

## **About the Old Colonists' Association of Victoria**

The Old Colonists' Association of Victoria (OCAV) is a leading not-for-profit retirement village provider offering a continuum of care from independent living, assisted living and aged care in Victoria. Our four villages in Berwick, Euroa, North Fitzroy and St Helena are home to 500 older Victorians in need.

The OCAV was established in 1869 by Victorian founding fathers including George Selth Coppin, a Member of Parliament and philanthropist. The association's first village was located at Rushall Park, North Fitzroy after the Government of Victoria gifted an acreage of land.

### **Our vision**

To be the benchmark provider of affordable, independent community living for elderly Victorians.

### **Our mission**

To advocate and provide affordable, safe and dignified independent homes for older Victorians within a village environment and to offer appropriate and practicable extended care when it is required.

### **Our values**

Safe, Responsible, Dignified, Affordable, Open, Improving

**Our funding model:** we support capital investment in affordable housing through contributions from those with financial resources and at the same time provide safe and dignified housing for those with very limited or no financial means.

### **Executive Summary**

The OCAV is pleased to make a submission the Victorian Government Budget 2017/18.

As a leading retirement village and aged care provider in Victoria, we work to provide affordable and safe housing for elderly Victorians in need, whether they live independently, or in supported or aged care living. Many of our residents have lived within OCAV villages for ten years and longer, maintaining relationships with friends and families.

Our services – both affordable housing and support for older Victorians – are in high demand. We currently have a waiting list of over 1000 across our four villages and we are seeking sites for additional villages to cater for this demand.

This submission focuses on the need for more affordable housing in Victoria, and in particular for older Victorians in need. We also advocate for better health systems for older Victorians and improved public transport.

OCAV has welcomed the Infrastructure Victoria 30 year strategy that recognises that, most, but not all, of the demand for affordable housing is concentrated around Melbourne. However, the cost of land is clearly a major hurdle for expansion of village numbers by groups like OCAV, endeavouring to assist elderly Victorians in need.

We have noted that that the 30-year strategy has called for a major investment in affordable and social housing, with at least 30,000 new affordable homes to be built within the next decade, and that it also urges government to develop “a comprehensive plan for providing access to affordable housing, either through subsidies or increasing supply”.

We are particularly pleased the strategy has acknowledged the need to plan and provide for an increasingly ageing population. Despite Federal government policy to encourage people to ‘age in place’, meaning at home, the OCAV is very aware that many elderly Victorians either do not own or cannot afford a home in which to age, or are living in unsafe public housing. Around 20 percent of our residents would be homeless if it were not for our existence.

Housing is a basic human right. We believe OCAV is a suitable partner to facilitate and leverage delivery of new affordable housing through the mechanisms suggested in the Infrastructure Victoria strategy.

### **Specific points for the Victorian Budget:**

#### **Develop an older Victorians strategy**

Victoria has no overarching strategy to meet the changing demands of an ageing population. With the proportion of the population over 65 expanding rapidly, the Victorian government should take the lead in bringing together different portfolios to accommodate an ageing society and enable people to lead happy, productive and dignified lives as they age.

The Victorian government can support a productive older community by developing and implementing a whole-of-government strategy for older Victorians, building on the 'Ageing is everyone's business' work by the Commissioner for Senior Victorians.

### **Develop an affordable housing strategy**

The Victorian government has promised to develop and release an integrated affordable housing strategy to help people throughout Victoria afford safe and secure homes. This has yet to happen.

Unaffordable housing affects everyone. It causes rising rates of homelessness, more social housing demand, unaffordable and insecure private rentals, and high house prices that prevent people purchasing their own home. Older people in need are directly affected.

Currently Victoria has no integrated, effective response to unaffordable housing. We encourage the government to develop an ambitious strategy covering the full housing spectrum, including homelessness, social housing, private renting and home ownership, and one which does not marginalise older Victorians in need.

### **Develop housing strategies for diverse groups**

The Victorian government can better help people secure housing by developing specific strategies for specific groups. OCAV is part of a coalition of older people's organisations which is calling for a housing strategy for older people.

