



HOUSING SECURITY FOR OLDER WESTERN AUSTRALIANS

A HOLISTIC LONG-TERM SOLUTION

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Executive Summary

Australia has a housing affordability problem in both the property and rental markets and a critical shortage of social housing. This is at odds with the United Nations Sustainable Development Goal (SDG) 11.1, which states that safe, affordable housing should be accessible to all by 2030. This research was undertaken with the aim of improving the long-term housing security for all, considering the needs of older Western Australians in particular.

Recommendations in this report are made to improve housing affordability and accessibility for the older cohort in the broader context of the SDGs more generally and the preference of many to 'age in place'.

Homeownership is strongly correlated with housing security and the adequacy of retirement incomes in Australia rely heavily on homeownership; however, fewer retirees own their own home outright now than previously. Furthermore, the lack of affordability in the property market pushes more people to renting, increasing competition and contributing to unaffordability in the private rental market. The shortage of social housing sends people in two directions: either to the private rental market, where they will be in rental stress and further increasing competition and unaffordability, or to homelessness. Beyond affordability, tenants have limited choices, freedom and security. In terms of COVID-19, residential aged care facilities and high-rise public housing buildings have been inadequate for the health, safety and wellbeing of residents.

In this report, we recommend walkable neighbourhoods be developed as per the WA Government Liveable Neighbourhoods policy, as a backdrop for provision of more affordable, appropriate housing. As much of the metropolitan area is already developed, this will require some minor redevelopment of existing suburbs to improve amenity: prioritise green infrastructure, develop neighbourhood centres, approve higher density housing near centres, improve walkability and cyclability and reduce car reliance.

To improve housing affordability, reduce inequality and enable housing security, a reduction in property prices is required. Although it will be unpopular with those who already own property, federal tax reform should be undertaken reducing the capital gains tax discount from 50% to 25% and quarantining negative gearing tax reductions to passive investment. Encouraging institutional investors to the rental market with build to rent dwellings could provide better options for tenants, including options for affordable housing and greater certainty of tenure. These should be interspersed throughout the neighbourhoods to avoid segregation.

A move towards more accessible housing regardless of ownership and tenure types, whether mandated or incentivised, would better enable ageing in place. Removing the barrier of many dwellings being inappropriate for older households will support people to rightsize in their community and support ageing in place. Replacing stamp duty with land tax will increase fluidity in the housing market, also supporting rightsizing and allowing for practical ageing in place.

Summary of recommendations

Walkable neighbourhoods

- WA Government: allocate COVID-19 recovery funds to be used for converting existing areas within metropolitan Perth to walkable neighbourhoods
- Development WA / local governments / Department of Planning, Lands and Heritage: enforce Liveable Neighbourhoods policy at planning and design stages and ensure features are implemented
- Local government areas: conduct community engagement regarding projects in already developed areas to ensure appropriate inclusions
- Development WA: where possible, project manage the redevelopment works to achieve economies of scale and implementation efficiencies

Accessible housing

- WA Government: support National Construction Code inclusion regarding accessible housing if recommended by the Australian Building Codes Board
- WA Government: provide incentives for accessible housing if not mandated
- WA Government: all new social housing to be accessible
- WA Government: provide grants for modifications to private rentals

Higher density planning allowances

- WA Government and local government: allow and encourage medium density housing within 20 km of employment hubs such as Perth CBD and Fremantle

Housing as a human rights issue

- Federal government: undertake tax reform, reducing capital gains tax discount to 25% and quarantining passive investment income
- WA Government: support federal tax reform – reduction of capital gains tax discount to 25% and quarantining of passive investment income

Encourage greater fluidity in the property market

- Federal government: apply CGT to inherited properties
- Federal government: treat assets equally for homeowners and non-homeowners for aged pension assets test
- WA Government: replace stamp duty with a broad-based land tax
- WA Government: charge land tax on primary residence (apply transitional arrangement where stamp duty has already been paid)
- WA Government: charge land tax based on a per-square-metre value rather than above a cumulative threshold

Social housing

- WA Government: invest in more diverse social housing products including medium rise dwellings, conforming to accessible design requirements, located throughout walkable neighbourhoods
- Support the growth of the Community Housing Sector

Build to rent properties

- Federal government: undertake tax reform to encourage institutional property investment

- WA Government / local governments: provide land tax reduction and/or planning bonuses (height and/or density) for build to rent properties that include requisite social and affordable housing products

Housing quality

- WA Government: include ongoing maintenance/management in developer contracts of social and/or build to rent housing
- WA Government: provide land tax reduction for inclusion of sustainability measures and/or energy performance for build to rent properties and social and affordable housing products where applicable
- Federal & WA governments: support and fund National Low-Income Energy Productivity Plan
- WA Government: market future minimum energy requirements for rental housing to encourage uptake of National Low-Income Energy Productivity Plan benefits
- WA Government: fully adopt National Construction Code 2019

Desired outcomes / measurements

- Next and future censuses: reduction in the number and rate of homelessness
- Next and future censuses: higher proportion of retiree homeowners
- Next and future censuses: fewer households in housing stress (i.e. those in the lowest 40% of wealth, spending more than 30% on rent/mortgage)
- Annual report by Western Australian Alliance to End Homelessness
- Measure against Sustainable Development Goals
- Number of new neighbourhoods that have been designed following Liveable Neighbourhoods policy
- Number of neighbourhoods redesigned as walkable / low-traffic neighbourhoods
- Lower house prices
- Extent of new areas that allow 'microlots', R-code zoning R60, R80+ without caveats
- More homes built to universal/accessible design
- Increase in social housing stock
- Increase in affordable housing stock

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1.0 INTRODUCTION

1.1 Current housing situation

As specified in the 2030 Agenda for Sustainable Development, Sustainable Development Goal 11.1 stipulates that safe, affordable housing should be accessible to all by 2030 [1]. However, the proportion of income Australians spend on housing has increased significantly in recent decades: in 2017-18, 11.5% of households spent 30-50% of gross income on housing (9.2% in 1994-95) and 5.5% spent 50% or more (4.6% in 1994-95). Likewise, when homeownership is not factored in, the old-age poverty rate in Australia is high: 20% compared to the OECD average of 13.5% [2]. The population in Western Australia (WA) is projected to increase from 2.6M in 2017 to between 3.6-5.9M in 2066 with the proportion of those aged 65 years or older increasing from 14% to over 20% [3]. While this report discusses housing security, affordability and conditions for all, older Western Australians (typically those aged 65 years and over), are specifically considered.

Although homelessness in WA has been decreasing in recent decades, those aged 65 years and over comprised a greater proportion of the homeless population in the most recent census data (2016) than in 2006 [4,5] and this trend is expected to continue or worsen [6]. A number of established risk factors contribute to housing instability and risk of homelessness for those in the older cohort. In WA, these risk factors include broad issues such as an increasing number of older renters, lack of suitable housing options, lack of appropriate government support and/or incentives in the housing market, increased cost of renting, as well as individual difficulties such as domestic and family violence, changing household structures and support networks, and health issues [6,7].

Australia's pension scheme is one of the least generous in the OECD due to the reliance on home ownership and the assumed consequent low or non-existent housing costs [8-10]. As such, home ownership forms an important wealth component for retirees, and holds privileged status being excluded from pension calculations [9,11-14]. However, asset-based welfare has been shown to favour those already wealthier and therefore more likely to own a home, thereby exacerbating wealth inequality [11,15]. Housing insecurity has been identified as an increasingly crucial issue for older households in Australia [6,7]. Australian Bureau of Statistics (ABS) data shows that the proportion of Western Australian households owning their home outright reduced from 37.0% to 27.2% in the two decades from 1997-98 to 2017-18 while those with a mortgage increased from 33.1% to 42.5% [16]. Correspondingly, the proportion of retirees still holding mortgage debt has significantly increased with this trend projected to continue [9,10,17]. Unaffordability in Australia's housing markets is complex and a consensus has not fully been reached regarding the causes [18-21]. However, many agree that treatment of houses as a commodity rather than a social good and the loosening of financial restrictions in the latter decades of last century have contributed [22,23]. This will be discussed further in Section 2.2.1.

