, are a potential means to make home ownership and rentals more affordable in Australia. In fact, the Australian government through the Australian Research Council (ARC) Training Centre for Advanced Manufacturing of Prefabricated Housing has, along with a number of industry partners, invested money to develop 'product and process innovations' in this industry. It is expected that prefabricated housing's share of the construction market will reach \$10 to 15 billion over the next ten years, resulting in an additional 20,000 homes, and much of the demand for low and medium rise prefabricated dwellings will be from public housing authorities (Mendis, Ngo et al. 2016: 30).

Prefabrication has several advantages over traditional means of construction. As fabrication occurs in a factory there is year round production in a controlled environment, which allows for a quicker return on investment for developers (Harikrishnan 2019; Steinhardt, Manley et al. 2020).

In addition, it is claimed that as the industry matures and achieves economies of scale, prefabrication will become cheaper than on-site construction and this has the potential to increase the supply of affordable housing. Prefabrication also has environmental benefits in terms of waste minimisation in the production process, and for the resident through lower running costs, as the precision possible through factory manufacturing produces components with enhanced insulative capacity (Steinhardt, Manley et al. 2020).

Another advantage of prefabrication is its versatility, facilitating innovation and the repurposing of existing buildings. Prefabrication is seen in Australia as a means of opening up the development of sites where conventional construction methods may not be commercially viable, including geographically remote locations (Skedia in Smart 2016: 20). Innovative international examples of this include a Dutch system that can transform vacant buildings which already have water and electricity connections into affordable homes, and a UK scheme addressing land shortages through the creation of amphibious prefabricated homes that can rise and fall with water levels, making housing construction possible adjacent to canals and waterways and even in flood risk areas (Johanson 2017).

The manufactured housing industry in Australia has a long history but has been slow to progress for a number of reasons. Prefabricated dwellings date back to the 1850s and post-war housing shortages resulted in a plethora of what have been described as 'low quality precast systems' used for housing and other buildings such as schools (Heath 2017: 35). The shortage of bricks and timber at this time meant that alternative building materials such as asbestos cement sheeting and concrete were used.

This history has led to a perception that prefabricated buildings are sub-standard, producing a cultural resistance that has persisted (Heath 2017: 35). The public and key stakeholders, including developers, builders and banks, may benefit from more information and prefabricated housing case studies (Bell 2017; Heaton 2017) to overcome preconceived ideas.

Construction financing models are seen as a major impediment to the further development of prefabricated housing, which is complicated as it involves both the manufacturing and housing sectors (Harikrishnan 2019; Manley in Johanson 2017: 13). Lenders perceive a different risk profile for projects involving off-site fabrication, where there is no longer a clear correlation between construction progress on-site and the provision of funds, and this scenario is further complicated in the case of offshore prefabrication (see Heath 2017; Heaton 2017). Policy support for prefabricated construction is also weak to date (Manley in Johanson 2017: 13) and there is a need for clarity of building code regulations (Bell 2017).

As with conventional construction, land prices dictate the overall cost of prefabricated affordable housing. Traditionally the development of residential parks has been a way of making prefabricated housing an affordable option. Increasingly residential parks are associated with age restricted communities, often for older people (Bunce 2019). These operate in similar fashion to caravan parks, with residents leasing space from the landowner for a periodic site fee. The fee includes management and maintenance of the land and any community facilities, and the right to situate a transportable manufactured home on the site.

At some land lease estates, the provider sells new or 'pre-loved' homes already located on the site, and it may be possible to only purchase a percentage of the home in variable shared equity arrangements. This system results in a level of risk for residents, particularly if the owner of the park gains approval for the redevelopment of the land. In addition, while they are usually more affordable than conventional retirement villages, some already-situated homes are relatively expensive, and their value tends to diminish over time.

Manufactured home estates are often located a considerable distance from amenities and planning loopholes allow them to be situated on land that would not normally be available for residential dwellings, for example, because it is affected by flood or bushfire risk (Towart 2020). However, as Bunce (2019) explains:

Despite some risks, land lease mobile and manufactured home communities is the housing choice of many older people. They play a significant role in maintaining a relatively affordable housing option and diversity of choice and this is likely to increase as populations age.

One of the most recognisable prefabricated housing models in Australia today is the 'tiny home' movement. Tiny home developments are being trialled in a number of Australian states following the expansion of this option internationally (Shearer 2015).

The My Home development at North Fremantle in Western Australia, for example, has been designed to house women aged 55 years and over who are experiencing homelessness. The development will include 18 self-contained one-bedroom units on vacant land that is currently a railway reserve. It is expected that this development can remain for 15 years until the land is required for its reserved purpose (Lynch 2021). Another example is the Harris transportable housing project in Melbourne's western suburbs (Launch Housing n.d.). This project is providing 57 pre-fabricated tiny homes for people with experience of chronic homelessness located on vacant land owned by VicRoads, with supporting funding from philanthropic and state government sources.

While in Australia tiny homes are predominantly being developed to house people experiencing homelessness, they are recognised as an option for retirees. The homes are small and cost effective to build, however, there are a range of identified issues that restrict their development: the price of land, inability to source finance and local planning regulations (Shearer 2015). Tiny homes are often developed as a temporary accommodation option while people are supported to transition to longer term stable housing. While innovative niche solutions can become more widespread, Shearer (2015: 10) concludes:

Those who want to build and live in a very tiny house...seem to comprise a small, albeit extremely passionate niche of the overall housing market...It seems unlikely however, that sufficient demand exists to make this type of tiny house a realistic and viable alternative for the housing affordability crisis.

Another potential means of providing affordable housing is the very recent move towards 3D printed homes (additive manufacturing) as a quick, cheap and efficient form of construction. It is claimed that some large-scale 3D printing projects can produce homes in just 24 hours at very low cost (Biron 2021). Organisations such as Habitat for Humanity see this form of manufacture as having huge potential to address affordability issues in more environmentally friendly ways than conventional construction. 3D printed constructions are generally made from a form of quick drying cement extruded in layers, but wood and clay have also been used (Biron 2021; Hone 2021).

In addition to the speed of construction, reduction in environmental waste and affordable construction costs, these homes may also be more energy efficient and can allow greater input from the customer in their design. 3D printing is seen as a potential option for providing housing in remote Indigenous communities in Australia (Hone 2021) and similarly geographically isolated communities elsewhere in the world (Schuldt, Jagoda et al. 2021). One of the companies at the forefront of this form of house manufacture in the US emerged from the work undertaken in the housing and homelessness sector (Biron 2021).

Sourcing land, and then securing the necessary leases and approvals, is a key challenge in relation to expanding mobile and manufactured housing. There is significant scope to put vacant government-owned land to good use, though always with the risk that it will be reclaimed at some point. Previous research has noted the potential for land owned by not-for-profits (such as churches) to be repurposed for affordable housing provision but also identified barriers (such as not-for-profits lacking the necessary financial and property development expertise) (Sharam, McShane et al. 2016).

2.4 Collaborative housing

Collaborative housing is a term used to describe a collection of housing options that are resident or community led. There are other different terms used to describe this type of housing, including intentional communities, co-living, eco villages, cooperative housing and cohousing. Collaborative housing can be an effective way of building social capital and inclusion (Ruiu 2016). Common features of collaborative housing include resident participation in design, governance and management; mutual support and reciprocal relationships between residents; and alternative forms of financing (including use of crowd funding mechanisms) (Czischke 2018). Collaborative housing usually comprises a mix of private dwellings around collectively owned and managed spaces such as a community house with a kitchen and dining room, and common outdoor areas which encourage interaction between residents.

Internationally, cohousing is one of the most recognised forms of collaborative housing. Originating in Denmark in the 1960s and based on a view that communities were better suited to raising children than the conventional nuclear family (Larsen 2019), cohousing spread through various European countries before being adopted in the US in the 1980s (Boyer and Leland 2018). Cohousing has become relatively widespread around the world, 'shaped in part by different national housing regimes and social movements' (Boyer and Leland 2018: 655).

Most of the cohousing communities established over time have been owner-occupied and in Denmark and the US they have generally catered to the needs of higher socioeconomic groups. In recent times, however, there has been a so called 'revival' of cohousing in Europe and North America and in other countries, including Australia. This has been marked by a focus on affordability and social inclusion, in contrast to the previous characterisation of cohousing as largely a middle-class initiative (Czischke 2018: 58). In addition, while most cohousing communities are intergenerational, catering to a range of age groups and family types, some are targeted to particular socioeconomic or age groups (Larsen 2019; Wardrip 2010).

While only a small percentage of cohousing has been developed specifically for older people (Larsen 2019; Pedersen 2015), it is seen as a valued alternative form of housing for this group in the US and increasingly as an option for Australia's ageing population (Riedy, Wynne et al. 2017).

For the older population, cohousing can be a way of facilitating ageing in place (Wardrip 2010: paragraph 1). Other advantages for older people are savings on utility costs; sharing of meals and amenities and transport; locations in urban centres or infill sites with good access to services and health facilities; a greater sense of safety and security; and the potential for developments to be designed with older people's specific needs in mind (e.g. with universal design features and a common house that can cater for live in carers) (Wardrip 2010). Cohousing developments tend to range in size from two houses to over 40, with Wardrip suggesting that between 15 and 35 housing units is ideal for older people in terms of maintaining social inclusivity.

This sector of the alternative housing market has remained small for a number of reasons. There is a general lack of awareness of such developments and their potential, and, as highlighted in the Australian context, cohousing tends to have an 'image problem' (Riedy, McKenna et al. 2017). Concerns about privacy and a reluctance to be involved in communal activities, including management of the housing, mean collaborative housing models are unlikely to suit everyone (Institute for Sustainable Futures 2017), though for others they may be a good fit. As Crabtree (2014) notes, for example, collaborative housing may particularly resonate with the housing aspirations of groups such as Indigenous Australians.

Overseas experience indicates there can be significant barriers to the establishment of cohousing. Wardrip (2010) notes that in the US only a third of developments reach fruition due to difficulties securing appropriate and affordable land; obtaining the necessary permits; accessing capital for development; and attracting enough residents who are sufficiently interested in a development to stick with the process to the end. Affordability can be enhanced through government supports and subsidies or mixed development, but public housing involvement tends to be seen as curtailing innovation (Larsen 2019). To overcome the lack of availability of affordable land, those wishing to develop cohousing may seek the help of housing companies or cooperatives (Czischke 2018). Commentators have noted the need for further investigation of financing options for self-organised collaborative housing and its potential for addressing the housing needs of lower income people including older people (Sharam 2019).

Research by Riedy, Wynne et al. (2017) on the potential for cohousing developments for older people in Sydney identified three potential options:

- Deliberative development, which involves the active involvement of future residents in the design and/or delivery of a multi-unit building, though there can be financial barriers (such as meeting banks' equity/security requirements) to these initiatives (Sharam, Bryant et al. 2015).
- Cooperative tenancy, where residents form a cooperative to formally manage the tenancy of the cohousing. This is a common feature of cohousing developments in Europe. In Australia, Common Equity Housing Ltd, a registered community housing provider, is an umbrella organisation providing secure, sustainable and affordable housing that partners with independent cooperatives (CEHL 2020).
- Small scale cohousing developments, where existing dwellings are converted to accommodate a limited number of additional dwellings. Work by Madigan (2018) in this field explores single bedroom designs on existing house sites or adjacent blocks to promote ageing in place in the inner suburbs of Adelaide. This model preserves existing homes and gardens and the additional dwellings have the potential to be more liveable than many accessory dwelling or tiny home models.

Despite the apparent potential of cohousing as an affordable model for older people, the research by Riedy, Wynne et al. (2017) indicates that at the present time cohousing remains a niche market. Their research found that many older Australians did not embrace the concept of sharing or being responsible for the management of a cohousing development, though most of the research participants were not familiar with the cohousing model in any great detail.

The Foundation Sharing With Friends offers a newly establishing domestic (Queensland) example of cohousing, boasting a small but growing list of women interested in investing their limited wealth⁶ into a secure and affordable intentional community (Clark 2021; Older Women Co-Housing Association (Qld) Inc. 2021). The Sharing With Friends model aims to fit onto an 800m² block, providing co-living for five women in one bedroom properties ('quarters'), each with a private courtyard. Residents share some common facilities/infrastructure: a communal laundry, library, and garden. Additionally, developments are

... placed close to public transport, shops and medical facilities, the residence incorporates all the universal design guidelines for ageing in place—wide doorways, on the ground, wheelchair access etc. (Older Women Co-Housing Association (Qld) Inc. 2021).

Developments are designed so that they look like any other suburban property from the streetscape. Sharing With Friends offers a series of workshops to support women considering the model to understand the concept and goals and to bring together women interested in co-living. To maximise success the foundation also provides individual legal and financial advice direct to interested parties as part of their service offering. The Queensland model has strong ties to the Zonta International network, having grown out of that network in Queensland, and plans to maximise these connections as it evolves.

2.5 Retirement villages

A retirement village is a residential complex where residents have entered a contract with the operator, either to occupy the premises and/or to receive services. Retirement villages are mainly or exclusively occupied by residents who are aged over 55 years and have retired from full-time employment.

