

MAKING DO: HOUSING QUALITY AND AFFORDABILITY IN THE LOW TO MODERATE INCOME AGE SPECIFIC HOUSING SECTOR

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ABSTRACT

Better cities require integrated planning and monitoring across the board that is inclusive of age-specific housing. Australia's ageing population presents a number of challenges for provision of appropriate and affordable housing and care for those on low to moderate incomes. Those in private rental are at particular risk of homelessness or insecure housing, but also many low-income homeowners, who increasingly have mortgage repayments, are also vulnerable to circumstances that can lead to a housing crisis. This paper draws on the work carried out for the Australian Housing and research Institute on age-specific housing and care for low to moderate-income older people (Davy, et al 2010; Bridge, et al, 2011). It presents a typology of housing options and through a national survey of providers and residents, follow-up interviews with providers from three states (NSW, Victoria and WA), and three policy forums in each state revealing the numerous issues faced by providers and consumers. We found a complex array of financial and contractual arrangements with care provision primarily organized via external agencies with little support from housing providers. Clearly innovation in the age specific housing sector will be required if we are to maintain choice and diversity for low-income older persons.

INTRODUCTION

Currently limited data is available on current and projected need and housing demand, as well as the range, types and distribution of age-specific housing models, and the experience of consumers within these models. Further, this knowledge is important for planning effective and efficient housing strategies for the future within our cities. For the purposes of the research, older person was defined as a person of 60 years or over so as to be inclusive of women who retire earlier. Older low to moderate-income earners are particularly vulnerable in the context of major demographic change, reduction in social housing supply and financial barriers. This is because lower income, non-homeowners are a minority group among older Australians and for this reason have sometimes fallen beneath the policy radar (Jones, Bell, Tilse & Earl, 2007). Nevertheless, the need for some form of care and assistance increases markedly as people move into older age cohorts, particularly for those aged 85 years and over (Productivity Commission 2008). The need for more supportive housing that reduces dependence and care demands has necessitated the development of housing models targeted specifically towards older people and their particular housing and care requirements. However, older people without savings and with minimal or no superannuation earnings have minimal capacity to cover any increase in housing and living costs that may arise from a move to more age-appropriate housing, particularly if they are not homeowners (Morris 2007, 2009). Thus older people who are wholly or primarily reliant on the age pension and do not own a house have limited options when increasing age and frailty or disability necessitates a move to more age-specific housing. Understanding affordability; supply and demand thus become key issues.

BACKGROUND

While there is a growing body of research on older people and housing, particularly home ownership (Quinn Judd, Olsberg & Dimirbilek, 2009; Fiedler 2007) and, to a lesser extent, private rental (Morris 2008; Morris et al. 2005; Jones, Bell, Tilse, & Earl, 2004) and public housing (McNelis 2007). There are certain key knowledge gaps in relation to age-specific housing, especially in terms of economic access to the age-specific housing market for low to moderate-income earners. Further, while many age-specific housing models especially in the community and not-for-profit sectors have emerged in the context of public and community-housing and aged care policy and provision is influenced by a range of government funding, subsidy, governance and eligibility arrangements, others in the for-profit sector have emerged in a relative policy vacuum (Howe 2003; Jones et al. 2008). The absence of policy is critical when viewed from the lens of older population growth trends. For instance our analysis of Australian Bureau of Statistics census data predicted a 77.7 per cent to 64.6 increase in Australians aged 65 years and over by 2051 (Davy, et al 2010; Bridge, et al, 2011). The steepest growth can be seen between 2011 and 2031, representing the baby boomer cohort of the ageing population.

These projections are of particular concern given on one hand, high-end market rental accommodations exclusion of low-income earners unless subsidy arrangements have been made. Whilst on the other hand, affordable accommodation and care options for older people have seen a significant reduction in government investment in social housing over the past couple of decades, limiting its availability and restricting the numbers of those now deemed to be eligible (McNelis, Neske, Jones & Phillips, 2008; Jones, Bell, Tilse & Earl, 2007). To compound these this there has also been an increase in the number of resort or 'lifestyle' retirement village developments that target upper socio-economic markets, excluding lower-income earners (Towart 2005).