Further to lack of affordability in the property market, the rental market has not been immune to rapid price rises in recent decades [10,23]. Moreover, it is well-documented that non-homeowners are at greater risk of housing insecurity and related financial stress than homeowners in Australia [11,17,24,25]. Across the twenty year period from 1997-98 to 2017-18, tenants in WA renting from a state housing authority decreased from 7.0% to 2.4% while those renting in the private market increased from 18.7% to 23.8% [16]. These statistics are

reflective of the reduction in social housing being built in recent decades which has not kept pace with population increases [26–31]. Those over the age of 55 years who are eligible for social housing is predicted to increase by 78% from 2016–2030 [12,17] and modelling suggests 730,000 additional social dwellings would be required in the 20 years to 2036 to meet existing and predicted future demand [32].

Eighty per cent of older Australians have a preference for home ownership [12]. Those pushed out of the property market by inflated prices and those unable to access social housing are consigned to the private rental market [33]. While some households may choose this option, the additional numbers forced into the private rental market adds competition for affordable, appropriate housing [30,34,35]. Based on 2016 census data, of private renters aged 65 years or older, 45% were experiencing housing stress [10], increasing to 51% in 2017–18 [33]: for example, only 1% of dwellings would have been affordable to a single person on a pension in 2019 [6] and 21% of older renters pay more than 60% of their income towards rent [7].

1.2 Aged care

Beyond affordability, a number of other factors must be considered with regards to the housing needs of older Western Australians. The vast majority of people have a preference to ‘age in place’: to remain living in the community with which they are familiar, where they have social connections and to access support services in their home if required rather than needing to move house or enter residential aged care [10,36–38]. Availability of age-appropriate housing in the property market is essential to meet this desire to age-in-place. For those housed in either the private rental market or social housing, flexibility around matters such as pet ownership, age-appropriate modifications and duration of lease will better enable safety, security and a sense of home [6,7].

The Australian Government subsidises a range of aged care provisions, with long term care options including entry level home support, four levels of home care packages, and residential care. While home support ranged from an average of \$2,600 (in 2016–17) to \$50,250 for the highest level home care package, the average government subsidy for residential care in 2017–18 was \$65,600 [39]. As such, from a financial viewpoint, a move away from residential care will likely be more cost efficient, particularly as the population both grows and ages [40,41]. As aged care is largely taxpayer funded, considering the cost is crucial given the number of working Australians relative to those aged 85 or older (86 being the current average age for entering residential care) is declining [42]. The potential unit cost reduction of moving towards greater prominence of home care complements the preference of most people to age in place. Furthermore, Australia’s aged care sector is currently the subject of a Royal Commission regarding quality and safety [43], one of at least 18 major reviews since 1997; however successive Australian governments have ignored the recommendations for improvement [44].

The World Health Organization has recommended a transition to integrated care models via ‘person-centred’ care in which healthcare is coordinated rather than fragmented [45]. Likewise, the Royal Australasian College of Physicians supports a move towards integrated care whereby the elderly are supported to remain independent and receive more coordinated, holistic care [46]. Buurtzorg, an innovative in-home aged care model started in the Netherlands 15 years ago, has been gaining traction worldwide, including now having a small presence in Australia [47,48]. The Buurtzorg model has typically been well-received both by the clients and other healthcare professionals for the benefits to continuity of care and the

ability to support seniors remaining living at home in their communities [49–51]. Similarly, Singapore is currently trialling an integrated care model, Care Close to Home, supported by the Singaporean government [52,53]. These in-home care models can be combined with technological aids to assist the older cohort to remain living at home safely for longer [54]. Broader implementation in Australia may be a means of further supporting ageing in place and profiting from the associated health and financial benefits.

1.3 COVID-19

COVID-19 and the risk of future pandemics must also be considered given the prediction that similar situations will occur again [55,56]. COVID-19 is anticipated to have long-term, wide-ranging impacts extending throughout communities and economies [57–59]. Those experiencing homelessness, those at risk of housing insecurity and the older cohort are discussed specifically here.

It is acknowledged that there is a significant direct health risk due to COVID-19 to those already homeless (including those living in temporary accommodation) for reasons such as less sanitary conditions, shared or public facilities, and overcrowding [60]. Those experiencing homelessness are often more mobile than the general population which may contribute to transmission and complicate contact tracing [60]. Furthermore, people experiencing homelessness are more likely to also be experiencing additional health complications, thereby worsening potential health outcomes [60,61]. For the subset of homeless people informally couch-surfing or in other transient housing situations, a pandemic situation is likely to contribute further housing instability due to difficulty around isolation, social distancing and availability of temporary accommodation.

Flatau and Hartley [60] made recommendations such as urgent temporary accommodation for people living on the streets to reduce COVID-19 risks. The WA Government trialled a program housing rough sleepers in hotel accommodation; however the program was abandoned as over half of the original participants dropped out [62,63]. This highlights the need for ‘lived experience’ involvement in developing such programs, i.e. input from people within (or formerly of) the cohort being considered.

The COVID-19 pandemic also exacerbates many of the risk factors already identified as contributing to housing insecurity for older Western Australians. It is well known that health issues due to COVID-19 are more prominent for the older population [64]. Domestic and family violence has been increasing with COVID-19 [65]. Requirements surrounding social distancing and isolation will have an impact on social and family support networks which can be crucial for older people. As more older people shoulder greater debts now than in the past (i.e. mortgages), there will be less flexibility and allowance for additional financial pressures if they are affected, e.g. older people still in the workforce may be at greater risk of losing work; and share prices and superannuation outputs could fall, impacting retirement income. Furthermore, as government resources are stretched during the pandemic recovery, housing security for older Western Australians may be seen as less of a priority for the WA Government. The longer-term effects of the COVID-19 pandemic will likely continue to exacerbate the pre-existing risk factors associated with housing insecurity and homelessness for years to come.

For those housed in residential aged care facilities, the COVID-19 pandemic has brought additional complications. The inability of the current residential aged-care system to cope with the COVID-19 pandemic has been well-documented with many outbreaks and the

majority of COVID-19 deaths in Australia linked to aged-care facilities [66]. In terms of the mortality risk to the older population, as shown in Table 1, the mortality rate for those over 70 or 80 years is much higher than for younger age groups. However, as shown in Table 2, if diagnosed with COVID-19, the mortality rate is lower for those who receive in-home aged care than for those living in residential aged-care facilities. The current pandemic provides evidence that being housed in residential aged care homes place the elderly at increased risk. This aligns with the preference discussed in Section 1.2 of the majority of the older cohort to age in their own homes.

In Melbourne during the second wave of COVID-19 cases, many aged care residents were moved to emergency departments due to health fears surrounding aged-care homes and as a pre-emptive measure in case of contracting COVID-19. However, this move was criticised by the Australasian College for Emergency Medicine as unnecessarily impacting already strained emergency resources and reducing the beds available to presenting emergency patients, as well as placing a vulnerable cohort in a risky environment [67].

Table 1: COVID-19 case data including mortality rate at 16/08/2020 [66]

Age	Cases			Deaths			Death rate		
	Male	Female		Male	Female		Male	Female	
0-9	684	610	1294	0	0	0	0.0%	0.0%	0.0%
10-19	1127	1068	2195	0	0	0	0.0%	0.0%	0.0%
20-29	2799	3092	5891	0	0	0	0.0%	0.0%	0.0%
30-39	2268	2220	4488	2	0	2	0.1%	0.0%	0.0%
40-49	1655	1652	3307	2	0	2	0.1%	0.0%	0.1%
50-59	1461	1586	3047	8	3	11	0.5%	0.2%	0.4%
60-69	1072	1107	2179	20	8	28	1.9%	0.7%	1.3%
70-79	786	698	1484	70	46	116	8.9%	6.6%	7.8%
80-89	472	746	1218	129	141	270	27.3%	18.9%	22.2%
90+	226	537	763	88	123	211	38.9%	22.9%	27.7%

Table 2: Lower mortality rate for those receiving in-home care than those housed in residential aged care facilities (data @ 16/08/2020) [66]

	Aged care	
	Residential	In-home
Active	605	14
Recovered	790	59
Deaths	568	7
Total cases	1963	80
Death rate	28.9%	8.8%

Similarly, outbreaks in Melbourne were linked to high-rise public housing buildings due to overcrowding and shared facilities [68,69]. The residents of these buildings were then subject to stricter lock-down restrictions than the rest of the city, since noted as being a human rights violation by Former UN Special Rapporteur on the right to housing, Leilani Farha [70]. Public housing tenants at greatest risk have since been offered private rental properties to reduce likelihood of COVID-19 transmission in a more humane way [71].