Retirement villages have maintained a small but steady market share of housing for older people in Australia and are currently home to approximately five to seven per cent of Australia's population aged 65 and over. However, at a national average unit price of \$463,000 (PricewaterhouseCoopers 2020), retirement villages are not usually considered an option for low-income households. The financial barriers to entry into better quality developments tend to be high (Bridge, Davy et al. 2011), though analysis of residents has found they are not wealthy (Towart 2013). There are different types of contractual arrangements in retirement villages including: loan and licence agreements; lease holdings; strata and community schemes; rental tenancies; and company title schemes.

Of particular note in relation to options for lower income older households are the increasing number of retirement village operations that offer an upfront ingoing contribution and, increasingly, rental arrangements (the predominate focus in this section). The not-for-profit sector, in particular aged care providers, have a history of providing independent living units (ILU), developed through Australian Government subsidies between 1954 and 1986 under the *Aged Persons Homes Act 1954* (Cth) (McNelis 2004). Once these subsidies ceased, not-for-profit organisations continued to build ILUs through various funding sources, including donations, grants, bequests, and leases of land from state and local governments.

ILUs are small self-contained units or cottages clustered together in a village type environment and generally operate under the retirement villages legislation in the relevant jurisdiction. People 'purchase' or pay a one off upfront ingoing financial contribution (starting from around \$90,000 in 2021) and then an ongoing low weekly maintenance fee, allowing for long term residency (Jones, Bell et al. 2007; McNelis 2004). This type of housing provides security of tenure, an age specific environment, access to aged care services, and, because of its time of development, location in areas close to services and amenities (Jones, Bell et al. 2007; McNelis 2004). ILUs have made an important contribution to meeting the needs of older lower income households (McNelis 2004) but a significant proportion of stock has been lost over time, reflecting physical depreciation, changing provider priorities, and lack of funding service agreements to protect government investment (McNelis and Sharam 2011).

⁶ A commitment of \$120,000 each for the five residents, derived from superannuation for example; assuming donation of the land component of the development (Clark 2021; Older Women Co-Housing Association (Qld) Inc. 2021).

An example of a provider offering independent living units on a rental basis is ECH Group in South Australia. ECH is a not-for-profit aged care provider offering rental accommodation to people who are on low incomes with minimal assets under the *Retirement Villages Act 2016* (SA). Rental units are offered at well below market rates. To qualify for a rental property with ECH, people must meet the following criteria:

- aged 65 or over
- working less than 20 hours per week, and
- have fewer than \$70,000 in total assets.

While retirement village units are generally managed under the relevant jurisdictional retirement villages legislation, if a resident's rental agreement contains a term excluding the resident from the retirement village laws, the agreement will be covered by residential tenancies legislation instead (NSW Government 2017). Here the individual signs a tenancy agreement and pays rent like other tenants in the general community. Under this arrangement there are no ongoing contributions to pay, as there typically would be under retirement villages legislation; nor are there fees and charges to pay when you leave. Generally, occupants pay a rental bond (maximum 4 weeks rent), regular rent payments, and water usage (if the unit has a separate meter).

These tenancy options are not necessarily affordable to lower income households and limited supply means demand for low cost rental units remains high (DPS n.d.).

With the movement of private developers into the retirement village industry in the last 20 years there has been significant growth in assisted living retirement villages targeted to older people on low incomes with few assets, often reliant on the single Age Pension.

These villages, operated by private companies such as (originally) Village Life and now, for example, Ingenia, Eureka, and Sunnycove, often have individual shareholders that own a portfolio of housing units (Fiedler and Faulkner 2019). Like traditional retirement villages, such developments can range in size. Generally residents contribute 85 per cent of their aged pension and 100 per cent of Commonwealth Rent Assistance to receive a small semi-independent unit, most if not all meals, linen, laundering, on-site management, and community facilities such as a dining room, lounge and recreational facilities (Fiedler and Faulkner 2019; Jones, Bell et al. 2007). While providing affordable accommodation, older residents are left with little income per week for other needs and are reliant on the company's good business practices.

Some retirement villages provide a range of care and assisted living services on-site and may be co-located with residential aged care facilities. There are mixed views on models that integrate housing and care. They can be convenient and effective at delaying the transition to higher dependency settings (Glass 2014), but some older people may be uncomfortable about their housing provider also being responsible for their other care and support needs (Cornell 2019).

A universal feature of retirement villages is that they are age-specific housing models, and while living around only people of a similar age may suit some older Australians, research has found that many actively prefer to live in an age-diverse community, with the lifestyle and amenity offerings of age-specific village-style developments being of limited interest (James, Rowley et al. 2019).

Living in a 'uniage' environment can have nuanced effects on older people's wellbeing and attitudes. Compared with older people living in the community, those in age-segregated settings have reported higher levels of social functioning and connection, but lower mental health and more negative views towards ageing (Bodner, Cohen-Fridel et al. 2011; Towart 2013).

The age-segregated model can be scaled up to the level of districts, towns, or 'mini cities' being developed to house seniors, but again the question of whether older people want to live solely with their age peers arises (Smets 2012). Age-specific housing models can both reflect and reinforce ageism, relegating older people to separate spaces and isolating them from the rest of the community (Petersen and Warburton 2012).

2.6 Homeshare

Homesharing is a form of communal living, which has been defined as ‘an innovative, often intergenerational, exchange based housing model in which a home provider, often an older adult, shares a spare room in their home with a home seeker in exchange for money, service provision, or a combination of the two’ (Martinez, Mirza et al. 2020: 1). Originally this model was promoted as a means to facilitate prolonged independence and to support ageing in place for older residents, while at the same time providing an affordable housing option for younger people through the exchange of help and support for decreased board or rent. Homesharing is now additionally seen as an affordable housing option for the older population who are not home owners and are struggling to find affordable and suitable accommodation in the housing market (Maalsen 2018).

Besides its potential as a means of ‘care’ and support for an older person, research indicates homesharing increases companionship, a feeling of security, and overall wellbeing (Howe 1985; Johnson and McAdam 2000; Martinez, Mirza et al. 2020; Sánchez, García et al. 2011). In many cases the approach is seen as a cost effective communal living option. It does not require the building of new infrastructure (new housing developments or structural alterations to a home); it provides supplementary income for an older person; and it can avoid the older person having to leave their cherished home.

These advantages, however, must be balanced against some recognised challenges or drawbacks with the model: a potential loss of autonomy for the older person because of the sharing of their space, and difficulties in managing interpersonal relationships (Jordan 2019; Martinez, Mirza et al. 2020). The potential for elder abuse also exists, as does the risk of people’s vulnerabilities and frailties being manipulated, depending on how the homeshare arrangement is established, governed, and monitored (Johnson and McAdam 2000).

Homesharing has been categorised by Schreter (1986) into three categories:

- a privately organised arrangement without third party involvement
- an agency sponsored arrangement where an organisation purchases a property and advertises or arranges for the people to share the property, or
- an agency managed arrangement whereby an agency, generally a not-for-profit, facilitates the homesharing arrangement.

The involvement of a management agency appears to be the most common means of setting up homesharing, however, many of these programs over time have encountered difficulties resulting in discontinuation. The level of support and oversight provided by agencies can vary considerably, from maintaining a register of interested persons and providing contact information to prospective homesharers, through to facilitation of the arrangement, including pre-screening, and mitigating placement challenges with mediation services and termination/rematching if required (Martinez, Mirza et al. 2020).

Some homeshare programs have ceased as they were pilot programs with limited funding, lacked ongoing support, or faced difficulties in finding participants. Others have been successful and the establishment of Homeshare International brings together experiences and learnings from different schemes, linking programs across the world. In Australia the model has some overarching support through the Homeshare Australia and New Zealand Alliance (HANZA 2017), which could provide a potential source of information/guidance for further expansion of the model, although regulatory structures seem to require some attention for the option to become more than a niche response.

Shared housing arrangements are not widespread enough in Australia for the market to have been properly tested and awareness of these options among older people is likely to be fairly low. There are indicators that sharing dwellings with non-family members may have limited appeal to most older Australians, while separate co-located dwellings are likely to be more popular.

2.7 Dual key housing

Dual key properties are a relatively new concept in the Australian market and as such there is little academic or industry examination of the model. A dual key property is essentially one single title property that may appear similar to a standard home from the outside but is designed as, and divided into, two separate dwellings. Dual key homes as a concept sit between duplexes and granny flats. Each dwelling will generally have its own separate entrance. One dwelling is usually larger than the other, with a common combination being a studio or one bedroom apartment embedded within a family home with two to four bedrooms.

Dual key homes are often targeted at the rental market, with the aim of providing two rentable properties to an investor or developer for the cost of one parcel of land and one set of council and water rates. Alternative models and marketing have tended to target those who want to earn an income by renting one property while living in the other, or owner-occupiers seeking housing options for two or more generations of the same family.

There has been only limited uptake of these development types, mainly due to the following identified issues (see Rentwest 2017):

- Lower tenant demand on the open market, with tenants generally preferring stand-alone dwellings with some garden access.
- Stricter lending requirements compared with stand-alone developments, including a requirement for a higher deposit and more loan serviceability requirements.
- Lower resale appeal, with dual key homes more attractive to investors than to the general owner-occupier market.
- Inability to sell the properties separately (although some dual-key properties have the ability to be converted back into one property at a later date).

Dual key housing has the potential to increase density in established neighbourhoods, rather than being reliant on the development of greenfield sites. Dual key homes thus have some potential to provide affordable housing in established neighbourhoods. They may also facilitate older people living in close proximity to sources of care and support, such as when the property is shared by multiple generations of the same family, or on a cohousing basis by two older households. However, dual key housing does perpetuate and rely on a rental model governed by existing residential tenancies legislation as dwellings cannot be sold on separate titles.

Dual key housing generally involves new stock, but it is also possible to partition existing houses into two or more separate self-contained dwellings, often sharing outdoor space, allowing older people to 'downsize in place' (also sometimes described as 'right-sizing') (see Annard, Lacey et al. 2015). Similar to the conversion concept developed by Madigan (2018) and described in section 2.4, right-sizing allows for more efficient use of land in amenity-rich inner and middle-ring urban locations, while preserving existing dwellings and streetscapes. Unlike duplexes, both right-sizing and dual key models involve more than one dwelling on a single land title.

2.8 Shared equity

Shared equity schemes are a way of making home ownership more affordable for lower income households. The schemes involve the home buyer sharing the costs of home purchase, potentially both the deposit and ongoing mortgage repayments, with a 'partner'. This may be as part of a private arrangement, where two or more households join forces to purchase a home together, or via a government-backed scheme. For example, the Victorian Government offers a shared equity initiative which allows eligible home buyers to purchase with just a 5 per cent deposit and the government contributing up to 25 per cent of the purchase price (and retaining a proportional share of ownership that can be bought out over time) (Homes Vic n.d.). Similar schemes are offered in most jurisdictions.

Private shared equity arrangements can take a variety of forms. Community land trust schemes, popular in the UK and US, involve the householder owning the dwelling and the trust owning the land on which it is situated. At some land lease estates, it is possible to purchase a percentage of a new or 'pre-loved' home via a shared equity arrangement. Models such as collaborative housing and dual key can suit people wishing to enter into their own private shared equity arrangements by splitting mortgage repayments. However, caution (and financial and legal advice) may be required when entering into arrangements of this sort.

Shared equity arrangements can offer some flexibility, with the equity partner able to assist with covering repayments or buying back some of the equity in the home if home buyers have temporary problems meeting their mortgage commitments (AHURI 2017a). Shared equity schemes allow lower income buyers to enjoy many of the benefits of home ownership, however, they only reap a proportion of any capital gains on resale of the home, which can hamper their efforts to move up the housing ladder (Cheung and Wong 2020). Community land trusts in the US, for example, often use a formula where the home buyer receives a quarter of the capital appreciation, with the trust's ongoing interest helping them keep the property affordable for the next buyer (AHURI 2017a).

Despite home buyers not being able to access the full benefits of property appreciation, US research has found community land trust shared equity schemes still support dominant narratives around home ownership, including enhancing buyers' feelings of security and autonomy (Martin, Esfahani et al. 2020).

Government-backed shared equity schemes continue to occupy a fairly niche market in that home buyers must have low enough incomes to be eligible, but high enough incomes to meet mortgage repayments. The schemes are usually limited to properties in particular areas and/or lower price ranges and need to avoid stimulating housing market demand to the extent that house prices are pushed up for everyone (AHURI 2017a).

Even comparatively affordable shared equity arrangements are likely to be out of reach for many older people on lower incomes with few assets. Sharam (2011) surveyed single women over 40 to ascertain the viability of a proposed land trust-based shared equity scheme and found that while there was interest in the scheme, many of the participants were unable to afford the minimum entry price of \$150,000, even though this was well below the threshold for entry to mainstream home ownership.

Shared equity ownership requires buyers to be able to access finance, which can be problematic for older people, with lenders often reluctant to approve mortgages if they consider that the buyer may die before the mortgage is discharged. Financial products such as reverse mortgages (and the Australian Government's Pension Loans Scheme), which are based on the lender and the deceased estate holding shared equity in the home on the home owner's death, can overcome barriers around shared equity when a mortgagee is older.

Australian home owners have so far proved reluctant to reduce their share of home equity through such products (Whait, Lowies et al. 2019), but for people who are not home owners, the prospect of becoming so through shared equity arrangements may be more appealing. Products in this regard may include fractional property ownership (Lowies, Whait et al. 2018) and property crowdfunding (Lowies, Viljoen et al. 2017).