There has been an increase in the number of rental villages and lower cost purchase options such as manufactured home villages and more recently, some recent government investment in social housing. The Social Housing Initiative within the Nation Building Economic Stimulus Plan—with the assistance of the not-for-profit sector—will see over 19 300 new public and community-housing dwellings built (Australian Government, 2011). Of these dwellings, over 4000 will be allocated to older people (55 years and over), and most of these will incorporate universal design elements and comply with the Australian Standard for Adaptable Housing Class C. Further, under the National Partnership Agreement (NPA) on Social Housing, \$400 million has been committed to build new social housing dwellings or redevelop existing social housing stock. As at 31 March 2011, 371 of these dwellings have been tenanted by older people (aged over 55 years). Also significant in terms of increasing low-moderate income accommodation is the National Rental Affordability Scheme that has seen substantial contributions to more affordable housing from both the Australian and State governments (Department of Families, Housing, Community Services and Indigenous Affairs 2009a, 2009b). And many non-government organisations have benefitted from this cash injection to build new age-specific accommodation.

Affordability is a critical concern, but design appropriateness is also important particularly in the context of increasing care costs and a potentially reduced future care labour force. In response to growing concern about design quality in relation to ageing in place and projected demand, in July 2010 the National Dialogue on Universal Housing Design, a collaboration of representatives from the development industry, ageing and disability advocacy groups, and the Australian Local Government Association, introduced the National Livable Housing Design Guidelines and Strategic Plan (National Dialogue on Universal Housing Design 2010). The purpose of these documents is to encourage, through voluntary means, the adoption of universal design principles into mainstream residential development across Australia. The Guidelines and Strategic Plan were developed in response to the inability of traditional housing stock to accommodate diverse needs and abilities over the lifecycle. The national approach is intended to provide consistency in definitions and approaches towards improving access in and around homes. Prior to the release of these documents the Australian Standard for Adaptable Housing (AS 4299) was the key guideline for accessible design in residential dwellings but mainstream-housing application was limited as implementation relied on state and local governments to refer to it in legislation and in state planning frameworks (Newman & Bridge 2011). Further, in some states like NSW, the State Environmental Plan for 'Seniors Living' provided some concessions to developers for medium density more accessible housing (NSW Department of Infrastructure, Planning and Natural Resources 2004), but each state and local governments currently have different expectations and requirement regarding on housing accessibility.

METHODS

The multi-method research project on which this paper is based was divided into several stages as follows:

1. A questionnaire survey of age-specific housing providers and older residents of age-specific
2. Qualitative interviews with older people in age-specific housing, housing providers, and key policy stakeholders.
3. Public engagement via a public forum and the publishing of at least one peer reviewed academic article relating to this research.

A survey for providers of age-specific housing and a separate one for low-moderate income older persons was developed using Key Survey a software application that allows the user to develop and distribute a survey and collect the data online, as well as generating customised reports.

Provider survey

The online survey information was distributed to approximately 950 age-specific housing sites. Responses from 48 providers were received, and the analysis of the survey data reveals that many of the individuals that filled out these surveys were the Chief Executive Officer or housing manager of their respective housing organisations, and that many of these organisations have an extensive network of housing sites throughout their state/territory or across a number of states/territories, and thus the responses are representative of a larger sample of housing providers.

Resident survey

Each package that was sent to providers also contained a number of paper survey questionnaires with reply paid self-addressed envelopes and project information sheets, which the providers were requested to distribute to their housing residents. More survey packages were available for residents at request. This meant that their housing provider approached older people in the first instance to complete the survey. If they indicated on the survey that they would be willing to participate in an interview, then the interview would be arranged in accordance with Stage 4 of the project. The survey questionnaire and all written materials were produced in large print, such as letter of introduction to the research project, consent forms and information sheets. The information sheets included details on the project team and the aims of the project; guaranteed confidentiality and privacy; and directed residents to the online survey if they preferred to use this. The surveys were further promoted via mailing lists, E-Bulletins and newsletters.