A quicker, more thorough response to a future pandemic may improve outcomes; for example, mandating use of personal protective equipment (PPE) earlier, limiting staff movement between aged care facilities and more rapid provision of temporary accommodation for public housing tenants and people experiencing homelessness. Other government responses regarding housing security during the COVID-19 pandemic include a ban on rental rate increases, a moratorium on evictions and rental assistance [72]. While these measures are welcome, COVID-19 must be considered now and in the coming years in conjunction with the longstanding risk factors for housing insecurity. A more robust social housing system and fairer housing markets would render reactionary measures such as these unnecessary.

Beyond dwellings themselves, COVID-19 also highlighted deficiencies in urban planning. During 2020, many people were required to work from home and, in some instances, were required to remain within a 5 km radius of home [73]. This contributes to inequality, given the outer suburbs where lower-income households are more likely to reside are less likely to have green spaces and local facilities [74–76] and emphasises the need for better neighbourhood developments.

1.4 The challenge

Summary of the current situation in WA

- Australia, including WA, has a housing affordability problem in both the property and rental markets.
- There is a shortage of social housing.
- Homeowners are less likely to experience housing insecurity than non-homeowners.
- The adequacy of retirement incomes in Australia relies heavily on home ownership but the number of people who will own their own home in retirement is decreasing.
- People generally have a strong preference to ‘age in place’ rather than having to move away from local area, social connections, etc., including to enter aged care.
- Those in the private rental market have limited choices and freedom, e.g. around having pets, age-specific rental modifications, security of tenure – not able to be treated like a ‘home’.
- In terms of COVID-19, residential aged care facilities and high-rise public housing buildings have been inadequate for the health, safety and wellbeing of residents.

What do we need?

- To improve affordability in the property market so more people can become homeowners and fewer retirees still hold mortgages.
- More social housing (throughout metropolitan areas so people can ‘age in place’).
- A higher number of private rentals appropriate for low-income seniors.
- Better conditions in the private rental market (e.g. allow pets, longer leases, removal of ‘no cause’ termination).
- Housing and communities that enable ageing in place and in-home care.

Vulnerable households most at risk of housing insecurity include Indigenous people, those with disabilities or long-term health conditions, and those over 65 years, particularly older women [6,10,30,37,38,61,77–80]. All members of the community are considered in the recommendations made in this report; however, the needs of the older cohort are specifically addressed.

The shortage of social housing has resulted in access being limited to those already homeless or at greatest risk of homelessness [27]. While this prioritisation is essential, as emphasised in the Western Australian Alliance to End Homelessness (WAAEH) report [78], a stronger focus on development of robust long-term housing strategies has better outcomes than reactionary, crisis support. Furthermore, home ownership has been shown to improve social mobility [81]. An overhaul of housing affordability in Australia and improved housing conditions for vulnerable cohorts will provide a superior long-term solution. Likewise, the WA Government 10 year strategy on homelessness is broken down into two segments: the Action Plan 2020-2025 targets the urgent crisis response, while the aim of the second Action Plan is to develop long-term strategies to manage the causes of housing insecurity rather than symptomatic treatment. This report makes recommendations regarding the long-term strategies to be incorporated into Action Plan 2026-2030.

1.5 Measurement

This study draws on existing goals and outcomes frameworks with respect to housing security for older Western Australians. The Western Australian Council of Social Service (WACOSS) outcomes framework is considered. The WA Government Department of Housing aims of improving availability of affordable and appropriate housing options for older people, building rich, diverse, age-friendly communities that reduce social isolation, and keeping people connected to transport, services and their community are considered as well as those of the Department of Communities shown in Figure 1.

In terms of the WACOSS framework shown in Figure 2, all domains should be considered. ‘Stable’ has the most relevance to housing security, however all domains overlap and are related. The specific outcomes addressed in this report are system-level. The following key indicators are proposed to measure progress towards achievement of the given outcomes:

- Next and future censuses: reduction in the number and rate of homelessness
- Next and future censuses: higher proportion of retiree homeowners
- Next and future censuses: fewer households in housing stress (i.e. those in the lowest 40% of wealth, spending more than 30% on rent/mortgage)
- Annual report by Western Australian Alliance to End Homelessness
- Measure against Sustainable Development Goals

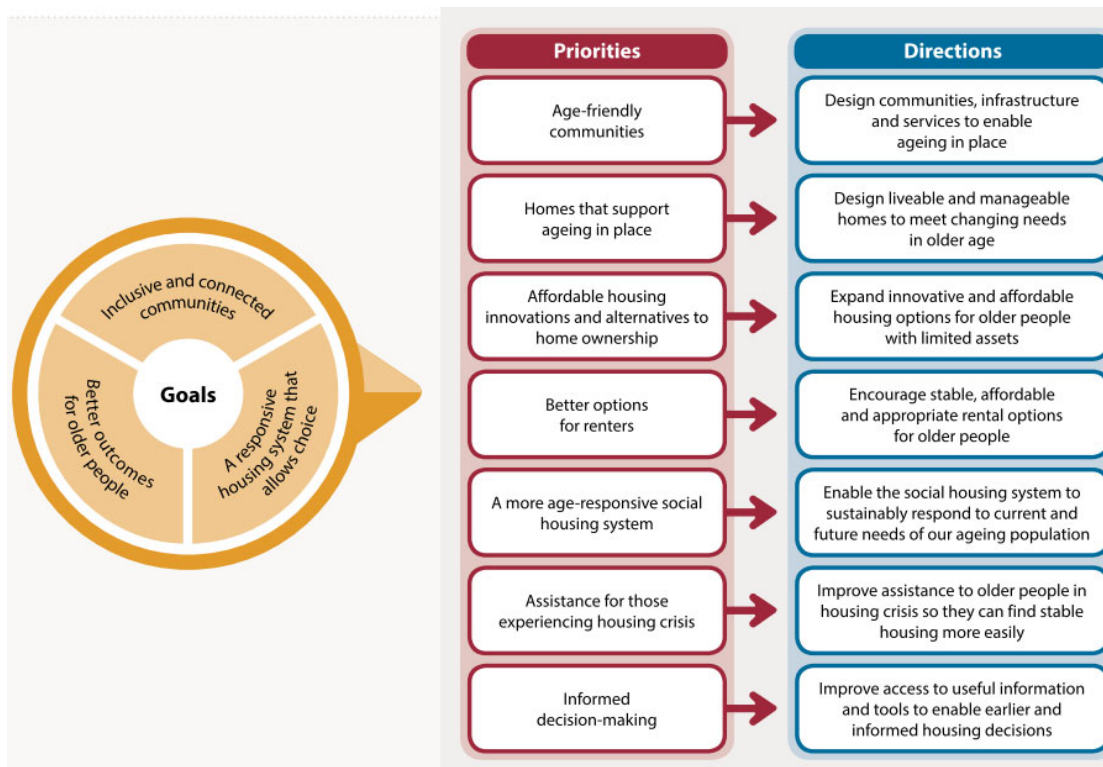


Figure 1: Department of Communities, Ageing with Choice Priorities and Directions [10]



Figure 2: WACOSS framework [82]

2.0 THE WAY FORWARD

The following discussions and recommendations are separated into three sections: those that are relevant to all households, those relating to homeowners (or to assist people to become homeowners) and those specific to non-homeowners. This report includes greater emphasis on the issues relating to all households and to supporting home ownership. Better provisions for non-homeowners are briefly explored but require further development.