Shared equity arrangements have been suggested as a potential option for people living with a disability who are able to access some capital (AHURI 2019b). Home ownership offers advantages for this cohort, giving them more freedom to make modifications to their dwelling and allowing flexibility around care and support options. An example of a government-backed shared equity program supporting people with disability is Western Australia's Keystart Disability Home Loan scheme, while Housing Choices Australia's Mixed Equity Program is a non-government example (AHURI 2019b).

2.9 Build-to-rent

The build-to-rent sector, where multi-dwelling developments are purpose-built and retained by a single owner (such as the developer) for rental, is underdeveloped in Australia compared to countries such as the UK and US. It is expanding, however, with a number of major build-to-rent developments completed or in the pipeline in Sydney, Melbourne, Perth and the Gold Coast. In addition, government agencies are exploring the potential of this sector as a source of much-needed affordable housing supply (CBRE 2020). Importantly, dwellings in build-to-rent developments may be offered at market rents, or as affordable or social housing.

Features of the Australian market, including low returns and high risk; the costs of management; the illiquidity of property assets; and a lack of market information and track record have created barriers to institutional investment in build-to-rent developments (AHURI 2017b). Tax settings such as land tax may also promote a build-to-sell model and disincentivise developer interest in this sector (AHURI 2019c). Major players may be reluctant to invest in affordable housing in particular due to the low yields, poor industry knowledge about rental products and performance, and uncertain or unstable government policy settings (Milligan, Pawson et al. 2015).

Recent changes to market conditions may have reduced some of the barriers and improved risk-adjusted rates of return on build-to-rent developments, making them a more attractive option for developers (AHURI 2017b). Economic support and incentives from governments, however, are likely to be required for build-to-rent developments to become a source of affordable housing.

Build-to-rent offers the potential to not only increase affordable housing supply, but also facilitate improvements to tenant conditions in the private rental sector. Regulation of the private rental sector as a whole in Australia is hampered by its fragmented nature and the predominance of 'mum and dad' investors, with institutional investment in affordable rental housing limited compared to other countries, especially in Europe (Hodgson, James et al. 2018; Hulse, Parkinson et al. 2018). Build-to-rent developers may be more amenable than small-scale investors to longer lease periods for tenants and higher standards of building maintenance.

When a build-to-rent development is completed, the developer may itself become a 'large corporate landlord' (LCL) or sell the building on to an institutional owner which specialises in property management. In the US, financial institutions acting as LCLs have assembled large portfolios of rental properties through purchasing and mergers with other LCLs (AHURI 2019c). There are risks associated with LCLs: for example, if the company experiences financial difficulties, it may be forced to sell large numbers of dwellings simultaneously, leading to mass evictions and rental market shortages. Appropriate regulation (such as making sales of this kind subject to existing tenancies being continued) can help to ensure build-to-rent and LCL models offer a good tenant experience (AHURI 2019c). There is a need for further investigation of the broader impact of these arrangements on tenancies and the evolution of the private rental sector (Nethercote 2020).

2.10 Rent-to-buy

Rent-to-buy schemes are a potential pathway to home ownership for people who might otherwise find it difficult to save a deposit while they are renting. The landlords/vendors in these schemes may be government housing authorities, community housing providers, or private entities. Rent-to-buy schemes involve some form of agreement between the landlord and the tenant, that the tenant will have an opportunity to purchase the property they are renting at a future time. There will usually be some element of the arrangement that helps the tenant save the deposit during the lease period, such as subsidised rent, or allowing for a portion of the rental payments to offset the purchase price.

The UK has had a rent-to-buy program since 2015, with the government providing social landlords with a subsidy so they can tenant properties to lower income households at reduced rents for five years, after which the tenants are given an opportunity to purchase the property at the existing market price (AHURI 2017c). The period of reduced rent is intended to give the tenants an opportunity to save a purchase deposit, though there is still a risk that the property will be unaffordable by the time of sale or the tenants will be unable to secure finance.

An example of this alternative rent-to-buy model in England is the Older People's Shared Ownership scheme (Osborne 2016; Ministry of Housing, Communities and Local Government n.d.). This scheme supports older people who meet several eligibility criteria: income threshold (£80,000 outside London, £90,000 in London), no current home ownership, willingness to part rent/part buy and ability to afford the arrangement to enter into shared home ownership. Housing Associations generally auspice the arrangement, subsidising the rent component and owning the property. Unlike in the shared ownership scheme for the general population, under this specific scheme ownership of the home can start at 10 per cent, reaching a maximum of 75 per cent ownership. Buyers can buy increasing share proportions (up to 75%) through a process termed staircasing (Osborne 2016). Once a proportion of the home is purchased, tenure is as long as the older person wishes, and if the purchased proportion is less than 75 per cent there is no requirement to purchase the remaining share. There are a range of acknowledged disadvantages to the scheme:

- the extra legal costs of staircasing
- payment of an ongoing service charge and the base level of rent in full no matter the proportion of the home owned
- leasehold tenure, and
- at time of sale the Housing Association must be involved, as the property remains in the scheme portfolio, i.e. the shared ownership market only, and the value of the proportion not owned by the owner-occupier is added to the sale price and paid to the Housing Association.

Additionally, scheme participants are liable for all maintenance and repairs despite the share owned and significant rent arrears can be grounds for eviction (Ministry of Housing, Communities and Local Government n.d.).

In Australia, rent-to-buy schemes (also described as 'lease-to-own', 'rent-to-own' and 'lease plus options') are not supported by government, and in fact there have been moves to ban them (notably in South Australia) following advice from the Consumer Action Law Centre (AHURI 2017c). This is because the schemes, when operated by private entities, tend to expose the tenants to financial risks and a lack of regulation leaves tenants with little legal protection. Rent-to-buy in Australia usually involves the setting of a purchase price, inflated to allow for expected house price rises, at the start of the contract, and tenants paying market rents as well as additional sums to secure their 'option to buy'. The tenants are generally then unable to secure finance to purchase at the end of the lease, meaning they may forfeit the 'option to buy' monies and be evicted (AHURI 2017c). The rent-to-buy market involves complex risk assessments (see, for example, Tajani, Morano et al. 2020) that mean independent professional advice is recommended before tenants enter into contracts.

There is potential for rent-to-buy schemes in Australia to facilitate home ownership for lower income households if they are subsidised by government, with public housing authorities or social landlords as vendors and appropriate protections for tenants in place.

2.11 Tenant-friendly private rental

The private rental sector is likely to play a continuing role in the provision of housing for older lower income Australians but issues around the affordability of market rents, security of tenure, and supports for ageing in place need to be addressed. Potential reforms include increasing Commonwealth Rent Assistance for older tenants on fixed incomes; providing support for the modification of private rental sector housing to meet the needs of older Australians; shared housing and assisted living options; head leasing arrangements; and an expansion of private rental brokerage programs (PRBPs) (AHURI 2018). Appointing state-level commissioners to oversee the operation of the private rental sector could assist with implementing reforms.

Schemes like head leasing (agencies such as not-for-profits taking responsibility for a lease and sub-leasing to the tenant) and PRBPs (services offered through government or non-government agencies to support lower income people in accessing rental properties and meeting their responsibilities during tenancies) are relatively low-profile elements of Australia's housing support system. Previous research has found that several barriers to the effectiveness of PRBPs exist, but they have the potential to play an increasing role as social housing becomes

harder to access (Tually, Slatter et al. 2016). Similarly, researchers have raised the possibility of government-supported brokerage services being used to head lease affordable private rental housing, ensuring some private market stock can be reserved for lower income tenants (Sharam, Byford et al. 2018).

Changes to lease conditions are another possibility that may promote the security of tenure that is particularly important for older renters. Removing the right of landlords to evict tenants without grounds (and with relatively short notice periods) would bring Australia more in line with countries such as Germany, Canada and Sweden, where tenant rights are stronger (AHURI 2020). Hodgson, James et al. (2018) found appetite for longer leases and greater security of tenure amongst older people in the private rental sector and also some landlords. However, they note that provision for longer leases in Victoria had, initially at least, little impact on average lease length.

Victoria recently introduced a range of changes to its *Residential Tenancies Act 1997*, with the aim of addressing identified pain points for tenants. The changes included:

- a ban on inviting rental bids
- preventing eviction without reason
- introducing new rental minimum standards
- clarifying allowable modifications by renters
- making it easier to have pets in rental properties, and
- introducing new rules around urgent repairs (Consumer Affairs Victoria 2021).

Time will tell if these reforms are likely to be effective. Renting privately can also make it very difficult for older people to have pets, meaning they miss out on the social, health and wellbeing benefits pets bring to the 60 per cent of Australian households that include at least one animal (Stone, Power et al. 2021).

Ensuring private rental housing stock is suitable for ageing in place is a further challenge and may depend on legislation mandating universal design. Universal design builds accessibility into physical environments without making adaptations specialised or stigmatising. It has the potential to make older people's engagement with their living spaces easier and to support ageing in place (Carr, Weir et al. 2013). Government subsidies to landlords for retrofitting properties to make them more suitable is another possibility. Other countries are making moves in this direction—for example in the UK, the National Residential Landlords Association recently issued guidance to landlords on responding to tenant requests for housing modifications, and landlords can seek government funding to support this work (Centre for Ageing Better 2021).

A range of innovative schemes for financing affordable rental housing have been developed in other countries, though they mostly remain in an emerging phase in Australia (see Pawson, Milligan et al. 2020: Ch. 8). There are opportunities for the growth of social impact investment, which aims to achieve specific social as well as financial outcomes, in affordable housing (see Sharam, Moran et al. 2018). Affordable housing projects tend to be driven by the funding options available—benefits could be gained from refocusing on the housing needs and outcomes that are required, with policy levers and subsidies targeted appropriately (Randolph, Troy et al. 2018).

Tax incentives may encourage developers to build more affordable housing for rental purposes. There are important roles for government and public-private partnerships to play in promoting investment in affordable housing developments (Ong, Wood et al. 2019). Social landlord models and providers working in partnership are other options which could better address the needs of older tenants (Faulkner, Verdouw et al. 2021). Inclusionary zoning, which makes a proportion of affordable housing in new developments either mandatory or incentivised, has only been implemented in a limited way in Australia (AHURI 2017d).

Australia's National Rental Affordability Scheme (NRAS) sought to expand the supply of affordable private rentals by offering investors annual financial incentives for up to 10 years to rent properties to tenants on low to moderate incomes. NRAS accepted new properties from 2008 to 2014, with the scheme then capped at 38,000 properties. NRAS allowed eligible tenants to access rents subsidised to 20 per cent below market rates. NRAS primarily targeted medium-scale investors with portfolios of 100+ properties, including developers and community housing providers. Smaller scale investors could become involved by joining a consortium or buying properties from approved NRAS investor participants (Department of Social Services 2020). Some existing NRAS properties will remain in the scheme for several more years, but as the 10-year incentives expire there will likely be a retraction of affordable housing supply (Burke 2020).

Previous AHURI research (Rowley, James et al. 2016) has recommended that NRAS be replaced as soon as possible, with a program including measurable targets, long-term commitment from government to gain the confidence of investors, and an emphasis on supply-side rather than demand-side subsidies. Rowley and colleagues' research noted that while institutional investment in affordable housing is necessary to achieve the required scale, a tax credit scheme may also appeal to small-scale individual investors. Other research has recommended a new incentive framework to encourage institutional investment in affordable housing, as well as tax reforms, government guarantees, and new government agencies to act as financial intermediaries and information providers for industry (Milligan, Pawson et al. 2015).

Social enterprise models merge private rental with government subsidies and social housing. Notable examples here include:

- Women's Property Initiatives, a full service social enterprise real estate agency which reinvests initiative profits directly into housing for women experiencing homelessness, and
- Launch Housing's HomeGround Real Estate, which operates a not-for-profit real estate agency in several Australian states, with landlords forgoing a small proportion of their market rental returns but accessing professional property management services and knowing the fees are going back into the community to support people experiencing homelessness and housing stress.

A similar program is under development in Queensland, aiming to assemble a portfolio of properties owned by ethically minded investors to provide affordable rental housing for women escaping domestic violence (see Constellation Project 2021).

The Defence Housing Australia (DHA) sales and leaseback program, under which DHA sells properties to private investors then leases them back to manage, offers a possible model for encouraging private ownership of affordable housing. Previous AHURI research (Phibbs and Hanna 2010) has, however, noted barriers to adapting this model to the affordable housing sector. These barriers include ensuring investors receive market rents and overcoming stigma associated with lower income tenants. Phibbs and Hanna concluded that a government guarantee to offset risks of rent arrears and vacancies for investors would be a key requirement for adapting the DHA model to affordable housing. Another possible option for increasing private investment in the affordable housing sector is the housing aggregator model, which pools private institutional investment to create low-risk portfolios of affordable rental housing (see Constellation Project and CHIA 2020).

2.12 Summary

As outlined in Chapter 1, Australia urgently needs to expand and diversify its supply of affordable housing in order to give older people on lower incomes security of tenure, freedom from housing stress and better opportunities to age in place. Chapter 2 has explored a range of different models which may offer the potential for enhanced affordable housing provision suitable for older people. Several key themes emerge from this discussion.

