

# Seniors Housing Strategy Discussion Paper

## ECCWA Response

The Ethnic Communities Council of Western Australia (ECCWA) is the peak body for CaLD communities in WA and was established in 1980 for this purpose. It is pleased to provide this submission in response to the Seniors Housing Strategy Discussion Paper, but regrets it is not adequately detailed as it relies solely on volunteers since the state government ceased its core funding some seven years ago.

ECCWA commends the Minister for Housing and the Housing Authority for releasing this comprehensive discussion paper which accords this matter the priority it deserves

### **Vision and Principles**

ECCWA supports the vision identified in “A framework for developing the Seniors Housing Strategy”, namely “Older Western Australians on low to moderate incomes can have and sustain available, affordable and appropriate housing, post-retirement, so they can age well in their community

ECCWA also endorses the eight principles in the Strategy document especially “Diversity and Choice i.e. Increase housing choice for seniors with innovative product, tenure and service offerings that cater to local and regional need

### **Housing Challenges for Seniors**

We agree with the view expressed in the Seniors Housing Strategy discussion paper that “Seniors face unique challenges in accessing stable housing post-retirement, which are not experienced by younger age groups. The majority of seniors have limited ability to increase their income and assets post-retirement (Productivity Commission 2013)”. Whilst ECCWA does not have access to empirical evidence, it believes this is especially so in the case of many CaLD communities, especially new and emerging communities which have significant components of those who have come to Australia as refugees or Humanitarian entrants.

According to the discussion paper “for many, this is because their income is linked, in full or in part, to the Commonwealth Government Age Pension. As a consequence, seniors are particularly vulnerable to changes in housing affordability (Morris 2009).” From this perspective it is important to note that many CaLD seniors, especially those who have come to Australia under certain categories of migration do not have access to the aged pension or other income and are totally dependent on their family for up to ten years.

The other challenges mentioned in the discussion paper such as those mentioned below also apply to CaLD seniors.

1. need to stop work for health reasons and therefore become reliant on a fixed low income
2. face age-discrimination when seeking and retaining employment (actual or perceived) which limits their ability to earn a wage
3. unable to access new finance due to lenders' loan serviceability requirements
4. require access to services, transport, care and support, due to declining functional and cognitive capacity as they age
5. find moving house difficult, due to transaction costs, limited access to appropriate housing, the demands of the move and stress of navigating an unfamiliar neighbourhood

In the case of CaLD seniors the discrimination they face is based not just on age but also on ethnicity and religion and because their qualifications are from overseas and often not recognised in Australia. Another barrier is their inadequate English proficiency not just in terms of retaining or obtaining employment but in understanding and navigating through the aged care system in terms of accommodation, services etc.

Given these complexities, ECCWA recommends that a CaLD aged population profile be compiled by the Housing Authority as a matter of priority to enable informed decisions to be made in terms of planning and resource allocations for their housing needs to be met appropriately and cost effectively.

### **Housing Situations and Issues**

The issues identified in the discussion paper are all relevant to CaLD seniors but as mentioned previously they are compounded in the case of those who are not proficient in English and or come from countries that do not have the range of aged care services/options that we do in Australia.

### **Downsizing**

Whilst ECCWA does not have empirical evidence it is of the view that due to cultural factors, CaLD seniors are arguably more reluctant to downsize especially, when a partner/spouse has passed on. Wanting to leave the house they have raised their children and in many cases grand children in to their children by way of inheritance is another factor. Another impediment to downsizing is lack of English proficiency as well as understanding let alone managing the steps involved.

Whilst the feasibility of ideas that have emerged from consultations as identified in the discussion paper are worth exploring, in the case of CaLD seniors it would be helpful if a culturally and linguistically appropriate information and support service was available to them.

ECCWA member organisations that are already providing a range of housing services would be keen to explore establishing such a service if state government funding is available for the same.

ECCWA itself would be interested in organising further consultations with CaLD communities to explore in detail the co-ownership models that are feasible.

### **Better Design**

ECCWA supports the ideas that have emerged from consultations as identified in the discussion paper.

As the consultation has indicated “private landlords are often unwilling to approve home modifications to enable older tenants to remain in the property due to the **perception** that it will affect the value of their asset.” This is not limited just to Western Australia and ECCWA believes a national awareness campaign will go a long way towards diminishing such perceptions as well promoting universal housing designs and therefore worth canvassing as a COAG initiative.

### **Affordability**

Whilst housing is much more affordable in WA in the last 18 or so months, there is still a paucity of affordable housing options for seniors who cannot afford full homeownership. Historically, many migrant groups have had homeownership rates higher than the Australian born. This is not the case especially with new and emerging communities.

Unemployment and underemployment rates are relatively higher in some CaLD groups compared to the Australian born and especially so in the case of Seniors who are not proficient in English.

Many of these people do not own homes pre-retirement and have to spend retirement in private rental or public housing if they are fortunate. Some live with families and friends and not always in satisfactory conditions.