While an overarching housing strategy can extend to these groups, each has particular housing barriers not necessarily addressed by a generic strategy. For instance, older people may face particular problems with retirement living and rental security, people with disability may have difficulty finding accessible housing, and multicultural communities may face discrimination or difficulty around identification and demonstrating a rental history.

### **Build more social housing**

Victoria's public housing is increasingly dilapidated and no longer fit-for-purpose. About 10,000 public housing properties are nearing obsolescence. More than 32,000 people are on the public housing waiting list.

We know that many of our older women residents were in public housing while waiting for a place in one of our four villages. Public housing for them was insecure, not suitable and unsafe. Further, single older women are increasingly at risk of homelessness because they are unable to access the private rental market due to lack of finances.

We believe that the Victorian government should establish a dedicated social housing growth fund to help more people find secure, affordable and appropriate housing.

A dedicated social housing growth fund can provide resources to:

- Refurbish, redevelop or replace dilapidated public housing stock
- Finance new social housing, directly or by leveraging finance such as housing bonds, revolving loan facilities, debt guarantees or shared equity models.
- Combine with community housing stock transfers or land grants to maximise asset growth potential.

### **Mandate universal housing standards in the building code**

Given the focus on age-in-place, meaning the home, the Victorian government can and should make more appropriate housing available for people with disability and older people, by mandating minimum accessibility requirements in the building code for residential housing.

People with disability and older people have different accessibility needs, which are often not provided for in standard housing design, and this can exclude them from mainstream housing.

The Victorian government undertook a regulatory impact statement in 2010 on mandating building code accessibility standards. The recommended changes were not introduced. The proposed better apartment standards include some accessibility requirements, but these do not extend to detached housing.

### **Introduce inclusionary zoning to boost affordable housing**

The Victorian government can boost the supply of social and affordable housing by changing planning laws to leverage affordable housing from residential development.

Options include inclusionary zoning, meaning multi-unit residential developments include a certain percentage of social or affordable housing.

Another option is density bonuses, where developments may be more intensive if incorporating social and affordable housing. Other planning changes can improve housing affordability, such as fast-track approvals and car-parking requirement reductions for social and affordable housing developments.

### **Improve health and wellbeing**

Good health affects everyone's ability at whatever stage of living to live a good life, free of discomfort of disease and the costs of treating illness. Good health enables people to make the most of their lives –to work, learn, play, socialise, volunteer and care for loved ones.

### **Structural barriers foil equal access to health services causing health inequities.**

Structural barriers prevent equal access to health services and can cause or compound health inequities. Barriers include fees and healthcare costs, low health literacy, poor access to health information, and lack of timely and quality services, especially in rural and regional areas.

The Victorian health system faces other challenges and changes. These include the rollout of the NDIS and the transfer of home and community care services to the federal 'My Aged Care' system. The Commonwealth government is also rearranging health service procurement by creating Primary Health Networks (PHNs).

Older people face higher risks of poverty compared with other age groups, with 14.8 per cent of people over the age of 65 living below the poverty line. With an ageing population and aged care reforms, Victoria faces challenges in maintaining older people's standard of living and adequately supporting them in retirement. This includes maintaining access to affordable and secure housing, high quality healthcare and aged care, transport and community services.

### **Improve public transport accessibility**

Victoria's public transport system is not geared up to an increasing number of older people requiring public transport options as they age.

The Victorian government can do more to support older people remain engaged with the community, healthy and in the workforce by investing in applying universal design to public transport.

Victoria suffers a significant legacy of inaccessible public transport infrastructure and vehicles due to underinvestment over many decades. Progress on achieving milestones under the Disability Standards for Accessible Public Transport has stalled, with the state's public transport system unlikely to achieve 90 per cent compliance by the legally required date of 31 December 2017.

OCAV believes that universal design principles should be built into public transport procurement. Further it calls for more investment in public transport as current congestion compromises older people's ability to use it.

OCAV also calls on the Victorian Government to invest in community transport which can be more cost-effective than taxis, ride-sourcing or local bus travel, particularly in rural and regional Victoria.

With changes to Home and Community Care services and the introduction of the NDIS, Victoria's community transport is under threat, potentially resulting in people being forced to use high-cost, poor quality alternatives, or have no transport options at all.

## **References**

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