One is the way increasing density can improve affordability in amenity-rich locations which offer many benefits for older people. Another theme is the importance of land acquisition to supporting affordability, with land donated, leased, or subsidised by public or private entities underpinning a number of the models. A third theme is the social and support benefits offered by models which bring people (including from different generations) together in dwellings which are shared or in close proximity. These themes, which are revisited in the next chapter, are relevant to affordability and how well older people are able to age in place.

While some of the models discussed are common overseas, they remain relatively unusual in Australia. This chapter has identified some of the possible barriers to scaling up alternative affordable housing models for older people in the Australian context, such as limited market awareness or appeal, planning regulations, and financing constraints. The fieldwork undertaken for this project and described in the next chapter explores the views of housing industry stakeholders in Australia, as well as overseas experts, on different approaches to affordable housing for older people and factors that promote and inhibit its expansion.

3. Supporting innovation in alternative housing models

- **The evidence review and fieldwork undertaken with Australian and international housing experts confirms the need for innovation in the housing market to:**
 - Drive an expanded and more diverse range of affordable housing options for lower-income older Australians.
 - Reduce reliance on the private rental sector.
- **Identifying ways of ensuring alternative models are financially viable is a key concern, with government incentives and subsidies for developers a critical enabler.**
- **Governments also need to ensure that planning, regulatory and financing frameworks respond to new ways of thinking about affordable housing for older people.**
- **Greater market familiarity with different models is required to determine (and drive) appetite for these housing alternatives.**
- **Increasing density, with appropriate design to ensure liveability, can facilitate the expansion of affordable housing in amenity-rich locations which promote ageing in place, including proximity to social networks and support.**
- **Opportunities seen as having particular potential to meet the affordable housing needs of lower income older Australians include cohousing, integrated mixed-use developments, modular-style manufactured housing utilising vacant land, low-rise medium density development, and reforms to the private rental sector to promote and ensure appropriateness.**

3.1 Introduction

An expanded supply of diverse affordable housing options is required to better meet the aspirations and needs of older, lower income Australians. There are a range of barriers, however, to scaling up the alternative models discussed in Chapter 2. Through an online survey and interviews we have further explored these barriers with Australian housing industry experts, as well as opening up conversations around opportunities (enablers) to expand alternative affordable housing models for older Australians. Consultation was also undertaken with international experts from Canada, the United States (New York City), the United Kingdom, New Zealand and Singapore, with the views of experts included in the discussion where salient.

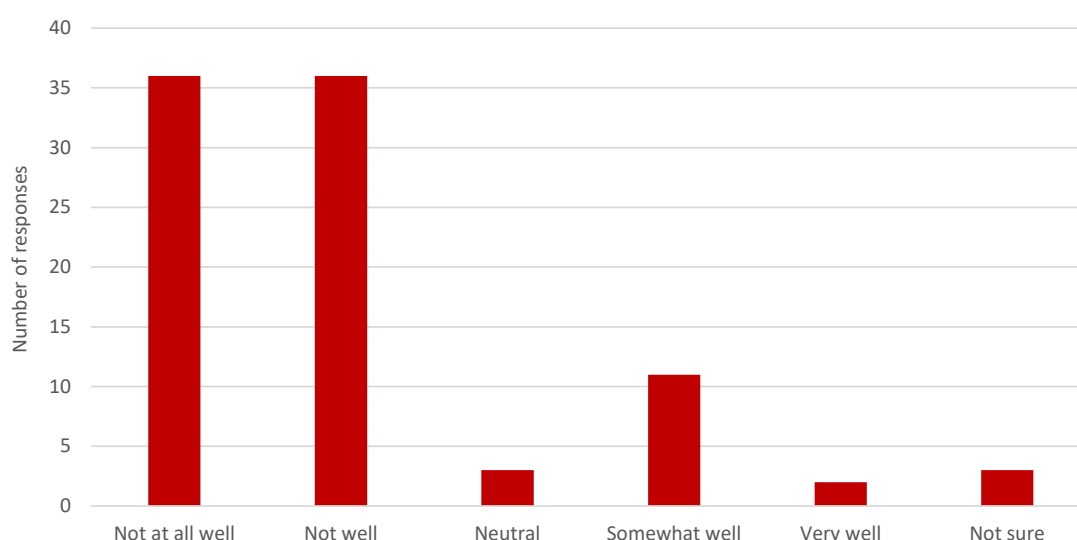
This chapter discusses the results of the fieldwork and relevant prior research on barriers and enablers to innovation in Australia's affordable housing sector. Several key themes emerged from the fieldwork, including the need for innovation, issues around the financial viability of affordable housing models, the importance of good design, planning and regulatory considerations, and market appetite for alternative housing models.

3.2 The need for innovation in affordable housing

Consultation with industry informants shows both recognition and need for expansion and innovation in alternative affordable housing options for lower-income older people. Almost 75 per cent of survey respondents reported that the housing needs of lower income older people (55+) in the jurisdiction where they were based are 'not well' or 'not at all well' met (see Figure 1). Interviewees' views aligned with those of the international experts surveyed that the housing needs of lower income older people are not being effectively addressed in their jurisdictions. Issues highlighted in the fieldwork included:

- the particular needs of older women (related to factors such as financial insecurity and safety concerns)
- the undersupply of social housing, and
- the need for more low-cost private rental housing with security of tenure.

Figure 1: Degree to which the housing needs of lower income older people are met in your jurisdiction (n=91)



Source: Authors' online survey, 2021.

3.2.1 Reducing reliance on the private rental sector

Participants said relying too heavily on the private rental sector to house older lower income people was problematic, and one of the main reasons why alternative affordable housing options are urgently needed. The Australian experts described the issues faced by this group as significant but largely ignored or invisible, including among service providers such as aged care and local councils. An interviewee from a community housing provider observed:

People were being told 'you don't need public housing because you're maintaining a private tenancy'.
That they maintain it at the expense of food and medicine doesn't seem to come into it.

The housing expert from New Zealand reported that in her country older lower income people are also heavily reliant on expensive private rental stock, which is often unsuitable and in poor condition, with little social housing available. Retirement villages are more popular in New Zealand than Australia but are too expensive for people on lower incomes. The housing experts from Canada and New York City reported up to 40 per cent of older people spending more than a third of their income on housing costs, long wait lists for social housing and unaffordable retirement living developments. In the UK, many lower income people are living in insecure and sub-standard housing with potential impacts on health, with thermal comfort and damp being particular concerns.

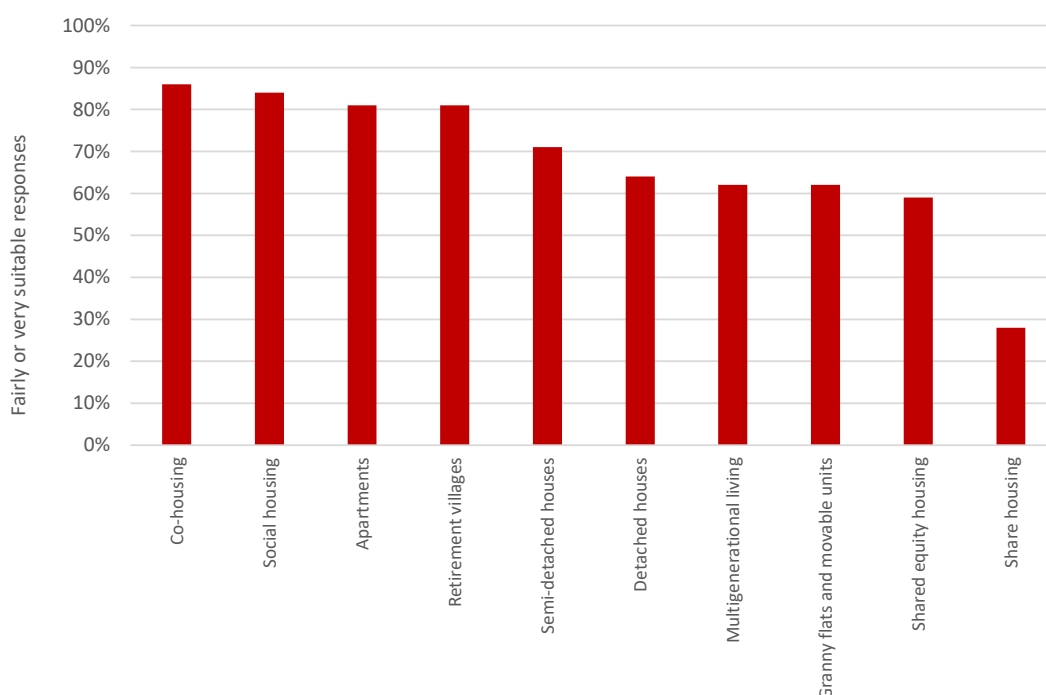
Renting in the private sector presents challenges for older lower income people, but from the perspective of landlords, older people are desirable tenants. As one interviewee from a landlords' association observed, 'If I have a tenancy with an older person, that's awesome ... they treat it like it's their own and they're not interested in moving'. This raises the possibility that in return for being reliable and trustworthy tenants, older people could be offered benefits such as longer leases and fair consideration of modification requests.

3.2.2 Promoting a diversity of housing options

Participants called for a more diverse range of housing options for older people on lower incomes, noting that it was not a case of 'one size fits all'. Survey respondents were asked how suitable they thought a range of different housing models were for lower income older people, including those discussed in Chapter 2. They saw potential in nearly all of the models presented, as shown in Figure 2. Share housing was looked upon less favourably relative to the others listed, however, reflecting respondents' concerns about how lease arrangements, sharing space and managing independence might play out in share housing.

Australian and international experts commented on the need for housing models suited to the preferences of women, LGBTIQ+ people, and those from different cultural backgrounds. Share housing was considered appropriate for some among these groups, although respondents noted how individual motivations and circumstances (including income) factor in to choices and preferences in this regard.

Figure 2: Suitability of options as housing models for lower income older people (n=86)



Source: Authors' online survey, 2021.

3.2.3 Meeting the housing needs of lower income older people more effectively

Reducing reliance on the private rental sector and expanding the range of housing options available for lower income older people requires addressing any barriers to innovation and the scaling up of alternative affordable housing models. Survey respondents were asked the extent to which they thought various factors were barriers to meeting the housing needs of lower income older people (55+), with these data providing some of the context (along with the evidence review) for more in-depth conversations with stakeholders (see Appendix 2, Figure A1). Survey respondents' broad assessment of the relative importance of a range of barriers (multiple responses allowed) identified:

- the importance of the supply of affordable options, including the land to build alternative options
- the suitability of what is offered currently, and
- the commercial viability of affordable developments.

Perhaps a little surprisingly, the survey data showed slightly less importance ascribed to regulatory issues, which we investigated further in interviews, finding more variability in people's thinking around this possible barrier. On this barrier there was a level of coalescence around the idea that regulatory structures are simply the rules that the sector plays and less of a barrier than other factors that add cost to developments or make them unpalatable or unsuitable to the market.

Preliminary scoping around enablers to scaling affordable alternative housing options for the target groups yielded a range of interesting views (Appendix 2, Figure A2), including:

- prominent and important market thinking about access to home-based care and Universal Design as part of the housing market offer for this group
- strong appetite for expansion of social housing, perhaps reflecting a selection bias in our sample, as well as the reality of a now well-voiced campaign calling for greater investment in this type of affordable housing response
- opportunity and desire for expansion of alternative housing through inclusionary zoning, use of government subsidies, providing financial incentives to developers in this area of the market, as well as access to innovative financing schemes, and

- perhaps at odds with consideration of barriers (above), changes to planning policy and regulations was identified as fairly or very important by some 85 per cent of survey respondents, indicating a definite need to dig deeper into this particular area in any consideration of more systemic expansion of alternative housing models.

Among the options presented in the survey, improved availability of development sites and higher density development were seen by respondents as relatively less important in terms of enablers to meeting the needs of the target groups.

The remainder of this chapter discusses the key barriers and enablers described as relevant to expanding alternative housing models in Australia.

3.3 The financial viability of alternative models

Fieldwork results indicated that the Australian housing experts consulted saw issues around financial viability as a significant barrier to innovation in the affordable housing sector. Participants viewed Australia's housing sector as characterised by a heavy dependence on market-based solutions and limited investment in public housing. While developers had a key role to play, participants said the onus was on governments to drive the expansion of affordable housing suitable for older people. A shared vision and collaborative approach were seen as conducive to yielding optimal outcomes.

3.3.1 Affordable housing from developers' perspective

Interviewees observed that affordable housing was often a poor risk proposition for developers, who tended to be highly risk averse. Several interviewees noted that build-to-rent developments shifted developers' risk calculations because they were 'no longer able to just walk away once they've sold everything'. This made it more likely they would permit longer leases and incorporate features which encouraged a sense of community among neighbours. Expanding build-to-rent was seen as offering a range of benefits, although issues around planning regulations, land tax, and financing a relatively untried model were mentioned as potential barriers. Build-to-rent developments are also not necessarily affordable housing, meaning consideration of product costs is important should this be offered as an alternative for the target population.