2.1 All households

2.1.1 United Nations Sustainable Development Goals

As a member of the United Nations, Australia has ratified the 2015 Paris Agreement on climate change and the 2030 Agenda for Sustainable Development, incorporating the 17 Sustainable Development Goals (SDGs) shown in Figure 1 [1,83]. SDG 11 relates to the development of sustainable cities and communities while target 11.1 specifically targets housing:

“By 2030, ensure access for all to adequate, safe and affordable housing and basic services and upgrade slums” [1].

This report is specifically directed at achieving target 11.1 regarding access to adequate, safe and affordable housing, considering those aged 65 years and over in particular. However, SDG11.1 must be considered as an element of SDG11 and within the framework of the SDGs as a whole. All SDGs are interlinked, with significant overlap across a number of goals: improving housing affordability should be considered as part of advancing the sustainability of housing and cities generally and achieving a better and more sustainable future for all. Wherever possible, progress towards the SDGs should work in harmony; it is essential to ensure enrichment of one area does not conflict with progress towards other goals and that ‘socially inclusive decarbonisation’ is achieved [84].



Figure 3: United Nations Sustainable Development Goals (adapted from [1])

2.1.2 Walkable neighbourhoods as a backdrop for affordable, appropriate housing

While more affordable housing is essential, a holistic solution is required considering access to housing within the overall context of the Agenda for Sustainable Development. Other SDGs such as ‘good health and wellbeing’ should be considered as there may be opportunities for dual advancements. For example, health outcomes for all people, but particularly the older cohort, could be improved through better planning and design of cities [85–88]. Better designed buildings and neighbourhoods (e.g. increased green infrastructure and parklands) would reduce the urban heat island effect, thus reducing mortality during heatwaves [89,90]. Low traffic neighbourhoods would improve air quality and encouraging increased activity in walkable neighbourhoods would have a beneficial effect on mortality related to chronic diseases [87]. Shared spaces within these neighbourhoods would also better enable both social cohesion and physical activity which has a strong positive correlation with population health [91,92].

WA’s Liveable Neighbourhoods policy, drafted in 2015, should be considered in conjunction with the WA Government Department of Health Sustainable Health Review [93] which discusses the increasing number of older Western Australians and increasing prevalence of health problems related to inactivity, low socioeconomic status and changing climate. There is currently a strong reliance on car use due to the sprawling nature of Perth’s development [94]. Walkable neighbourhoods with public transport and incorporating medium density housing close to activity centres would reduce this dependence on cars which would, in turn, better enable ageing in place. Development of such neighbourhoods provides benefits towards a number of the UN SDGs as well as aims of the Sustainable Health Review.

Given the common preference for being able to age in place [10], communities or neighbourhoods and housing that enable this is essential. The Australian Government’s 2018 Report on the implementation of the Sustainable Development Goals refers to both Plan Melbourne’s ‘20-minute neighbourhoods’ and the Development WA White Gum Valley community. The ‘20-minute neighbourhoods’ discussed in Plan Melbourne are local areas where everyday needs (schools, shops, parks, public transport, etc.) can be met within a 20-minute walk, cycle or public transport trip from home. Development WA’s White Gum Valley community is a community designed with a focus on sustainable, affordable housing [95]. Similar to the 20-minute neighbourhoods endorsed in Plan Melbourne, the WA Government Liveable Neighbourhoods promotes walkable neighbourhoods, the principal objectives and design principles of which are listed below.

Liveable Neighbourhoods – principal objectives [96]

- *To achieve a sustainable urban structure that balances the provision of urban development through site-responsive design.*
- *To develop a coherent urban system of compact walkable neighbourhoods which cluster around activity centres capable of facilitating a broad range of land uses, employment and social opportunities.*
- *Provide a network of interconnected streets based on function within attractive, safe and pedestrian friendly streetscapes, which facilitates accessibility for all users to, within and between neighbourhoods and activity centres.*
- *Promote mixed use development and activity centres that optimise commercial opportunities, access to public transport and efficient street network connections.*
- *Plan for public open space that meets the recreational, social and health needs of existing and future communities.*
- *Ensure that water is protected and managed to maximise efficiency by incorporation of urban water management techniques into the urban design.*

- *Facilitate housing diversity, responsive built form, local employment and amenity within a coherent and efficient urban structure of compact walkable neighbourhoods.*
- *Provide education sites and other community infrastructure to meet the needs of existing and future communities.*
- *Provide utility services in a land efficient, environmentally responsible and sustainable manner.*

Liveable Neighbourhoods – design principles [96]

- *Create a permeable street network that prioritises pedestrians, cyclists and public transport and is integrated with surrounding land use.*
- *Create a safe street environment for all users by applying appropriate street geometry design and traffic management.*
- *Ensure all streets provide space for utility services, stormwater drainage, street trees and lighting.*
- *Ensure urban form and lot design facilitate safe and convenient access to services, facilities and employment in mixed land use, ‘main-street format’ activity centres.*
- *Create a site responsive street and lot layout that provides local amenity, safe and efficient access and promotes a sense of place.*
- *Provide housing density and diversity to meet the changing community needs.*
- *Provide sustainable utility services to each new lot in a timely, cost-effective, coordinated and visually acceptable manner.*
- *Coordinate the design and delivery of an integrated network of public open space that provides communities with access to nature, sport and recreation.*
- *Optimise the siting and design of public open space to promote accessible and efficient use of land.*
- *Ensure that education sites are developable, serviceable and accessible; promoting safe, adaptable and efficient use of land and other community infrastructure including public open space.*
- *Ensure a servicing movement network that facilitates safe and efficient access to education sites by all users.*

Despite the best intentions of the WA Government in developing the Liveable Neighbourhoods policy, the beneficial outcomes when it is implemented [97] and demand from Perth residents, assessment of the Liveable Neighbourhoods policy in practise found it is not being widely implemented [98,99]. The WA Government must more rigorously ensure compliance at both the planning approval stage and during construction to ensure the objectives of the policy are being met.

Furthermore, while residential areas with good pedestrian facilities but no town activity centre have been shown to increase walking for recreation, a neighbourhood centre is important for creating a community [41,100]. Neighbourhood centres can include shops, restaurants and cafes and could include areas such as communal gardens. These communal areas could provide an opportunity for retirees (and other locals) to be involved with managing the neighbourhood, an avenue for promoting social connections within a local area [101]. Particularly as more people work from home and internet shopping becomes more prevalent, a town activity centre in a walkable neighbourhood would allow workers to go out for coffee or lunch during their workday and have the opportunity to interact with others from the community. Social housing should be dispersed throughout these neighbourhoods so as to not create segregated areas [102–104]. Although often opposed by local residents, the presence of social housing in a neighbourhood has been found to not significantly impact the local area [105].

While the Liveable Neighbourhoods policy should determine planning of future developments, much of Perth is already developed. As such, redesigning existing suburbs will

be required to obtain meaningful results in a reasonable length of time. Neighbourhood redevelopments such as this have been undertaken in the UK with promising results when an entire local area bounded by main roads is converted to a low-traffic neighbourhood [106]. While cynics will argue that low-traffic neighbourhoods will increase traffic and congestion elsewhere, i.e. on main roads, a study in the UK found no evidence of this [107,108]. Ealing Council in London is currently using COVID-19 stimulus funding to redesign and implement nine low-traffic neighbourhoods in their council area [109].

The WA Government Department of Local Government and Communities has been involved in research specific to creation of age-friendly communities such as those described above through the provision of grants to local governments [61]. While a small number of grants were used for implementation, the onus has largely been on local governments to provide implementation funding [38]. Given the benefits in terms of allowing people to age in place, supporting progress towards the SDGs and more beneficial health outcomes and the predictions of the number of older people requiring housing assistance in the coming decades [10], the WA Government should take a more proactive approach in developing these neighbourhoods. The WA Government is providing stimulus packages in response to the economic downturn associated with the COVID-19 pandemic, including a \$444M stimulus package related to housing [110]. A portion of these funds could be used to convert some areas in metropolitan Perth to low-traffic, age-friendly neighbourhoods. Development WA could be given the task of completing these works with input from the local government areas to streamline the process across councils.