Provider interviews

For each of the three key states (NSW, WA and Vic) that focused on in this project, two key providers of age-specific housing were interviewed. Providers were chosen on the basis of either being a major source of housing for low-income older people in the sector, or for representing a particularly unique or effective model of age-specific housing provision. Two of the interviewees were not-for-profit providers of large networks of age-specific housing, which crossed over a number of states/territories, two were not-for-profit provider with housing in one or two states only, and two were small, community-based not-for-profit providers. Individual providers were approached by the project team in each state and were chosen to ensure an adequate mix of perspectives on the age-specific housing sector. Different interviewers in each state undertook the face-to-face interviews. The length of interviews was about an hour.

Resident interviews

Older residents who live in each of the age-specific housing options that examined in this study were recruited via the national mail-out survey. The project team contacted participants who checked a box indicating they were willing to be interviewed and arranged a face-to-face or phone interview. Due to the recruitment methodology employed during the planning stages of this project, the project team could only contact those residents who had elected to be interviewed in the space provided on the online or paper survey. This resulted in the original number of interviews envisioned, 90, being reduced, however theoretical saturation was achieved due to targeting these interviews to low to moderate income residents in a variety of housing, care, and financial situations, and from a variety of backgrounds. Residents of for profit and not for profit retirement villages, independent living units, residential parks and manufactured home villages, congregate housing arrangements, community rental units, housing cooperatives, housing associations, were all sourced. Residents received differing degrees of care from these housing types, detailed in Chapter 3. Most residents received the Age Pension or a Department of Veteran's Affairs Pension. The majority of these were recipients of a full pension, and some received a part pension supplemented by superannuation and/or savings. A minority of residents received no pension and relied wholly on their superannuation and/or savings. Sixty residents were interviewed in total.

Policy interviews

The policy interviews revolved around a set of semi-structured interview questions. These questions were sent to interviewees before the interview was taken place, and consent forms were signed. A total of 11 policy people in 10 separate interviews were conducted with at least one interview from every state/territory in Australia. Interviewees were approached individually based on prior knowledge of their involvement and engagement with the age-specific housing sector, and relevant state/territory housing, health and ageing were contacted and asked to nominate participants.

RESULTS

Older people's expectations and preferences with regards to their housing supported what has been reported by wider literature thus far: that affordability, security of tenure, quality of dwelling and amenities, capacity to facilitate independence, good location, suitability for ageing in place and suitability for individual needs and interests are key attributes of desirable age-specific housing (Jones et al, 2008b). Further, our economic analysis found that both income and asset wealth are important with regards to the affordability of age-specific housing. In terms of income, those at the lower limit (i.e. those reliant on the age pension alone) experience income constraints that make them vulnerable to housing stress. Housing stress occurs when housing cost is 30 per cent or more of gross household income (Yates et al. 2007).

Provider perspectives

Age-specific housing providers are extremely diverse in terms of their scale and focus, their motivation, i.e. for profit or not for profit, and their attitude and approach to providing other care or support. Key concerns of the for-profit retirement villages sector is the issue of planning, regulation and tax, specifically in relation to

Goods and Services Tax (GST). First, many providers own their own land and when they redevelop their estates, they look to increase the density in order to help offset the development costs. This often proves impossible for them. This has meant that opportunities to increase the supply of stock have been thwarted by the planning system. Third, there is sector concern that regulation in the age-specific sector might go the way of regulation in the residential care sector and become so prescriptive that it will stifle innovation. The requirements of the regulation are primarily to protect residents. This issue has become more important as the sector has switched from predominantly not-for-profit providers to a for-profit sector. In the retirement village sector, for example, there have been a small number of unscrupulous for-profit operators who have generated a lot of work for the regulators (and lawyers). Whilst providers can see the need for regulation they are concerned that regulation is not too heavy handed. Third, the Retirement Village Association has been in constant discussions with the Australian Taxation Office (ATO) about GST issues. For example, the ATO issued draft ruling in 2010 that suggested operators would be liable for GST what is known as a loan licence—the contribution or purchase price paid by residents for their retirement unit.