Fieldwork findings paint a mixed picture of the extent to which land availability and costs undermine the viability of affordable housing developments in relatively amenity-rich locations. Some interviewees said identifying suitable development sites was a key barrier, while others, particularly in the smaller state capitals, reported that there were options such as infill sites available in good locations. Using vacant land owned by state governments and not-for-profit organisations, such as churches, for transportable or modular-style housing was also mentioned, though interviewees reported that securing the necessary leases and approvals could be complicated.

The fieldwork results suggested there is limited scope for an expansion of affordable housing through the retirement village model. Interviewees with relevant industry experience noted that retirement village developers tend to be highly profit-driven and favour models that are familiar to the market. As one expert noted, 'we're quite conservative in terms of our property preferences in Australia, both the market and therefore the operators as well'. Newer retirement village developments are starting to incorporate desirable design features such as smart home technology, but, due to the need for greenfield land sites, they are often located on the urban fringe with limited access to amenities. Similarly, interviewees reported that lifestyle villages were frequently inconveniently located and offered poorer quality housing and fewer additional supports for residents.

3.3.2 The role of governments

Australia has traditionally been heavily reliant on the private market to deliver housing solutions, which has limited opportunities for expanding affordable housing (Austin, Gurran et al. 2014). Apart from their regulatory roles, however, governments have a variety of other parts to play in supporting a planning and financing framework that facilitates the expansion of affordable housing. These roles include:

- **acting as land facilitator:** overseeing and coordinating the redevelopment of urban renewal sites
- **educator:** increasing stakeholder understanding and acceptance
- **risk taker:** carrying some of the development risk burden
- **subsidiser:** bearing some of the costs of developments to ensure their viability, and
- **long-term planner:** providing consistency and certainty (van den Nouwelant, Davison et al. 2015)

On top of this we also need to recognise the importance of federal and state governments' overarching and essential roles in managing the national economy, managing finance and setting monetary policy, regulating planning, and setting out the general conditions for the operation of private housing markets alongside the broader parameters of production and distribution of goods and services in a modern economy.

Acknowledgement of the substantial role government has played in Australia may seem at odds with the market-oriented view of housing that currently dominates in Australia. Some researchers perceive the state of Australia's affordable housing market as reflective of a broader trend, associated with neo-liberalism, towards the rolling back of government service provision and support (Pawson, Milligan et al. 2019). Housing in Australia has come to be viewed largely as a commodity; a vehicle for profit and wealth generation, not just for developers and large corporations, but also owner-occupiers and 'mum and dad' investors. Development industry narratives, such as the centrality of housing development to economic growth, are a dominant influence in urban planning policy and practice, while issues around affordability, as well as other social and environmental considerations, tend to be marginalised (Gurran and Ruming 2016).

Recognising the importance of governments at the national, state and local level playing a leading role in affordable housing supply for older Australians was a key theme which emerged. Participants saw government subsidies, incentives and regulatory interventions as vital to increasing the financial viability of affordable housing development, particularly regarding innovative models. There was a strong sense from interviewees, however, that not only were governments doing too little to address the shortage of affordable alternative housing suitable for older people to age in place, they were trying to avoid having to acknowledge the problem at all. As one community housing provider observed:

I think it's an issue the government just hopes will go away one day, but of course it won't...they're going to have a huge, huge problem on their hands ... I don't think there's been sufficient thought or planning going into it, even though governments have been aware for many years that we've got an ageing population.

Lack of government engagement with Australia's affordable housing crisis generally, and especially for older people, was a source of great frustration for key informants, who saw the problem as relatively easy to solve with the right political will and proper funding. One interviewee thought the most efficient solution was for the Australian Government to simply subsidise private market rents for lower income people but acknowledged this was highly unlikely because 'affordable housing has a real PR problem at the moment, it doesn't seem to win any votes and people play the self-interest card'. A community housing provider's comment was also typical:

It's not hard to build houses, it's having the money to do it. It really comes down to money. Governments haven't seen funding of social and community housing as a priority, which is a bit surprising given that there's plenty of evidence saying that if people have got a stable home, the balance of their lives is a lot better and they're normally less of a burden on society.

Interviewees reported that, notwithstanding some problems, the National Rental Affordability Scheme (NRAS) had made a helpful supply-side contribution that would be missed. The importance of CRA and Australian Government housing supports for people with disability (such as Specialist Disability Accommodation and Supported Independent Living funding) was emphasised, but the limited scope of these schemes (in terms of eligibility, availability and/or level of support) was seen as restricting their reach and impact. Interviewees also said the high levels of compliance and 'red tape' associated with government support programs were challenging to negotiate: 'you can see the bureaucracy I've got to deal with', noted one community housing provider.

It was evident that there were varied and somewhat disjointed responses to supporting affordable housing development across Australia's jurisdictions. Similar sentiments were noted in the respective jurisdictions by the housing experts consulted.

In Canada and New York, lack of coordination between the different affordable housing initiatives operating and funded at national, state/provincial and city/municipal levels was noted, similarly impacting the range and visibility of affordable models for older people. The housing expert from New Zealand took a different view, seeing Australia's multiple levels of governance as offering more opportunities to innovate, diversify and share learnings.

The housing expert from Singapore said a high level of central government involvement in housing provision allows for a coordinated approach to implementing age-friendly urban design and ageing in place policies. An ethos of collective responsibility for supporting older people, and meeting the basic needs of all citizens, contributes to very low rates of housing stress and homelessness. Singapore's large-scale public housing program allows for most residents to work towards owning their own dwellings and the government is committed to constantly reviewing and improving its housing policy and practice.

3.4 Good design as an enabler

The importance of good housing and urban design as a foundation for successful innovation in the provision of affordable and appropriate housing for older people was a recurring theme in the research. Participants talked about design in a broad sense, including accessibility and universal design standards, age-friendly neighbourhoods, and flexibility for adapting to people's changing needs as they age. Interviewees recognised the value of developments being not just internally cohesive, but also integrated with their broader communities. Mixed use developments which include public facilities and services work well in this respect but other forms of integration (such as pedestrian paths or open space accessible to the public) can also be incorporated. Gated developments, on the other hand, intentionally create hard barriers between housing developments and their broader neighbourhood.

3.4.1 Design and density

Participants generally agreed that higher density housing options would be a key element of expanding affordable housing supply and could work particularly well for older people, who tended to have small household sizes. This was reflected in the survey results, which revealed respondents saw apartments and semi-detached housing as more suitable than detached houses for lower income older people (see Figure 2). Interviewees discussed how density could facilitate older people's access not only to services and amenities, but also to care and support, provided accessibility and mobility needs for residents and carers can be met.

Higher densities can promote affordability by using land, the most costly element of most housing developments, more efficiently. Interviewees noted that shared walls or terracing can reduce building costs and improve insulation, while building multiple dwellings to a standard template also produces savings. Ensuring higher density dwellings retain liveability, however, depends on good design.

Interviewees discussed the ways in which higher density housing, especially where incorporating shared spaces, could promote a sense of community, offering potential social, support and wellbeing benefits for older people. Informants were more likely to favour diverse, multi-age settings, echoing trends internationally towards developments that integrate housing for older people with housing for other age groups and/or spaces that are

open to the broader community. Some interviewees observed that mixed housing developments could create opportunities for cross-subsidisation between dwellings rented or purchased at market value and dwellings designated as affordable (or social) housing.

Interviewees reported that new developments for older people usually comprised dwellings with one or two bedrooms (and sometimes studios), which was seen not only as a way of increasing affordability but also as being more appropriate to the circumstances and needs of most older residents. Community housing sector informants with older tenants in three-bedroom homes noted provider desire and actions to move such tenants into newer, smaller dwellings where possible, with such properties generally better suited in terms of people's mobility and accessibility needs. It was also noted that higher density living can have security benefits (front doors off-street, constant presence of neighbours, monitoring technology), which are important to many older people, especially women living alone.

Expanding the 'missing middle'—low rise, medium density housing—identified in prior research (Gilbert, Rowley et al. 2020) emerged as a good option to address a mismatch between the housing needs of lower income older people and the available stock. Developments of these types were seen as offering the advantages of higher density living (affordability in amenity-rich locations, added security, opportunities for social connection) while retaining the possibility of at least some dwellings having carparks, small private outdoor spaces and ground floor accessibility. Achieving a balance between privacy and a sense of community was seen as a key consideration by participants.

Some interviewees questioned whether there was widespread acceptance of higher rise housing such as apartments among older Australians, especially outside the largest capitals of Sydney, Melbourne and Brisbane, or of some of its benefits such as facilitating decreased reliance on private vehicles. As one participant noted: 'Adelaide is still used to cars, the elderly will keep driving as long as they can...[and] people are in fear of low-cost stacked housing'.

For both home owners and renters, a detached house in the suburbs with at least two or three bedrooms remains the most common housing tenure, and the one that most closely meets the housing aspirations of older Australians, with only limited acceptance of alternatives (James, Rowley et al. 2019). For many older people, higher density living would require moving from their current housing and adapting to a smaller dwelling. The evidence on older Australians' appetite for downsizing is mixed. Some studies have found significant numbers of people have already downsized, intend to, or would consider it (Duncan, James et al. 2016; James, Rowley et al. 2020). Other research suggests that Australians over 65 tend to live in larger dwellings than younger cohorts (despite having smaller household sizes), generally do not wish to move, and when they do move it is often to *upsized* (James, Rowley et al. 2019; Judd, Liu et al. 2014; Lowies, Whait et al. 2020).

The international experts consulted highlighted the ways that higher density living can make it easier for older people to access care in/from their homes. For example, the housing expert from New York City reported on a program which identified apartment buildings and neighbourhoods with a high proportion of older residents and delivered outreach care services in or close to those locations. New York apartment buildings often have concierge staff and 'supers' (superintendents) to provide general housing support on site (e.g. receiving deliveries, attending to maintenance issues, clearing snow).

It was reported that in Singapore there is an emphasis on well-designed, high density housing and neighbourhoods which, alongside Singapore's family responsibility laws, has helped the country achieve very high rates of people ageing in place, with less than 1 per cent of the older population in institutional care settings according to the Singaporean expert consulted. Singapore promotes mixed use models integrating housing, care, retail and other services; creates barrier-free and wheelchair-friendly cityscapes; and links housing and urban design initiatives with other programs encouraging healthy ageing (Yuen and Soh 2017).

Notwithstanding the potential benefits, participants noted that poorly designed higher density housing can compromise rather than promote older people's wellbeing and ability to age in place. Conversations about mainstreaming Universal Design generally, were a feature of conversations with experts about the suitability and cost of alternative housing models for older Australians.

3.4.2 Other design considerations

Several participants talked about the importance of incorporating environmental design principles and features to encourage sustainable living. This was a matter of principle but also made economic sense. An interviewee involved in developing cohousing projects said:

We intend to be as environmentally sound as possible both because we believe in that philosophically and because we need to lower our costs. To keep the cost of heating and cooling down we're not going to have gas as an option ... there's been a very interesting dialogue about who can do without a car because the council says you're supposed to have one per unit. Well, we're not going to.

Some environmental features, such as carshare schemes, composting and rainwater harvesting, were seen by interviewees as easier to incorporate in housing that was higher density and/or partly communal. Cohousing also facilitated bulk purchasing arrangements and sharing of house and garden equipment. One interviewee observed that living more communally and living more sustainably were inextricably linked.

The experts from Singapore and the UK both mentioned the growing role of smart home technology in keeping older people safe and secure in their homes, but the Australian interviewees had less to say in this area. The incorporation of smart home technology into older people's housing appears to be in a nascent phase in Australia, and largely focused on security systems. Proposals for expanding the incorporation of smart technology features in affordable housing for older people are emerging at concept stage (e.g. City of Sydney n.d.).

Smart home technology has the potential to enhance older people's ability to live independently and age safely in place and can also promote living more sustainably and economically. A smart home is one where appliances and home systems and fittings are equipped with sensors and communication capabilities that link them with each other, and with the outside world (as part of the 'Internet of Things'). As this technology develops, the possibilities may include beds that monitor a person's wellbeing during sleep and floors that can detect if someone has fallen and send automatic messages to secure assistance. There is also potential for assistive technologies to help people suffering dementia to continue to live independently for longer, although considerably more research and development is required (Bridge, Zmudzki et al. 2021; Meiland, Innes et al. 2017). Technology training for residents as well as maintaining the infrastructure will be additional essential costs.

3.5 Planning and regulatory factors

Uncertainty around the outcome of planning processes, including as a result of community resistance to proposed developments, increases delays and costs, which can particularly affect projects that are unconventional and/or subject to tight margins (Gilbert, Rowley et al. 2020). Planning and regulatory considerations were the subject of some discussion among research participants. Fieldwork findings suggested that the planning, legal, policy, financial, and regulatory context in Australia was not readily adaptable to housing models outside what was considered the norm, making developing alternative models a long and difficult process. As one interviewee noted, 'it's definitely a challenge as soon as you step outside the provisions of the planning scheme'.

Interviewees with experience in the area of planning and regulations said it was necessary to have access to contacts who could provide expert legal, financial and regulatory advice. In particular, the broader legal frameworks regulating alternative housing models are complex and there is an element of risk involved with such ventures, especially for new players who have limited experience and lack the resources of large organisations. Collaborating with other organisations was identified by interviewees as a useful strategy for accessing expertise and managing and spreading risk. Specific planning issues that were mentioned included councils insisting on one carpark space per dwelling and expecting dwellings to face the street rather than central communal spaces.