As has already been completed in some local government areas as part of the age-friendly grants scheme, community engagement could be undertaken by the individual councils in consultation with Development WA to ensure appropriate design in each area. This community engagement should include people from the older cohort to ensure their needs are being met but also from the other cohorts – aboriginal groups, young people, middle aged people, people with disabilities, etc. – to ensure the community is represented. Implementation of these neighbourhoods would provide jobs in the construction industry as well as improving amenity in the selected areas, including better enabling people to age in place, engage in active ageing and improve health outcomes for residents generally.

The benefits associated with these neighbourhoods would be extensive and wide-reaching. They will improve health and wellbeing of residents and support the WA Government Sustainable Health Review aims both through opportunities for increased physical activity and social connections. They will support progress towards a number of SDGs and would better allow for ageing in place and in-home care models such as that discussed in Section 1.2. Neighbourhood social connections can also be a safety-net in instances of family domestic violence [111,112]. Development of sustainable, walkable neighbourhoods would also be in line with the Australian Government Smart Cities Plan [113].

Walkable/low-traffic neighbourhoods can then be used as a backdrop for improving housing security for the older cohort in locations that enable ageing in place whether they are homeowners or non-homeowners, including social and/or affordable housing.

In the context of COVID-19, given residents of Melbourne were restricted to remaining within a 5km radius of their home for some months during 2020, walkable neighbourhoods would be highly valued.

2.1.2.1 Walkable neighbourhoods – Recommendations:

- WA Government: allocate COVID-19 recovery funds to be used for converting existing areas within metropolitan Perth to walkable neighbourhoods
- Development WA / local governments / Department of Planning, Lands and Heritage: enforce Liveable Neighbourhoods policy at planning and design stages and ensure features are implemented
- Local government areas: conduct community engagement regarding projects in already developed areas to ensure appropriate inclusions
- Development WA: where possible, project manage the redevelopment works to achieve economies of scale and implementation efficiencies

2.1.3 Accessible housing

To complement the development of more compact, walkable neighbourhoods, it would be valuable to increase the proportion of homes that are accessible to those less mobile and that are able to be simply modified to allow for ageing in place. This applies to all ownership and tenure types: owner-occupied dwellings, private market rentals and social housing. As an example, Evermore WGV, one of the developments within White Gum Valley, WA, has designed 25% of the units to be wheelchair accessible [95].

Accessible housing incorporates design features such as level openings on the ground floor, 1 m wide hallways (1.2 m for hallways with side openings), 870 mm doorways and structural support to allow for future installation of grab rails in bathrooms if required. Although there are some minor costs associated with these provisions, the cost of retrofitting dwellings far exceeds the small cost of including accessibility at the design stage [114].

While some state governments have regulations regarding housing accessibility, WA does not, although the WA Government Department of Communities does provide some guidelines and resources [115,116]. WA requires accessibility features in a proportion of public housing while some states mandate accessibility requirements in all government-commissioned housing [117].

In 2018, the Australian Building Codes Board (ABCB) commenced the process of assessing whether provisions for accessibility should be included in and regulated through Australia's National Construction Code (NCC) [117]. In Sweden, accessible design has been a requirement for all new housing since 1980 [114]. In Breda, Netherlands, winner of the 2019 Access City Award for the commitment to improving accessibility throughout the city, a third party organisation reviews plans to assess accessibility, and provides advice and grants for retrofits to improve accessibility [118]. The UK Building Regulations include three levels of accessible design; the most basic being mandatory standards for 'visitable dwellings', the second for 'accessible and adaptable dwellings' and the most advanced for 'wheelchair user dwellings' [119]. While less progressive than Sweden and the Netherlands, the UK is more inclusive than Australia regarding accessible housing requirements. The London borough also maintains a register of accessible rentals to assist with ensuring accessible dwellings are let to those who need them [120].

There are many arguments for accessible housing; benefits are not exclusive to those who are elderly or disabled: it improves access for pregnant people, prams, furniture moving and those with temporary injuries. For anyone building or buying a house who neither works in the building industry nor has someone in their life at the time who would benefit from accessible housing, it is likely they would not consider the need for accessible housing rather than that

they would actively not want it. If made aware of the possibility, whether through government marketing, or via the designer or builder, it is likely many people would choose accessibility. Not being accessible may reduce your home value if selling as the number of potential buyers is reduced. Equally, while a home without accessibility features may be adequate at one time of life, this may become less appropriate at another time. As such, accessible housing can be seen as an opportunity to improve a dwelling for many parties who may be future owners, tenants or guests. Given the general preference for ageing in place, there is a strong argument for homes that have the potential to be age-appropriate before this becomes necessary to the inhabitants.

A shortfall in accessible housing in future as the population ages will become a problem not only for the general public, but also for the WA Government. Therefore, if accessibility measures do not become a requirement through the NCC, it is in the interests of the government to provide incentives for non-mandated provisions to be included at design and construction stage. Incentives could include measures such as Green Star points for accessible design, or planning bonuses such as being able to add an extra storey to a dwelling beyond the usual allowances if the ground floor is accessible, either as part of a multistorey dwelling or a separate ground floor unit beneath a second dwelling.

2.1.3.1 Accessible housing – Recommendations:

- WA Government: support NCC inclusion regarding accessible housing if recommended by ABCB
- WA Government: provide incentives for accessible housing if not mandated
- WA Government: all new social housing to be accessible
- WA Government: provide grants for modifications to private rentals

2.1.4 Higher density planning allowances

Australia has some of the largest dwelling sizes in the world, second only to the US [121], with an average of 213 m² for all dwellings built from 2002-2013 [122]. Conversely, dwellings constructed in England from 2002-2017 average 96 m² [123] while residential floor areas of countries in the European Union in 2012 ranged from 43.9-141.4 m² [124]. This disparity is even more pronounced when household sizes and per capita floor area are considered: floor area per person is around 80 m² in Australia [122,125,126] compared to the European average of 42.5 m² [124] and around 20 m² in Beijing (c. 2010) [123,127].

Further to dwelling sizes, Australian cities are low density with large lots (national median of 421 m² in greenfield developments in 2019) [94,128,129]. This urban sprawl is unsustainable in a triple bottom line sense, i.e. environmentally, financially and socially. Extending city boundaries requires extensions of public infrastructure such as services and roads [130]. Public transport to the outer suburbs is less efficient, covering a smaller portion of the population [131] and neighbourhoods are less likely to be walkable, without neighbourhood centres [76]. Both elements increase reliance on motor vehicle transport [130]. This is exacerbated by the likelihood of requiring longer travel to work and the associated financial, social and health costs of longer driving time in place of more active transport [131-134]. These factors increase inequality as it is typically lower-income households pushed to the boundaries in pursuit of cheaper accommodation [74,75].

Increased density living supports the development of more compact, walkable neighbourhoods [100]. Higher density is also typically associated with lower greenhouse gas emissions per capita [135-138], and thus more broadly supports the SDGs. In WA, the

residential design codes (“R-codes”) specify the maximum density allowed throughout the metropolitan area (via minimum lot sizes), rather than stipulating any minimum requirements regarding density [139]. In many locations in close proximity to Perth CBD, large block sizes are mandated. For example, Floreat and Nedlands, both around 7 km from the centre of Perth’s CBD, largely have residential density codes of R12.5 and R10 respectively, requiring minimum lot sizes of 700 m² and 875 m² [140]. The innermost suburbs such as West Leederville, North Perth and Shenton Park have codes of R30 and R20, requiring lot sizes averaging 300 m² and 450 m² despite being only 3-4 km from the centre of Perth. These locations allow for walking, riding or taking public transport to Perth CBD and so higher-densities should be encouraged.