Approximately a third of the providers interviewed were retirement village operators, of whom about 30 per cent were in community rental, about 21 per cent were providing independent living units, and 10 per cent were in mobile homes with the remainder in other accommodation forms. A feature of the accommodation is the variation in its age. The history of the stock extends back to the 1940s with a considerable proportion of the stock built before 1980. About a third of the dwellings are available on a rental basis and about two thirds of the respondents indicate that they provide some rental accommodation to lower-income households. The problems with older dwellings are reflected in the design of the housing stock. The providers were asked to nominate whether a number of design features applied to most dwellings in their development, such as handrails. It is of some concern that in a large proportion of the stock some fairly basic design considerations such as hobless showers are not available. This is most likely to be an issue for older stock. It is also interesting to note that, the majority of provider respondents (about 64%) indicated that they provided no care—instead the family or private providers provided it all. The most popular form of assistance provided was help with home maintenance. A small proportion of providers (11%) organised health care.

The financial models used to house residents were extremely varied. Firstly, the simplest was probably the community rental, where residents paid a fixed percentage of their income in rent (between 25–30%) and a bond as directed by their local Residential Tenancies Act (which are state based). These residents usually paid for their own utilities. Secondly, residents of Independent Living Units (not in retirement villages) often paid an up-front non-refundable donation and then paid a proportion of their income in rent (again usually between 25–30%), they also usually paid for their own utilities. Thirdly, within the mobile home sector, some residents paid a weekly rental, whilst other owned their own mobile home and paid an administration fee to the managers of their establishment.

Lastly, the most complex arrangement probably related to retirement villages. The arrangements can involve an up-front non-refundable capital charge as well as an ongoing administration fee. Other operators describe an up-front donation. In other cases an exit fee is charged that is based on an amount per year and a share of any capital gains. The nature of the tenure agreement seems to change with different retirement village operators—the arrangement can be based on the following possibilities: Leases: the resident is given a long-term lease for a fixed term in return for payment of an upfront lump sum, often referred to as an in-going contribution; Licenses: the resident is given the right to occupy the unit for a fixed-term in return for payment of a lump sum, or in-going contribution. The in-going contribution is repayable, subject to deductions, when the resident leaves the village or dies; and Body corporate units and strata titles: the resident purchases the unit/property and contributes to the maintenance of the common areas.

Key issues identified by providers included:

- Much of the current supply of age-specific housing being quite old and not particularly suitable for older consumers;
- Frustrations for developers who have to navigate complex planning systems and negotiate with communities who are resistant to change;
- Complex regulatory systems; while regulation is needed to protect consumers, inappropriate regulation may both reduce the ability of the sector to innovate as well as discourage potential providers.
- Not for profit providers subsidising their initiatives for lower income households with profits from their market initiatives;
- Considerable activity in the rental market, with some targeting of lower income households. However, providers are unable to meet demand for this rental market.

Resident perspectives

The majority of residents who participated in both the survey and the interviews were living in retirement villages, mainly not-for-profit retirement villages. Residents of mobile and manufactured home parks, independent living units, and community rental housing were also captured. Both the survey and interviews clarified the differences that exist in quality of the dwellings and care services within the age-specific housing sector, differences that generally came down to either the income/asset levels of the individual resident, and residents' access to housing that is subsidised by government and/or charitable sources. In line with these findings, residents who were more well off financially and had purchased a unit or home in upmarket for-profit or not-for-profit retirement villages, as well as older people who had been successful on community or social housing eligibility lists and gained subsidised housing space, were generally satisfied with their accommodation and care. Another side of the story is represented by the significantly smaller but more vulnerable proportion of older people who lived in regional or remote areas; had very low income and asset levels and relied solely on the age pension; were unable to progress on subsidised housing waiting lists; or found themselves in inappropriate housing situations without many options to move home or increase their service levels.

A variety of housing and dwelling types are available in the age-specific housing sector, with particular differences between market and subsidised accommodation. Many residents experienced considerable difficulty in finding appropriate housing, particularly when they required subsidised housing or when they lived in a regional location. Many survey respondents raised concerns with the level of maintenance in some stock, highlighting the large variation in the quality of age specific housing and the varying age of the stock. However, respondents actively sought out age-friendly design features such as hobless showers or level entry. They also valued living in an environment that facilitated a strong sense of community and increased social participation for residents.