Inflexible government policies were identified as creating barriers to shared dwelling arrangements for older people, such as sharing with a younger person who provides support in exchange for lower rent, taking in a lodger or 'right-sizing' via a rental income generating dual key dwelling. These options can have significant implications for people's pension eligibility and tax status, including rendering them ineligible for the capital gains tax exemption when they sell their home. As one interviewee noted, 'the government's amazingly rigid when it comes to the technicalities of certain things'.

Interviewees said a more stable, consistent and coordinated policy context would support the expansion of alternative affordable housing models. Interviewees highlighted certainty as a key enabler for developers. One affordable housing specialist said there were two simple ways to expand affordable housing: subsidise it or mandate it, through inclusionary zoning. Developers have no objection to producing affordable housing as long as they are not out of pocket as a result:

The development sector just wants certainty and consistency. What's bothering them at the moment is that there's no certainty about what they're required to do and who pays for it. An ongoing commitment to funding affordable housing would be the game changer.

3.6 Public preferences and market potential

3.6.1 Lack of market appetite as a barrier

Participants saw limited market appetite for some alternative housing models as a barrier to their expansion. There is a circular relationship between market appetite and the housing that is delivered. Developers will produce what they believe will sell: as one interviewee observed, '[You have] the developer saying I can tell you what people will buy, and they'll buy an apartment with a carpark'. In turn, however, what is available on the market shapes people's preferences. They cannot express a preference for an option that is not presented to them.

Interviewees generally said the housing preferences of older people on lower incomes were likely to be different from those of older people on average or higher incomes. In particular, it was thought that lower income people may be more willing than those on higher incomes to embrace alternative housing models, including smaller size dwellings and higher density developments. Some informants noted that people with experience of housing insecurity were generally happy to have an affordable dwelling with security of tenure and were not particularly selective about a dwelling's other attributes. An interviewee from a housing information service observed 'As long as they can stay there as long as they need to and the rent's capped [tied] to their income...that's all you need'.

Participants did, however, see some models as likely to be less acceptable to older people than others. For example, a community housing provider observed 'I've seen no evidence of people wanting to share houses with other [unrelated] people'.

3.6.2 Alternative models with market potential

Cohousing models were viewed as much more promising than shared dwelling models by participants. One interviewee described cooperatives as allowing 'a sense of ownership that [residents] wouldn't have if they rented any other property' and taking part in the management of properties helped residents build relationships with each other. Echoing previous research (Jordan 2019), interviewees thought cohousing could appeal to older women in particular. One interviewee observed 'Many [women] are prepared to do this. It's not something to do lightly. I tell them all the nitty gritty of it, and they still are attracted to that'.

Some interviewees talked about the potential benefits of living in mixed age settings for older people. It was noted that when older people objected to living in proximity to young people and families, it was generally anti-social behaviour in social housing settings that was the problem rather than the presence of younger people *per se*. One interviewee from a large community housing provider reported working with a youth organisation to try and develop housing bringing older people and young adults in housing stress together, which would be an innovative model for Australia.

Australian interviewees did not generally see a great deal of potential in multiple generations of the same family living in close proximity (either in the same dwelling, adjacent dwellings, or accessory dwellings), despite the potential benefits in relation to affordability, social connection and mutual support. This contrasts with the situation in Singapore where multigenerational living is a well-established model, while in New York City, Canada and the UK it was seen as having promise. The housing expert from New Zealand said accessory dwellings offered a good opportunity for housing diversification and more efficient land use in her jurisdiction. She noted that in hilly Wellington, land was at a premium, and the city council had developed a tool to help owners of residential blocks assess options for subdivision or developing accessory dwellings.

A contributor from a not-for-profit housing and aged care provider described their integrated community model of independent living apartments for older, lower income people set in complexes which included health services, tenancy support, communal facilities, community development officers and pastoral care. He further noted that in an internal survey, residents reported that this model improved their health and wellbeing and made them feel more supported, settled and comfortable compared with their previous housing.

The same informant's agency also employed a form of right-sizing to ensure older, lower income people were well matched with their accommodation. Residents who were willing to transition from general community housing stock were supported to move into higher density, newer accommodation specifically designed to support ageing in place. Some older people did not see themselves as 'under-occupying' their three bedroom homes, saying they were using the space for visitors, hobbies and storage, but the provider reported some success through highlighting the social and economic benefits of the new complexes and the resettling supports available. Right-sizing transitions were mentioned by the expert from Singapore as a successful strategy for promoting ageing in place and reducing the need for older people to move into residential care.

Our fieldwork revealed mixed views on the potential of mobile and manufactured housing models to address the needs of older lower income people. One interviewee with experience developing prefabricated homes for people experiencing homelessness thought the model would be adaptable and scalable for older people but noted that the process of moving from project conception to completion took years. This project was using vacant government land on peppercorn leases, with negotiations underway to also access land owned by churches and other not-for-profits, but the leasing process and securing government approvals was complicated. The project had depended on a range of design, legal, financial, property and construction professionals working *pro bono* and involved collaboration with philanthropic funding sources and community housing providers who would be managing the properties.

Interviewees reported that the potential for fully transportable dwellings to be moved between locations shouldn't be overstated as it was not usually economic. Constructing prefabricated modular components on site tended to be cheaper and allowed for more flexibility, but good design was vital to ensure dwellings were fit for purpose. Interviewees also warned of problems around tiny homes and transportable and modular dwellings on private land, citing cases of people being evicted when the land changed hands or was redeveloped: 'they don't own the land that it sits on and the developers can come in and sell that land and that's what's happened'.

3.7 Summary

This chapter has outlined the results of fieldwork undertaken with housing industry stakeholders in Australia, as well as overseas, on the barriers and enablers to developing and scaling alternative affordable housing models for older Australians. The findings demonstrate that there is an urgent need for an expansion of the supply of affordable housing that meets the needs of older Australians, and for a more diverse range of housing options. The findings also suggest that innovation in the sector, and the viability of alternative housing models, is hampered by factors such as a lack of financial incentives for developers; limited investment from governments; inflexible planning, policy and regulatory contexts; and a lack of market familiarity with, and appetite for, alternative models. High quality dwelling, development and neighbourhood design were highlighted as key enablers of housing models that support older Australians to age in place.

The fieldwork findings suggest that if key barriers can be addressed, and appropriate enablers put in place, a number of different models have the potential to play an expanded role in meeting the housing and support needs of older lower income Australians. Cohousing, integrated mixed-use developments, and modular-style housing utilising vacant land, as well as low-rise medium density development, were seen as options with some promise. Reforms to the private rental sector, such as rental subsidy schemes, measures to improve security of tenure, and incentivising affordable build-to-rent developments, were also viewed as having potential.

Chapter 4 draws on the fieldwork findings and prior research to identify key attributes of affordable housing models for older people and develop hypothetical composite models representing different combinations of these attributes.

4. Alternative housing models for market consideration

- **The discussion in this chapter distils the evidence review and fieldwork undertaken in this study into seven composite housing models representing different combinations of attributes (and likely areas of trade-offs) for market consideration.**
- **The composite models have been designed to be both affordable and to support lower income older people to age well in place.**
- **The purpose of creating the composite models was for testing in terms of their appropriateness, appeal and feasibility in other Inquiry activities.**
- **The composite models reflect key themes from the evidence review and fieldwork:**
 - Potential home ownership opportunities for lower income older Australians.
 - Movement towards higher density housing in amenity-rich locations.
 - The scope for housing models to deliver social, safety and security benefits.
 - The need for a diverse range of housing options for older people, acknowledging that some of these remain untested in the market.

4.1 Introduction

This chapter draws on the review of different approaches for providing affordable housing for older people presented in Chapter 2 and the findings from the project fieldwork outlined in Chapter 3 to develop a series of alternative housing models for market consideration (in later Inquiry activities). The composite models developed have been defined by a range of attributes drawn from the evidence considered, differentiating models from each other and somewhat mimicking or mapped to models in development or existence.

The suite of composite housing models brings together different combinations of attributes, providing features/ criteria for determining trade-offs (particularly as related to cost/affordability) to influence the appeal of the models. For example, there are two-bedroom options but only in outer suburban or regional locations⁷ as they are likely to be less affordable in inner urban locations. The models are designed to potentially require less than 30 per cent of the Age Pension to be spent on ongoing housing costs (some savings for a deposit are also required in the case of ownership models).

Note that the composite models do not present or capture every alternative model that could possibly be tested, rolled out or scaled up at the current time. Instead, they represent a suite of possibilities identified within the limits of this research; one of these limits being the need for timely review of available evidence to formulate models to ensure integration with other Inquiry components. Other models not covered in the composites (or the evidence review upon which we drew and presented in earlier chapters) undoubtedly exist. The composite models therefore have been developed for a specific purpose, and as noted earlier, the appeal, feasibility and scalability of the models is being tested with older people through the online survey and focus groups in the third supporting research project in this Inquiry (*Housing aspirations for precariously housed older Australians*), and with industry stakeholders and older people in the overarching Inquiry research activities.

4.2 Identifying housing attributes

Drawing on the review of prior research and industry literature, we developed a broad list of key housing attributes known or likely to affect the cost of a dwelling or development and/or influence its appeal for older Australians; noting, of course, that individual preferences around attributes may vary widely. This process was iterative, involving repeated review of example models and typologies to ensure we captured a logical range of attributes in the composite models. The broadest list of attributes identified is set out in Table 2. For the sake of simplicity, particularly in presenting concise composite models, the housing attributes were condensed to the list presented in Table 3.

Affordability is not an attribute in the list, as we started from an assumption that all models should be presented as affordable to lower income older people, and the detailed work around how options can/should be made affordable within the market is a central part of the feasibility and scalability discussion to come with housing industry stakeholders in the final Inquiry research activity.

⁷ Older people indicate that they view regional towns as desirable housing locations and have some willingness to relocate (James, Rowley et al. 2019).

Table 2: Housing attributes

Attribute	
Tenure type	Ownership
	Social rental
	Private rental
Security of tenure	Good
	Poor
Number of bedrooms	Studio
	One
	Two
	Three or more
Density	Medium to large land size
	Small land size
	Low-rise block (<5 storeys)
	High-rise block (>5 storeys)
Close to transport/amenities	Yes
	No
Car parking	Private car parking
	Shared car parking
	No carparking
Safety/security features	Yes
	No
Universal/accessible design	Yes
	No
Opportunity for capital gains	Yes
	No
Pets permitted	Yes
	No
Communal facilities/activities	Yes
	No

Source: Derived from evidence review.

Attribute	
Resident input into design or management	Yes
	No
Dwelling type	Detached house
	Townhouse or unit
	Apartment
	Ancillary
Location	Inner urban
	Middle ring suburbs
	Outer suburbs
	Regional centre
Size of indoor private space	Large
	Medium
	Small
	Very small
Outdoor space	Private
	Shared
Smart home technology	Yes
	No
Lifestyle facilities (pool, gym, etc.)	Yes
	No
Assisted living services on site	Yes
	No
Environmental features (e.g. solar panels)	Yes
	No
Mixed age setting	Yes
	No
Mutual support opportunities	Yes
	No
Amenities within development	Yes
	No

Table 3: Housing attributes—consolidated list

Attribute		Attribute	
Tenure type	Ownership	Location	Inner
	Rental		Middle
Number of bedrooms	Studio		Outer
	One	Private car parking	Regional
	Two		Yes
Private outdoor space	Yes		No
	No	Environmental features (e.g. solar panels)	Yes
Smart home technology	Yes		No
	No	Mixed age setting	Yes
Pets permitted	Yes		No
	No	Amenities within development	Yes
Mutual support opportunities	Yes		No
	No		
Dwelling type	House		
	Unit		
	Movable		

Source: Derived from evidence review.

4.3 Alternative housing models for consideration

As part of the review of alternative models undertaken and reported in Chapter 2, we collated a list of actual and proposed examples of alternative housing models for the target group (Table 4). Such examples were mapped against the previously identified housing attributes (Tables 2 and 3) to form a matrix of models and their defining attributes to consider as the foundation of the composite case studies. From a condensed list of these models by typology and attribute (Table 5), we developed a suite of seven composite models for the target population to consider when thinking about their housing needs and futures.

The composite models developed in this project are presented at the end of the chapter. The presentation of the models in the research activities undertaken for other components of the Inquiry will vary slightly due to methodological constraints but the substantive content remains the same as developed and presented for this project.

The composite models reflect a range of key learnings from the evidence review:

- Ownership opportunities are possible in the context of affordable alternative housing for the target group, for example, through shared equity financing arrangements, as well as via resale caveats or leveraging a small deposit provided by a resident (from superannuation, family member contribution, government grant or other means).
- There is movement away from the detached suburban house with garage and backyard model with most alternative models, at least in metropolitan and larger regional markets. Many affordable alternative housing models adopt higher density forms, offering fewer bedrooms, smaller floor plans, limited or no private outdoor space and no private car parking, in order to keep costs down and allow developments to be located in areas well-served by amenities and transport.

4. Alternative housing models for market consideration

- There is considerable scope for affordable housing models to offer older people a range of social benefits, including intergenerational living and opportunities for mutual support. There may also be safety and security advantages for older people living in close proximity to others, including younger adults.
- While there is potential for older people to benefit from smart home technology and ready access to amenities in mixed use settings, currently these features do not seem to be commonplace in affordable housing models.
- There is a diverse range of possible affordable housing models to suit the different preferences and needs of individuals as they age. Some of these options are likely to be unfamiliar to many older Australians and their appeal remains largely untested.