Some additional allowances exist, such as the ability to build an additional single unit on a lot granted a caveat is added to the title stipulating it may only be used as an ‘aged or dependent persons’ dwelling’ [139]. However, more broadly allowing smaller lots without caveats could improve housing affordability generally, better enable people to age in place, and increase fluidity in the property market, which will be further discussed in Section 2.2.2. The NSW government is actively encouraging medium density housing via their ‘Low rise housing diversity design code’ [141]. Medium density housing is specified within the WA Government Liveable Neighbourhoods draft policy [96] discussed in Section 2.1.2; however, as discussed in the same section, the policy is neither being well-implemented nor does it apply to already developed areas. Some small lot housing has been provided by the WA Government in Ellenbrook [142]; however, at 30 km from Perth CBD, this cannot be classed as well-connected despite the future train line planned.

2.1.4.1 Higher density planning allowances – Recommendations:

- WA Government and local government: allow and encourage medium density housing within 20 km of employment hubs such as Perth CBD and Fremantle

2.2 Supporting homeownership

2.2.1 Housing as a human rights issue rather than a commodity: Negative gearing and Capital gains tax

In a report by the UN Special Rapporteur on the Right to Housing [104], the financialisation of housing is defined as:

“structural changes in housing and financial markets and global investment whereby housing is treated as a commodity, a means of accumulating wealth and often as security for financial instruments that are traded and sold on global markets.”

Based on 2016 data, house prices in Australia were the second most expensive in the world at the equivalent of €5000/m² (~A\$8000/m²) with the fifth highest house price to income ratio [143]. While the median price of an established dwelling in Perth is around 53% that of Sydney (based on the 18 months 2019 to mid-2020) [144], this would still place Perth in the top 10 highest price per square metre globally. In Perth, the ratio of median house price to average earnings in November 2019 was around 5.5 compared to 3.2 in 1980 [144–148].

Although sometimes assumed to be a supply-side problem (i.e. a housing shortage), dwelling supply has increased at a faster rate than the population while, simultaneously, house prices have increased [149]. Increases in house prices have been partially attributed to financial deregulation in the 1980s and 1990s, increased workforce participation (particularly of women), reduced interest rates and people’s willingness to borrow more due to their belief

that house prices will continue to rise [22,103,150–153]. Furthermore, recent research has indicated that demand-side factors, being the financial incentives of property ownership in Australia, may partially explain the high cost of housing relative to income in Australia [14,151,154,155]. Although the financial incentives related to property investing in Australia are under the authority of the federal government, the downstream effects of these decisions, being lack of housing affordability, is a critical issue at state level. As such, for the WA Government to overcome the housing affordability problem, it will be necessary to also have engagement at the federal level.

A significant amount of research has found that the current capital gains tax (CGT) and negative gearing incentives increase property prices and should be reformed to make housing in Australia more affordable, sustainable and equitable. Notably, capital gains are highest for properties in lower value areas [152]; hence, those investing in property to benefit from capital gains place additional pressure on the property market in lower-value areas and increase prices in locations that may otherwise be appropriate for lower-income earners. Therefore, while some argue that the CGT discount and negative gearing encourage investment and increase the number of rental properties, these same investors compete against those who might otherwise purchase these properties as owner-occupiers.

In most other countries, investment losses are quarantined within the income stream, i.e. investment losses may be deducted from investment income for tax purposes but not from other income streams such as wages [156,157]. Modelling by Hodgson et al. [158] has shown that elimination of negative gearing would result in an increase in home ownership and could be managed without negative consequences to small-scale ‘mum and dad’ investors. Furthermore, it has been shown that high-income earners benefit much more from the current arrangements than low- and middle-income earners while those aged over 55 years or not in the labour force (e.g. retirees) also benefit little from the current negative gearing arrangements [14,18,159]. Under the current tax policies, 50% of the value of negative gearing tax deductions go to the 20% of households with the highest incomes [156], contributing to inequality. Modelling by Cho et al. [159] shows that removal of negative gearing would result in lower house prices and increase the home ownership rate. Cho et al. argue that removal of negative gearing would result in higher rents; however, Daley et al. [157] argue the contrary, that removal of negative gearing would have limited effect on rents. They posit that while reducing incentives for investors may convince some people to not buy, the corresponding drop in the property market would increase rental yield and therefore convince others to enter the market. To mitigate this risk, removal of negative gearing should be undertaken in conjunction with other measures, such as increased provision of social housing and increasing incentives of build to rent properties. These are discussed further in Section 2.3.

A household’s primary residence is exempt from CGT while, since 1999, capital gains of investment properties have been taxed at 50%. As for negative gearing, this has been shown to largely benefit higher income earners [14,18,157,160]. A number of studies have predicted that reducing the CGT discount from 50% to 25% would reduce the distortionary impact of investment benefits on housing affordability resulting in an improvement in housing affordability [29,157]. There is also an argument regarding the opportunity cost of the significant incentives to real estate investment of current tax policies: the current system may contribute to macroeconomic instability by encouraging over-leveraging in property at the expense of other active business activities [14,22,40,156,161].

Investor incentives such as negative gearing and the CGT discount cost the Australian Government, and therefore, by extension, the Australian taxpayer. Estimates made in 2016 of the tax revenue potentially gained range from \$3.1-\$3.7 billion per year for reducing the CGT discount from 50% to 25% and \$1.6 billion per year for quarantining losses for passive investments [157]. Given the benefits of these incentives are largely gained by wealthier households, the current system promotes inequality by redistributing wealth from lower-income households to wealthier households. Nevertheless, there is anxiety, both from voters and politicians, around the impact of changes that may reduce house prices as around 70% of Australians own homes [25,150,162]. Some suggestions have been made to further reduce the impact of reform on ‘mum and dad’ investors whereby those in the lower half of incomes could continue with the current system, those in the top 25% of incomes could no longer engage in negative gearing and those in the 51st-75th income percentiles could deduct 50% of expenses [14]. The Australian Labor Party proposed reforming negative gearing and the CGT discount ahead of the 2019 federal election but lost, at least in part, due to people’s fears around house values [163]. Between 1945 and 1970, Australian Government policies supported housing supply and home ownership either directly through public housing or indirectly through provision of finance [28,151]. However, in recent decades, the government has taken a market view, no longer investing in public housing in favour of relying on the private market [28,103,162,164], and avoiding implementing OECD recommendations when they appear unpopular, in particular with wealthy investors [23,28,164].

As with a number of previous recommendations, and as per the Labor Party’s main proposed reforms, this report recommends reducing the CGT discount from 50% to 25% over a period of 5 years and quarantining real estate losses within the investment income stream [18,29,150,157,162,165]. These same or similar recommendations have been made many times in the last decade, including previously by Shelter WA [166], but have not been implemented due to concerns around popularity with voters and political donors. The unwillingness of the Australian federal and state governments to make policy changes, however unpopular, to improve housing affordability may be seen as contravening our human rights obligations as a member of the UN. Although under federal government control, the WA Government should endorse tax reform that would be for the good of the majority of Western Australians, improving access to housing.

2.2.1.1 Housing as a human rights issue – Recommendations:

- Federal government: undertake tax reform, reducing capital gains tax discount to 25% and quarantining passive investment income
- WA Government: support federal tax reform – reduction of capital gains tax discount to 25% and quarantining of passive investment income

2.2.2 Encourage greater fluidity in the property market

2.2.2.1 Age pension assets test: equality between homeowners and non-homeowners

Many in the older cohort live in homes that are larger than required given their household size [150,167,168]. This is currently financially incentivised through the special treatment of the primary residence for the aged pension asset test and deceased estate tax purposes [13,169,170]. The treatment of the primary residence for tax and pension eligibility purposes are not addressed in detail here as they are federally controlled; however, it should be noted that the current pension eligibility rules and inheritance laws incentivise the storing of wealth in this asset. As such, rightsizing is disincentivised, thereby contributing to the national housing affordability problem. Furthermore, the primary residence being largely excluded from the age

pension assets test creates further inequality between homeowners and renters. Daley et al. [150] and Duckett et al. [29] propose inverting the current rule around primary residence value: currently, up to \$203,000 of home equity is included in the asset test with any greater value overlooked; an alternative would be to allow up to \$500,000 of assets regardless of whether this is made up of the primary residence, other assets or some combination of the two [150]. This would allow for greater equality in pension eligibility between homeowners and non-homeowners and is widely supported in economic and social research [169].