Targeted interviews with residents of age-specific housing indicated that declining health and a desire for a supportive and secure environment with less physical demands were major reasons for moving to age-specific housing. Many residents reported long waiting lists for appropriate housing. Those who had previously been homeowners had greater choice and could afford higher cost housing e.g. retirement village accommodation. Those with lower income and asset levels, particularly with a history of marginal or insecure housing, had less choice in age-specific housing.

High quality age-specific housing that included a component of care services was in high demand from consumers. Many respondents seemed unaware that housing providers cannot guarantee eligibility for, or access to, subsidised aged care services, community or residential. However, age-specific housing that came with home/garden maintenance services was highly valued. As would be expected with two independent systems with different eligibility criteria, there was no link between the housing setting of residents and their access to subsidised care services.

In terms of Housing availability and choice, one NSW resident of a not-for-profit retirement village sums up a common sentiment among older people who have transitioned to age-specific housing: "*We lost a few things: we lost our location, we lost our view; but we gained in security and [a situation] where people were mainly of the same interests and age* (interviewee 18)". Housing availability and choice for residents of age-specific housing was largely dependent on the individual situation of interviewees. Those interviewees who had owned their own home were able to use the capital from the sale of their home to access an age-specific housing arrangement, which suited them. For interviewees who had not been homeowners, accessing age-specific housing was considerably more difficult.

There were instances in which the reputation of the housing complex meant that there was a high level of demand for the housing in question, resulting in lengthy waiting periods. For example, a Victorian interviewee from a not-for-profit retirement village with a good range of care options stated that the waiting period for securing a place in this village was 10 years. Many of the residents that interviewed made the decision to move to age-specific housing, because their health was declining and they sought a more supportive environment. Many interviewees had found that it was becoming increasingly difficult to maintain their home and garden, and sought an environment that would pose less physical demands. These motivations for entering age-specific housing were common to residents regardless of location, across Western Australian, New South Wales and Victoria.

Economic perspectives

Older Australians who experience the greatest difficulty entering and maintaining a secure place in the age-specific housing market will be those who are not current homeowners and whose income is within the lower income limit of this study, the basic single pension. Despite the growing demand for affordable age-specific housing, feedback from providers suggests that the provision of low cost

housing is in the main not profitable in itself. Therefore, government subsidies play a vital role in ensuring the availability of low cost housing options, including those for older people. Subsidies take various forms and include Commonwealth Rent Assistance (CRA), tax incentives to developers/investors and the embedded subsidies in public/community housing funded under intergovernmental agreements. The effect by housing type of one subsidy, CRA, is illustrated in Table 1.

Table 1: Range of fees and subsidies to support low-moderate income age-specific tenure choices

Housing Type	Indicative Upfront Fee	Indicative Weekly Rental	Commonwealth Rent Assistance (where eligible)	Out-of-pocket expense
For-profit retirement villages	\$300,000-375,000	\$90	\$0	\$90
Not-for-profit retirement villages	\$50,000	\$60	\$6.60	\$53.40
Community Housing	\$0	\$140	\$57.60	\$82.40
Boarding Houses/Rooming houses/Hostels	\$260	\$130	\$57.60	\$72.40

Policy perspectives

The policy interviewees raised a variety of policies of relevance to lower-income older renters, from 'rental assistance' to senior specific 'social housing' solutions. The most common response concerned those policy measures that were Commonwealth driven. For example, there were significant comments concerning the adequacy, equity and other concerns associated with the Commonwealth Rental Assistance scheme: "*rent assistance is the big one* (interviewee 76)". However, a number of other interviewees talked about Commonwealth directions concerning unbundling housing and care. These interviewees believed that unbundling of housing and care was a critical step, because less fragmented care and more flexible care was critical. For instance, "*It's enabling the care to move with the needs of the individual as opposed to having fragmented provisions* (interviewee 68)".