Table 4: Examples of alternative housing models

			Tenure type		Dwelling type ¹			Bedrooms ²			Location ³				Private outdoor space	Private car parking	Smart home tech	Env feat. ⁴	Pets	Mixed age	Mutual support	Amenities
Example model	Location	Model type	Own	Rent	House	Unit	Move	St	1	2	I	M	O	R								
Nightingale Teilhaus	Australia	Apartment																				
Harris Transportable Tiny Homes	Australia	Transportable																				
Homes Vic Shared Equity	Australia	Shared equity																				
Housing Vic Movable Units	Australia	Transportable																				
Murundaka Cohousing	Australia	Cohousing																				
Dual key property	Australia	Dual key																				
Holzmarkt	Germany	Village-style																				
Mietshäuser Syndikat	Germany	Cooperative																				
Kampung Admiralty	Singapore	Apartment																				
Sharing With Friends Cohousing	Concept ⁵	Cohousing																				
WINC Cohousing	Concept ⁵	Cohousing																				
Sydney Smart Home	Concept ⁵	Flexible																				
Pixel Pilot	Concept ⁵	Communal																				
Urban Village Project	Concept	Village-style																				

Notes: ¹ Move refers to a movable or modular unit; ² St refers to a studio, 1 is a one-bedroom property, 2 is two-bedroom; ³ I refers to inner suburban, M middle suburban, O outer suburban and R regional;

⁴ Environmental features, such as solar panels; ⁵ Concept stage, Australia; ⁶ Concept stage, Scandinavia.

Source: Derived from evidence review; City of Sydney (n.d.); Holzmarkt (<https://www.holzmarkt.com>); Mietshäuser Syndikat (https://www.syndikat.org/en/joint_venture/); Murundaka Cohousing (<https://www.murundakacohousing.org.au>); Urban Village Project (<https://www.urbanvillageproject.com>); WINC (<https://winccohousing.org.au>); WOHA (<https://woha.net/project/kampung-admiralty-2/>).

Table 5: Typologies and defining attributes for composite models

Composite model	Tenure type		Dwelling type ¹			Bedrooms ²			Location ³				Private outdoor space	Private car parking	Smart home tech	Env feat. ⁴	Pets	Mixed age	Mutual support	Amenities
	Own	Rent	House	Unit	Move	St	1	2	I	M	O	R								
Mixed use apartment building																				
Cooperative housing																				
Communal housing																				
Transportable home																				
Shared equity home ownership																				
Dual key property																				
Village-style housing																				

Notes: ¹ Move refers to a movable or modular unit; ² St refers to a studio, 1 is a one-bedroom property, 2 is two-bedroom; ³ I refers to inner suburban, M middle suburban, O outer suburban and R regional; ⁴ Environmental features, such as solar panels.

Source: Derived from evidence review.

The composite models

Composite model 1: Mixed use apartment building

- A one-bedroom apartment in a multi-level block in the middle ring suburbs of a capital city. The development is owned by a state housing authority.
- The apartments are for older residents only. They have 'smart home' technology (automated systems controlling lights, appliances, security/access and some assistive functions).
- The ground floor of the building has public access spaces including shops and services.
- Residents share a communal garden and the building has security features.
- There are a limited number of private car spaces but easy access to public parking, public transport, taxis/rideshare and a carpool scheme.
- Cost: capped rent (30% of income), long lease option.

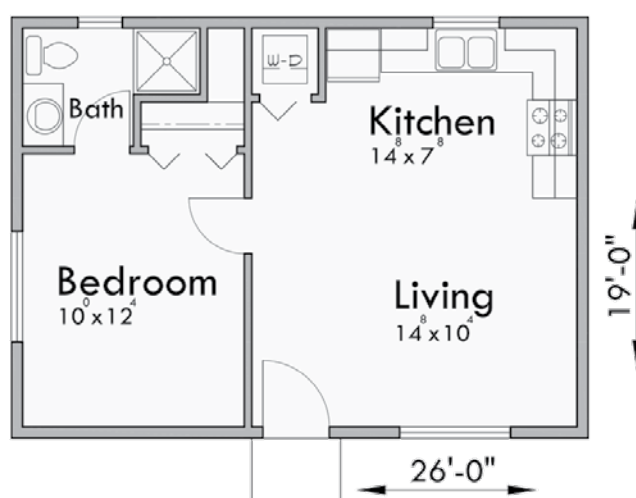


Image sources: Apartment building: <https://candysdirt.com/2018/02/20/luxury-apartment-overbuilding-may-help-tenants-save-for-down-payment/>, floor plan: <https://www.houseplans.pro/plans/plan/10178>.

Composite model 2: Cooperative housing

- A development for older people of two-bedroom units located on land owned by a community housing provider in a regional town, a two-hour drive from the capital city.
- There are 30 detached units in the development, set close together around a central activity hub. The hub includes shared living space, kitchen, laundry, workshop and exercise room.
- Units have their own kitchen but no private outdoor space. Shared parking and a carpool scheme are on site.
- There are communal weekly events (e.g. a shared meal) and residents contribute to the cooperative community undertaking weekly cooking/cleaning/gardening/maintenance tasks according to their capacities. They also participate in decision-making and management of the development.
- The development is based on principles of environmental sustainability and includes solar panels, rainwater harvesting and composting.
- Cost: capped rent (30% of income), long lease option.



Image sources: Development plan: <https://onthewight.com/housing-development-revised-following-badger-concerns/>, floor plan: www.kmihouseplans.co.za/shop/product/2-bedroom-1-bathroom-h0014/.

Composite model 3: Communal housing

- A ground floor studio apartment in a two-storey building converted for shared living in the inner suburbs of a capital city. The development is owned by a community housing provider.
- Each apartment includes a bedroom, bathroom and basic kitchenette, with other facilities shared with the other residents.
- The building contains eight apartments, two separate living zones, storage area, large shared kitchen and laundry. There are twelve residents, including seniors, younger singles and couples and single parents with one child.
- The building is set in a garden with a courtyard area. It operates with a strong environmental sustainability ethos and includes rainwater harvesting, green power and composting. There is access to carpool vehicles.
- Residents often share cooking and meals. They also contribute to the group by undertaking tasks according to their capacities. For example, a senior may care for one of the children while their mother shops for the group. The development is run by residents on a consensus basis.
- Cost: capped rent (30% of income), long lease option.

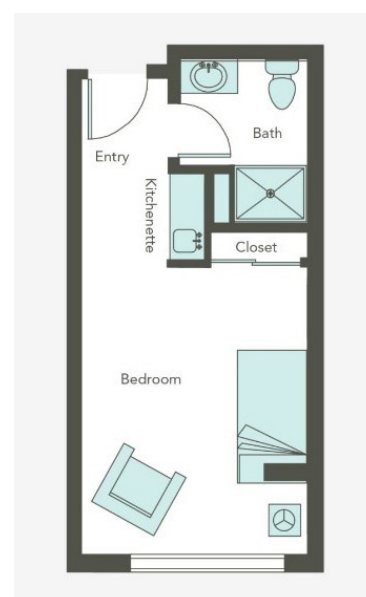


Image sources: Cohousing courtyard: <https://www.cohousing.ca/communities/>, floor plan: <https://www.aegisliving.com/aegis-living-of-bellevue/floor-plans/>.

Composite model 4: Transportable home

- A one-bedroom prefabricated home located on vacant public land in the middle ring suburbs of a capital city, alongside ten other similar homes.
- The homes house a mix of people, including seniors, younger single people and small single parent families.
- The homes have accessibility features and 'smart home' technology (automated systems controlling lights, appliances, security/access and some assistive functions). They each have a small porch and backyard, with space for car parking on the property.
- Cost: capped rent (30% of income), long lease option (12 months' notice to be given if land is to be reacquired for use by government).

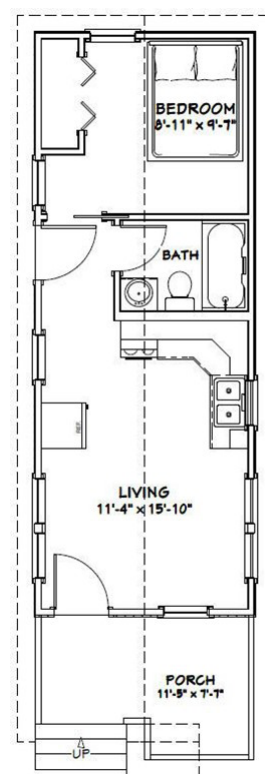


Image sources: Small homes: <https://www.realestate.com.au/news/tiny-homes-for-those-without-one-of-their-own/>, floor plan: <https://www.pinterest.com.au/pin/421649583847330562/>.

Composite model 5: Shared equity home ownership

- A two-bedroom unit located in the outer suburbs of a capital city, in a development of eight units.
- The state government owns 25 per cent of the dwelling, residents pay a 5 per cent deposit and borrow 70 per cent of the value via government-endorsed financing options. Residents can opt to buy the government's share when they are able to.
- The units are detached and have small private backyards. They are set close together in shared garden space. Each unit has its own carpark. The residents are a mix of older people, first home buyer couples and families with one child.
- Cost: deposit of \$20,000 (minimum) and repayments of 30 per cent of income.

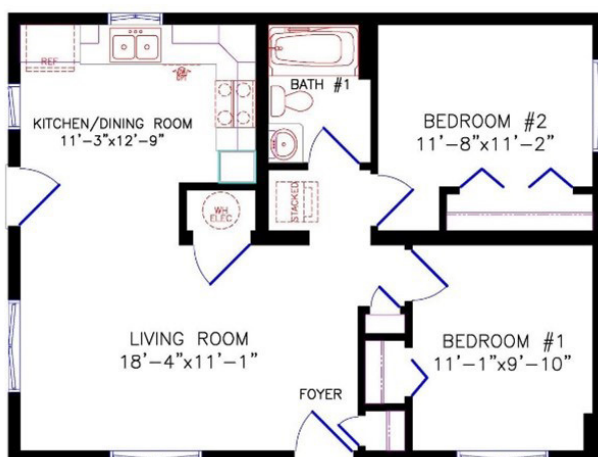


Image sources: Unit development: www.grandesignwa.blogspot.com/2012/08/unit-development-of-5-homes.html, floor plan: <https://www.pinterest.com.au/pin/392728029997933716/>.

Composite model 6: Dual key property

- Two dwellings within one house located in the outer suburbs of a capital city. One side is a three-bedroom home suitable for a small family while the other is a one-bedroom unit suitable for a senior single or couple.
- The dwellings are each self-contained and separated by a firewall. The backyard is shared. Each dwelling has a carpark.
- There are no strata fees because the dwellings share a single land title, and only one set of rates and utility bills. The two sets of residents share the costs of the mortgage and would usually be two generations of the same family.
- The mortgage and the property can't be split so consideration needs to be given to what would happen if one set of residents wants to move out or sell.
- Cost: the unit's share of the deposit is \$20,000 and repayments are 30 per cent of income.

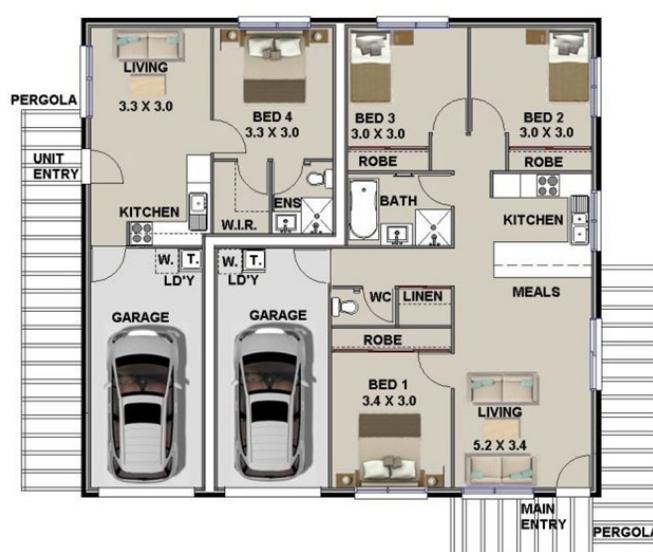


Image sources: House: <https://www.silvertail.com.au/property-choice/property-investment-sales/dual-key-investment-properties>, floor plan: www.homeworld.net.au/house_plans/duplex_plans/153du_lh-dual-key.html.

Composite model 7: Village-style housing

- A studio apartment located in the inner suburbs of a capital city, in a development that includes 50 dwellings across several three to four-storey buildings.
- There is a mix of owner-occupied, affordable private rental and social rental housing. There are up to 150 residents in the development, including older people, younger singles and couples and families.
- The redevelopment includes many environmentally friendly features, including solar panels.
- The buildings are set around a large central square lined with shops, cafes, galleries and a community centre accessible to the general public. The square hosts a small weekly market and regular events. A parkland with water features and a playground is adjacent.
- No carparking spaces provided as there is easy access to public carparking, public transport, taxis/rideshare and a carpool scheme.
- Cost: capped rent (30% of income), long lease option.