ECCWA supports the ideas that have emerged from consultations as identified in the discussion paper. Together with its member organisations that provide housing services, ECCWA is prepared to explore Landlord incentives to rent to seniors

We also believe that the commonwealth should explore a differential negative gearing regime to encourage/stimulate institutional investment into private rentals for seniors. The commonwealth could also explore a NRAS type program to stimulate private rentals for seniors.

Likewise the state government should explore the exemption of stamp duties for those prepared to invest in private rentals for seniors for a minimum period of say 10 years. An ECCWA member organisation has for the last two years trialled a project where people exiting Graylands Hospital with no access to “specialist mental health housing” have been accommodated in private rental accommodation leased by that agency. Such a model can be trialled for CaLD seniors and that agency and possibly other ECCWA member organisations would be prepared to explore this if funding was available for the same.

Preventing Homelessness in Older CALD Communities project is a joint approach by the Ethnic Communities’ Council of Victoria (ECCV) and the Housing for the Aged Action Group (HAAG) to enable ethnic and multicultural communities to better engage with housing services to receive information in their language and with consideration of cultural values. According to Gemma White, project officer with HAAG, “private rental housing was highly insecure, unaffordable and unadaptable for people as they age. Older renters from culturally and linguistically diverse backgrounds often experience discrimination and hardship in the private rental market. They also have less access to resources that may help them with housing problems and to find secure, affordable housing.”

According to Ms White the aim of the project was to make older people aware of their housing options and to link people into HAAG’s information and advocacy service, Home at Last, to help them access secure accommodation”. More information can be accessed from <http://www.australianageingagenda.com.au/2015/04/24/project-targets-cald-seniors-at-risk-of-homelessness/>

ECCWA strongly recommends that such a project be implemented in WA.

### **Regional Communities**

ECCWA supports the ideas that have emerged from consultations as identified in the discussion paper. In particular it strongly supports the idea about, “more investment in Aboriginal home ownership programs”. Our indigenous people have by far the lowest rate of home ownership in the country and that should not be allowed to continue.

The observation in the discussion paper that “Seniors are increasingly seeking to age in, or move to, regional communities, which is generating increased demand for appropriate housing and services”, is not limited to the mainstream aged population.

Many members of new and emerging communities in particular come from regional and rural areas in their countries of origin and they also have similar yearnings. One in particular i.e. the Karen community has indicated such interests to ECCWA and has commenced consultations with an ECCWA member organisation to explore this in Katanning. ECCWA believes the Housing Authority should explore this further and is keen to be involved in this initiative.

### **Understanding Options**

As the Consultation discussion paper notes “decisions about housing, particularly age-specific housing, can be very complex” and “from the period 1 January 2014 – 29 February 2014”

2016, the overwhelming majority of calls to the Seniors Housing Centre related to contractual concerns and queries, most of which related to retirement villages”. Arguably, CaLD seniors especially those not proficient in English do not adequately access the services of the Seniors Housing Centre and it is critical that this service gap be addressed as a matter of urgency especially as there are no alternative agencies that these seniors can turn to for this information and advice.

The Productivity Commission finding that family members play an important role in supporting older Australians to make decisions about housing”, is of particular relevance to CaLD communities. It is not uncommon for family members to have a vested interest in the asset in question. CaLD Seniors are very unlikely to seek appropriate legal advice where family is involved; and when they do, often reluctant to implement the advice they receive for cultural reasons. The scenario mentioned in the discussion paper i.e. “A particular issue can arise where seniors sell their homes to build on land owned by family members, or ‘gift’ transfers to children with the intention of sharing with family long term,” is likely to occur more often within CaLD communities rather than the general aged population.

As the discussion paper notes, “the Seniors Housing Advisory Centre is a valuable resource, providing seniors with access to a broad range of information and individual advice about the best option for their circumstances but it does not directly offer housing, or provide financial and legal advice. Community legal services in WA are not funded to provide legal advice”. Consequently, obtaining financial or legal advice can be very expensive, and to get this in a language other than English may not be possible in some cases. This is an issue that needs to be addressed by the state and the commonwealth.

#### **Conclusion:**

ECCWA believes that seniors housing cannot be addressed in isolation of other factors that impact on their health and wellbeing.

Due consideration should be given to inter alia:

- Keeping Older People Connected and Active;
- Protecting the Rights of Older People esp. from the perspectives of Elder Abuse , Ageism and Discrimination;
- Ageing in Place;
- labour market strategies that keep seniors from CaLD and indigenous backgrounds working as long as they are able to, as well as strategies that promote the work-life balance, and the role of family caring;
- Ensuring their optimal physical and mental health
- Promoting an aged care workforce that is well equipped to address the needs of our ageing population in a culturally and linguistically appropriate manner.

ECCWA also believes there is much room for innovation and housing solutions should include the ones we have already referred to in this submission plus housing models such as the Abbeyfield and co-ownership and or co-renting options with relevant support from community services providers. ECCWA is willing to elaborate on these options as required.