It is an uneasy and often contested alliance between the states and territories and the Commonwealth that underpins housing regulation and provision and this impacts outcomes for low-moderate income older people. For instance, while there are significant nationally agreed directives managed through the COAG such as the 'Affordable Housing' and long-term 'Housing Assistance Reform' programs, which relate to large national investments designed to improve housing outcomes and reduce homelessness, none of these directives specifically address age-specific housing for low-moderate income older people. This is important because, as one interview put it, "*we are currently failing to deal well with the age-specific issues driven by demographic changes such as increasing volumes of those with 'dementia diagnosis and living alone* (interviewee 71)". Further, while the Commonwealth government can influence and shape age-specific housing supply outcomes via financial, regulatory and planning mechanisms, a cohesive approach is necessary to better disseminate successful innovation and to improve overall program effectiveness. However, as one interviewee put it "*in terms of COAG [housing reform] Agenda, not much is happening as I can understand it, and I'm on site quite often doing quite a bit of research regularly, and I haven't seen a lot of stuff on housing yet ... especially for older people, ... [for instance] there's no national framework or register* (interviewee 70)".

It is the states/territories that enact and manage regional legislation designed to deal with supply (i.e. age-specific housing construction) and demand (i.e. type, location and affordability). For instance, the Residential Tenancy, Retirement Villages, Residential Parks and the Housing Acts in each state are critical to age-specific housing outcomes such as social housing wait lists, nursing home transitions, homelessness, potential to age-in-place and end of life housing quality and supply. Further, significant differences are evident at the state/territory level in The policy environment surrounding age-specific housing provision include a number of legislative acts, housing/homelessness policy, social housing networks, and aged care policy and provision, and involve both State and Federal government involvement and intervention. However, no policy area or legislation specifically addresses age-specific housing for low-moderate income older people¹. Further, from the perspective of policy-makers, Australia's current legislative and policy frameworks are not optimal to deliver an adequate supply of age-specific housing and review and re-examination is needed to deliver sufficient supply.

¹ The Assistance with Care and Housing for the Aged (ACHA) program assists in linking individual homeless older people with suitable housing and care options. It is not aimed at age-specific housing in general or at low income/low asset older persons.

The policies that need strengthening most at the State and local government level are inter-sectorial ones. For instance, coordination and separation of housing and care, managing greater clarity of information and encouraging better urban planning were all viewed as being critical to improved outcomes. Further, many policy makers and age-care providers suggested substantial changes to legislation and policy touching on improvements to the Commonwealth Rent Assistance (CRA); the National Rental Affordability Scheme, the introduction of universal design for domestic housing legislation and the introduction of a range of tax incentives for landlords and developers who provided age-specific housing for low income older persons. Current financial models constrain choice among low to moderate-income older people because the full range of potential rental models is under-developed. A pro-active stance in examining the low-income age-specific housing market through the lens of older people's choice and dignity could drive change which would have lasting, positive impact over time.

CONCLUSION

Older Australians who experience the greatest difficulty entering and maintaining a secure place in the age-specific housing market will be those who are not current homeowners and whose income is within the lower income limit of this study, the basic single pension. The growing demand for affordable age-specific housing needs to be matched by supply of low cost options from providers in the market. Nevertheless, while it is a priority of certain providers to provide low cost housing, feedback from providers suggests that the provision of low cost housing is in the main not profitable.

Further, providers are being frustrated by the urban planning system. A provider who is trying to expand their operations details a clear perspective on this sense of frustration: "*I mean planning—well I think planning drives everyone demented. Yes if you ask me I'd scrap 80 per cent of the local authorities in the metro area and make them all bigger, more sensible. Make them properly accountable for their decisions—I know they're supposed to be but you get planning committees that come out with complete nonsense.* (interviewee 61)". Many providers own their own land and when they redevelop their estates, they look to increase the density in order to help offset the development costs. This often proves impossible for them. Responses from providers during interviews and a comprehensive web based search revealed that the availability of subsidies of different forms plays a vital role in the provision of low cost housing options. Subsidies include government subsidies, donations and bequests and subsidisation within the branches of an organisation itself. It is clear that our current legislation and policy frameworks are not optimal and that a review and re-examination is needed if sufficient supply is to be maintained and expanded.

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