2.2.2.2 Replace stamp duty with land tax

However, reducing these financial disincentives would not necessarily result in right-sizing or a reduction in house prices. It has been found that the lack of appropriate, affordable homes in the same neighbourhood is a key factor in the decision of whether an older household may downsize [150,167].

A UK-based study by Hilber and Lyytikäinen [171] found that removal of stamp duty (for all, not only the older cohort) would encourage greater movement in the property market. Likewise, previous work by Deloitte [168] showed that stamp duty has a negative effect on the property market in Australia, encouraging fewer transactions in less prosperous economic times and encouraging retention of larger houses and property areas than would satisfy the needs of the occupiers [168].

Notably, research assessing housing mobility in England and Northern Ireland based on data from 1996-2008 has shown that varying stamp duty has the most significant effect on short household moves (<10 km) [171], i.e. the type of move associated with downsizing given the common preference to remain in a local area. Additional analysis studying the relationship between stamp duty increases and the reason for moving highlighted that employment- and major life event-related moves were unaffected by price whereas housing- and area-related mobility was greatly reduced by rising stamp duty. Furthermore, separating short- and long-distance moves within the category of housing- and area-related moves showed that the pricing effect on this category was driven solely by short distance mobility.

As such, although it has been found that the cost of stamp duty has only a slight influence on the decision of older households to downsize [150], removal of stamp duty for all cohorts would result in greater fluidity in the housing market and may result in greater availability of appropriate homes in the same neighbourhood for older households to downsize to.

In Australia, a significant portion of state revenue (around one quarter) is generated through stamp duty, which likely contributes to the WA government's reluctance to vary the system [168]. However, the same revenue could be raised via a more efficient (i.e. having less impact on decisions made in the market) broad-based land tax, in particular if also charged on the (currently exempt) primary residence [172]. Such reform was proposed in the Henry Tax Review by Treasury in 2009 [40,74] and is being implemented in the ACT [173]. As proposed in the Henry Tax Review, this should include charging land tax incrementally based on per-square-metre value, rather than the current practice of charging above a cumulative value threshold, favouring small-scale investors and disincentivising institutional investing (to be discussed further in Section 2.3.2). Similarly to the ACT and like the current WA council rates deferment scheme, provisions such as rebates and/or deferral could be included to assist those on low incomes [74,174].

A transitional land tax arrangement would be required for existing owner-occupied properties to avoid double charging, for example, a credit to the value of any stamp duty already paid,

with land tax only becoming payable once this credit is exhausted. Land tax charged per square metre may also encourage downsizing or subdividing of the primary residence [74]. Likewise, a higher land tax on second (holiday) homes may either encourage their sale or raise revenue to be used on measures such as social housing or conversion of existing suburbs to walkable neighbourhoods.

In support of the SDGs more broadly, land tax could be reduced with sustainability improvements to the land/property such as increased green areas or improved energy efficiency [175]. Replacing stamp duty with a land tax would be most effective in combination with the accessibility improvements discussed in Section 2.1.3 and higher density, smaller lots discussed in Section 2.1.4.

2.2.2.3 Encourage greater fluidity in the property market – Recommendations:

- Federal government: apply CGT to inherited properties
- Federal government: treat assets equally for homeowners and non-homeowners for aged pension assets test
- WA Government: replace stamp duty with a broad-based land tax
- WA Government: charge land tax on primary residence (apply transitional arrangement where stamp duty has already been paid)
- WA Government: charge land tax based on a per-square-metre value rather than above a cumulative threshold

2.3 Supporting non-homeowners

While supporting homeownership via a more fluid, affordable property market is a vital component of reducing housing insecurity, this must be undertaken in conjunction with improvements for non-homeowners to provide a full solution. This includes addressing both social housing and the private rental market.

A number of systems are currently in place in WA to assist low-income non-homeowner households, including the older cohort, with accessing housing. These include provision of below market accommodation via public housing [176] and community housing [177] and rent assistance schemes such as the (outgoing) National Rental Affordability Scheme [178] and Centrelink Rent Assistance [179]. Despite the current schemes, many non-homeowner households are in housing stress, particularly in the older cohort [10,33].

2.3.1 Social housing

In the latter third of last century, governments globally moved away from involvement with affordable housing, relying instead on the private market; however, as noted by the former UN Special Rapporteur on adequate housing, financial mechanisms (i.e. the property and private rental markets) are unable to fully satisfy the provision of adequate housing for all, and inequality is exacerbated [31,103,104]. Like many other countries, in the intervening decades, Australia has developed a shortfall in social housing: currently a shortage of over 400,000 dwellings, the unmet demand is predicted to reach over 700,000 in the next two decades [28,29,32].

COVID-19 stimulus funding such as the Social Housing Economic Recovery Package (SHERP) is welcome; however, without accessible housing requirements as discussed in Section 2.1.3, there is a risk newly constructed dwellings will not be appropriate for the older cohort. Furthermore, depending on the location of developments, if not in well-connected areas such as the walkable neighbourhoods discussed in Section 2.1.2, these may provide an incomplete

solution, e.g. providing social housing but requiring extensive private vehicle use, increasing isolation, etc. An inability to provide a perfect solution should not deter the government from engaging in any social housing projects, aiming for a more holistic approach such as the provision of social housing within well-connected, walkable neighbourhoods would provide a more complete, long-term solution.

Quality of dwellings constructed as social housing, including maintenance, must be considered and is discussed further in Section 2.3.3.

2.3.1.1 Social housing – Recommendations:

- WA Government: invest in more diverse social housing products including medium rise dwellings, conforming to accessible design requirements, located throughout walkable neighbourhoods
- Support the growth of the Community Housing Sector

2.3.2 Build to rent properties

In the last two decades, rental stress has significantly increased in the private rental market [24,33]. In particular, senior households are one of the groups most likely to experience rental stress, with 51% of those 65 years and over housed in the private rental market in rental stress in 2017-18 [33]. Correspondingly, homelessness rates are increasing in locations with higher median rents and a shortage of affordable rental properties [180]. While this increase in rental stress can be partly attributed to the lack of social housing and increasing prices in the property market pushing low-income earners to the private rental market, an over-supply of high-end housing also contributes [149]. Although tempting to blame supply-side problems for high rental prices, housing construction has exceeded population increases but with the vast majority of new dwellings at the upper end of the market [149]. Although the measures discussed in earlier sections regarding improving affordability in the property market and building more social housing would reduce competition in the private rental market, more than two thirds of low-income Australians would still remain in the private rental market [29]. As such, improving conditions and supply of affordable housing in the private rental market must still be addressed in conjunction with the property market and social housing.

A high proportion of landlords in the Australian private rental market are small-scale, individual investors (owning one or a few investment properties, often referred to as ‘mum and dad’ investors) due to the current tax incentives discussed in Section 2.2.1. Those who benefit the most from the current property tax laws are middle-aged, full-time employed males [14]. Conversely, although common internationally, there is limited institutional and corporate investment in Australia’s rental market as tax advantages are less generous than for individual investors [14,33,157,181]. It is widely agreed that tax reform to remove disincentives for institutional property investment is needed [32,33,40,157,181].

Rather than individual investors concerned only with their small number of properties, institutional investors could be encouraged or required to provide affordable housing within each portfolio. Furthermore, institutional investment in overseas property markets has also been found to be associated with greater certainty of tenure and better maintained properties [33,150].

Due to the high cost and risk involved with development, it is in a developer’s interests to produce high-end housing to maximise profits relative to the cost of construction [149]. To counteract this, other incentives could be provided to entice institutional investors to the affordable housing market. The NSW Government has recently announced a 50% land tax

reduction for build to rent units [182]. The Queensland government is currently undertaking a build to rent pilot program [183] and the Victorian government is offering tax surcharge exemptions to foreign and absentee owners in the build to rent sector [184]. In the City of Vancouver, projects providing 100% rental housing and at least 20% with below market rents qualify for additional height and density bonuses [185]. Similarly, the Victorian Government offers planning bonuses where developments provide at least one of a number of 'public benefits', one of which is the inclusion of affordable housing [186].