Image sources: Village: <https://www.pinterest.com.au/pin/782007922774798309/>, floor plan: <https://www.pinterest.com.au/pin/45950858673447273/>.

5. Conclusion

This report has investigated the alternative housing options landscape for lower income older Australians, drawing together evidence on existing, emerging and conceptual models, both domestically and internationally. Collating this evidence is an important part of the Inquiry program of research and answering the Inquiry research question:

How can we deliver the types of housing precariously housed individuals, in or approaching retirement, want and need to support their life aspirations, wellbeing, participation and inclusion?

A core focus of the evidence-building in this report has been consideration of the barriers and enablers/opportunities to support feasibility and scalability of models and approaches. This component of the research is reflected in this Final Report, and in the structure of the suite of seven composite case studies that have been developed as a key output of this research project. Deeper consideration of these models is being undertaken in later Inquiry research activities, including:

- extensive engagement with the target population about the alternative models (including preferred trade-offs to ensure appeal and affordability), through a nationally representative online survey and more in-depth engagement via focus groups and interviews, and
- in-depth engagement with industry stakeholders and older Australians in the final Inquiry research activity to explore in further detail the appeal and potential workability of the models and approaches.

The collective results and insights from all stages of the project will be provided in the Inquiry Final Report.

The purpose of this supporting research project was not to provide the whole picture in terms of the scope, scale and workability of alternative housing models for lower income older Australians. The evidence presented does, however, illustrate a range of opportunities for better addressing the needs of precariously housed older Australians. Key themes that emerged from the review of evidence and the fieldwork undertaken for this project included:

- Increasing density is a key pillar of expanding affordable housing supply for older Australians in amenity-rich locations with ready access to supports, helping people to age well in place. Low-rise medium density development is more likely than high-rise apartments buildings to capture some of the benefits of increased density while still meeting people's needs for privacy and space. Most of the housing models discussed in Chapter 2, including accessory dwellings, mobile and manufactured homes, homesharing, collaborative housing, and right-sizing and dual key properties, offer opportunities for increasing density.
- Land acquisition is also fundamental to expanding the affordable housing supply for older Australians. There is opportunity for land owned by governments and some not-for-profit organisations to be used more efficiently, for example, as sites for mobile or manufactured houses. Land in private hands could also be better used as sites for accessory dwellings or collaborative housing.
- People's capacity to age well in place is greatly enhanced by having ready access to social supports, through family members, neighbours and the broader community. Location and type of housing plays an important role in how easily people can access these supports, and their feelings of safety and security. Most of the housing models discussed in Chapter 2, including accessory dwellings, homesharing, collaborative housing, and right-sizing and dual key properties, may facilitate access to social supports.

The evidence also gives rise to a number of policy implications, best thought of as emerging policy considerations (challenges and opportunities) based on the evidence built:

- Australian governments are unwilling to invest in social housing to the degree required to reduce waiting lists and facilitate access by all Australians in need of affordable housing. Considerable previous research has been undertaken on the need for increased investment in social housing (see section 1.2) and for this reason, the current project focuses on alternative responses to the affordable housing shortage. The fieldwork undertaken for this project strongly suggests, however, that increasing the supply of social housing which facilitates ageing in place would greatly help to ensure that all lower income older Australians are able to access appropriate and affordable housing.
- Arguably, tenants in the private rental sector are insufficiently protected by residential tenancies legislation,⁸ with the rights of landlords prioritised in legislative frameworks. Renters are exposed to an acute shortage of affordable rental properties; short lease periods and eviction without cause; arbitrary rent increases; and an inability to modify their homes to meet their changing needs as they age. Opportunity exists to reform the private rental sector across jurisdictions to make this tenure type more secure, affordable and attractive for lower income individuals, as well as delivering economic returns for investors. Without such attention, there remains a real risk of poor health and wellbeing outcomes for older tenants and perverse scenarios where poor quality and unregulated alternative tenure options emerge or grow (rooming/boarding houses, for example), requiring government intervention in terms of regulation (see Victoria State Government c. 2016).
- There are few, if any, well known examples of the sorts of alternative housing option scoped in this report operating in Australia. It is therefore not surprising that Australians lack familiarity with alternative housing models. If there is limited expressed market demand, there is likely to be limited supply. However, this is a two-way relationship: limited availability of alternative options at present means low market visibility and awareness. More work is needed to understand the relationships between demand, aspirations, expectations and supply, particularly for lower income older individuals in precarious housing. This is a gap the third supporting project within this Inquiry program of research is addressing.
- Affordable housing developments tend to be less profitable for commercial developers. Australian housing market conditions, particularly high land costs in amenity-rich locations and high profit expectations, make it unlikely that developers will choose to focus on affordable housing without government incentives and subsidies; the emergence of different financing mechanisms or the wider acceptance and use of current alternative financing models (shared equity, for example); and/or moves towards higher density modes of living. Better data on prevalence of housing need across geographies will help developers and policy makers target alternative and affordable developments to where they are most needed, with the interactive story map tool—*Mapping where older low-income renters live*—developed in the first supporting research project for this Inquiry assisting in this regard (Barrie, Cebulla et al. *forthcoming*).
- Larger commercial developers dominate new housing supply in Australia. Other entities wishing to develop affordable housing, including social impact investors, not-for-profit organisations and self-organised collectives, may find it harder to secure land, finance and regulatory approval in a landscape dominated by larger players with greater borrowing and development capacity. As such there is need and opportunity for finding new ways to support smaller/bespoke players in the market to provide affordable options.

⁸ An emerging exception here is Victoria, where a broadscale residential tenancies reform process was undertaken over the last few years (Consumer Affairs Victoria 2021; also Stone, Power et al. 2021). The roll out of more tenant-friendly reforms, however, has been impacted by the COVID-19 pandemic. The Australian Capital Territory has also recently introduced residential tenancies reforms (ACT Government 2020).

- It is more difficult to secure regulatory approval for non-mainstream housing models. Existing policies, processes and regulations at local, state and national government levels are not designed to readily accommodate models such as cooperatives/cohousing and mobile or manufactured housing. Higher density builds are still likely to generate resistance in some neighbourhoods. Developers wishing to keep costs down by excluding basement car parks, or incorporating innovative smart home or eco features, may encounter obstacles in the form of planning regulations that have not adapted to emerging design thinking and housing possibilities.
- There is a lack of coordination of affordable housing supply across local, state and federal governments. While there is some recognition of the affordable housing shortage, and of the need to support the growing proportion of older Australians to age well, the two issues are rarely linked (Faulkner, Verdouw et al. 2021). The role of housing in contributing to better health, wellbeing and social inclusion outcomes for older Australians is poorly acknowledged. Responses to the affordable housing shortage, and to some extent also the need to support positive ageing, tend to be piecemeal and fragmented.

Underpinning these barriers are cultural assumptions about the roles of housing and governments in Australia. Housing is widely viewed as a means of private wealth generation rather than a basic public good with flow-on effects for people's health, wellbeing and social inclusion. Currently, failure to aspire to home ownership may be perceived as unusual, and failure to secure home ownership as a lapse of individual responsibility.

In contrast to some other countries, the role of government in housing provision in Australia is residual at best; keeping the majority of citizens housed is left largely to market mechanisms. Such cultural norms are difficult to shift, but can be, and are, influenced by government policy settings that explicitly encourage and reward home ownership. Changing the narrative around housing in Australia could help promote the normalisation of tenure types other than home ownership and the expansion of affordable housing.

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Appendix 1: Structure and integration of the Inquiry

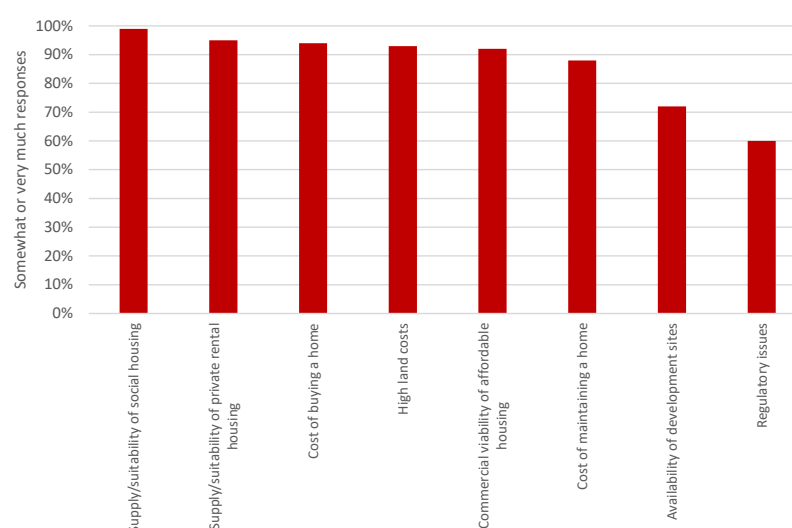
Inquiry into housing policies and practices for precariously housed older Australians (20/PRO/32250)

Theme/focus	Project	Research Question
Understanding the low-income non-home owner population	I, A, B, C	RQ1. Who are the cohorts (45–64 years, 65–74, 75–84 and 85 and over) of low-income householders without the security of home ownership in Australia? <ul style="list-style-type: none"> 1a. What is the size, characteristics and geographic distribution of the current older population with low-incomes and assets and what are the characteristics of the pre-retirement age groups 45–64 years? 1b. How will future retirement decisions and incomes in retirement affect these characteristics and distributions, if at all? 1c. What will be the impact of later retirement age on income and access to housing options, particularly for non-home owners?
Current and potential housing options	I B	RQ2. What workable and innovative housing options exist for lower income, low-resourced older households who are precariously housed? <ul style="list-style-type: none"> 2a. What determines the suitability/appropriateness of these housing options? (design, price, legal and financial protections, sense of community, pathways to other housing/assistance, cultural or other factors) 2b. What can we learn from international practice in appropriate housing for lower income precariously housed older households? (including identifying supporting mechanisms: design, regulation, management, financing, other factors) 2c. What are the enablers and barriers for scalable provision of appropriate housing for lower income precariously housed older households? (including direct housing assistance) 2d. How are key stakeholders including housing (and support) providers and governments planning for and meeting the shelter and non-shelter needs of these households?
Understanding and bridging knowledge and capacity gaps in housing for older households	I C	RQ3. How do older lower income Australians understand and navigate available alternative housing options and to what extent could new options meet their housing needs? <ul style="list-style-type: none"> 3a. What is this group's knowledge and understanding of the housing options currently available to them and how does this match aspirations and need (including gender-specific models, culturally-appropriate housing)? 3b. Which innovative housing models do this group consider will best meet their needs and what is their understanding of the benefits gained from such models? 3c. What structures currently exist for assisting people to navigate their options, and what can be learnt from international practice? 3d. Can a typology of preferred housing options be developed to inform policy/ practice based on cohort characteristics and attitudes to different housing types?
Building a more responsive housing system	I A B C	RQ4. How can we deliver the types of housing precariously housed individuals in or approaching retirement want and need to support their life aspirations, wellbeing, participation and inclusion? <ul style="list-style-type: none"> 4a. What are the implications for policy and practice? 4b. What role can other players (NFP, philanthropic sector, etc) play in facilitating a better housing system for low-income older people without home ownership?

Notes: I refers to the Inquiry overall, which has been designed in this case to include a research activity to test collective/cumulative project learnings immediately before the conclusion of the Inquiry, reported in the Inquiry Final Report. A refers to the first supporting research project. B refers to this project, supporting research project b. C refers to the third supporting research project:

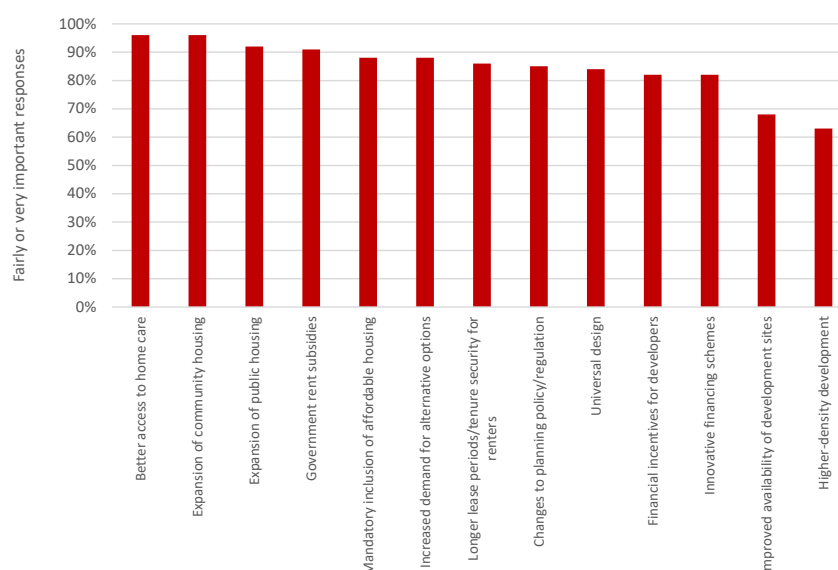
Appendix 2: Barriers and enablers to meeting the needs of older lower income Australians

Figure A1: Barriers to meeting the housing needs of lower income older people (n=86)



Source: Authors' online survey, 2021.

Figure A2: Enablers to better meeting the housing needs of lower income older people



Source: Authors' online survey, 2021.



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