As discussed in Section 2.1.4, higher density planning can assist with the availability of more affordable dwellings. As for social housing, quality of build to rent dwellings, including ongoing maintenance, requires consideration, and is discussed further in Section 2.3.3.

2.3.2.1 Build to rent properties – Recommendations:

- Federal government: undertake tax reform to encourage institutional property investment
- WA Government / local governments: provide land tax reduction and/or planning bonuses (height and/or density) for build to rent properties that include requisite social and affordable housing products

2.3.3 Housing quality

Globally, there is a problem with the quality and condition of rental housing in terms of both health and environmental performance [187–190]. Australian research has found that housing performance during cold weather is particularly problematic [191]. Application of Australia's NCC should theoretically ensure new dwellings perform adequately both from a health and amenity perspective, including aspects such as air quality, and in terms of environmental/energy performance [192]. However, much of the existing stock was built prior to the current regulations and for new construction, checks are required during and following construction to ensure performance requirements are being met. It should also be noted that NCC 2019 has not yet been fully adopted in WA with transitional arrangements currently in place until April 2021 [193].

For both social housing and build to rent properties, given the client will not be living in the property on completion, it is essential that there is a party responsible for ensuring the dwellings are designed and constructed to an appropriate quality as the quality of housing is known to affect inhabitants' health, both physical and mental [194]. One means of encouraging high quality during design and construction is a development contract wherein the same company is responsible for both development and ongoing management of the dwellings as this provides an incentive to ensure a quality build. As discussed in previous sections, a land tax reduction could be used as an incentive to provide sustainability measures and energy performance beyond the legal minimum.

A second potential means of improving quality control is use of modular construction whereby offsite fabrication is employed, such as that planned for the Development WA White Gum Valley Baugruppe development [195]. This type of offsite modular construction is more common in Europe and allows for better quality control than on site construction, as well as more efficient material use and waste management, and possibilities for cost savings through economies of scale [196,197]. A government contract for a large number of dwellings would enable lower construction costs. The speed of construction would minimise disruption to the local area if medium density housing were being built in already developed areas of metropolitan Perth as part of redevelopment as walkable neighbourhoods.

As for owner-occupied dwellings discussed in Section 2.2.2.2, land tax could also be reduced based on inclusion of sustainability measures to encourage better performing dwellings, reducing bills and improving standard of living for tenants.

To improve performance of current housing stock in WA, a program such as the Victorian Healthy Homes Program being run by Sustainability Victoria would be valuable [198]. Within this initiative, selected low-income households receive energy upgrades such as insulation installation, draft proofing and energy efficient appliances. Previous programs have demonstrated some difficulty engaging with tenants and landlords in the private rental market for a number of reasons including concerns around costs and the power relationship between landlords and tenants [189,190]. More than 50 organisations nationwide, including Shelter WA, have called for the implementation of a National Low-Income Energy Productivity Plan (NLEPP) to be implemented by the federal and/or state governments [199]. Provision of funding could help allay cost concerns for landlords and fast-track the process of achieving adequate energy efficiency in the existing housing stock. The planned minimum energy efficiency requirements currently being developed by COAG Energy Council should be marketed to give property owners additional incentive to profit from the NLEPP. As well as reducing costs and improving comfort for tenants, these measures will also support the SDGs through reduced greenhouse gas emissions.

2.3.3.1 Housing quality – Recommendations:

- WA Government: include ongoing maintenance/management in developer contracts of social and/or build to rent housing
- WA Government: provide land tax reduction for inclusion of sustainability measures and/or energy performance for build to rent properties and social and affordable housing products where applicable
- Federal & WA governments: support and fund National Low-Income Energy Productivity Plan
- WA Government: market future minimum energy requirements for rental housing to encourage uptake of NLEPP benefits
- WA Government: fully adopt NCC 2019

2.3.4 Better rights in rental market

Tenants in Australia, and especially WA, currently have limited rights: longer leases and allowances such as keeping pets are more standard internationally [24,200]. Notice periods for ‘no fault’ lease terminations – those either without grounds or with intention to sell – are much shorter in WA than many other states, notably the ACT and Victoria [33]. Offering long-term leases and removal of lease terminations without grounds, or at minimum, increasing the notice period would improve security of tenure [7]. As renters move more often than owners, the high cost of moving furthers inequality given this group incorporates a higher proportion of low-income households than owner-occupiers [150]. Pets are important to many but are banned from many WA rental properties [200,201].

The WA Government Department of Communities has included discussion around current tenancy laws in the 2015 report *Ageing with Choice* [10] as has the Australian Government Productivity Commission [33]. However, despite being government departments/agencies, acknowledgement of the problems with the current system has not resulted in a change to tenancy laws in WA or nationally. As discussed in Section 2.3.2, build to rent properties would improve certainty of tenure for tenants.

Further to length of lease, as more households are renting for longer [24,150], tenants require further rights if a house is to become a home. For example, the state governments in both Victoria and the ACT have recently undertaken a suite of tenancy law reforms including typically allowing pets and (also in NSW) the ability to make minor changes without permission so long as these are reverted at the end of the tenancy [33,202,203]. These changes could include age-specific modifications for the older cohort; however, if more dwellings are designed and built considering accessibility as discussed in Section 2.1.3, modifications should be required less often.

2.3.4.1 Better rights in rental market – Recommendations:

- WA Government: reform tenancy laws to give tenants more rights around certainty of tenure; remove lease termination without grounds
- WA Government: reform tenancy laws to give tenants more rights around certainty of tenure; increase notice period for termination relating to intention to sell the property
- WA Government: reform tenancy laws to give tenants more freedom to make reasonable modifications
- WA Government: reform tenancy laws to allow tenants to keep pets

2.4 Funding

As the population increases and low-income households in the older cohorts make up a higher proportion of the population, more households will become eligible for housing assistance, increasing the cost to the government [17,40]. The growing number of non-homeowners and households with mortgage debt in retirement will contribute to higher numbers eligible for the pension and Centrelink Rent Assistance [9,10,17,22,34]. Furthermore, housing unaffordability increases inequality which has, in turn, been shown to stymie economic growth [15].

Regarding last-resort housing, a cost-benefit analysis in Melbourne found that each \$1 invested generates \$2.70 for the community over 20 years largely due to the reduction in emergency admissions and healthcare costs [204]. Similarly, a Perth-based study measured the cost savings associated with reduced emergency presentations of a group of previously homeless people provided with secure, long-term accommodation as \$9000 per person over 12 months [205]. Meanwhile, a study in Brisbane including a range of government services (police, prison, hospital, ambulance, amongst others) found that provision of supportive housing resulted in a cost saving of around \$13,000 per person over 12 months, including the cost of the housing [206].

These studies highlight that, aside from the social benefits and human rights aspect, there is also a financial argument supporting provision of housing for the vulnerable. Likewise, there is a significant healthcare cost when older or infirm people cannot be discharged from hospital as their dwelling is not suitably accessible, e.g. an estimate in the UK quoted costs to the National Health Service of at least £2,000 (~A\$3500) per week [207,208]. As such, not allocating funding to improving housing affordability and accessibility is a false economy.

The WA Government is currently providing \$20,000 grants to owner-occupiers and investors towards the cost of building new homes [110] while the federal government is providing \$25,000 grants towards substantial renovations or new builds [209]. While this funding will achieve the goal of supporting construction work, the funds are being provided to people and parties who are already adequately well off to be engaging in a building contract. Better use of

these funds might be to allocate it only to projects with a commitment to provide at least some portion as social or affordable housing, and to require accessible design as discussed in Section 2.1.3. An alternative would be to use the funds to support conversion of existing developed areas to walkable neighbourhoods as discussed in Section 2.1.2.

As discussed in Section 2.2.2.2, upwards of \$4 billion per year is lost to negative gearing and the CGT discount. These funds could be used towards neighbourhood redevelopment including provision of social housing, grants towards build to rent properties to be located within these neighbourhoods and grants towards accessible housing modifications for low-wealth households and rental dwellings. As discussed above, housing the most vulnerable in society has wide-reaching financial benefits. Likewise, cost benefits associated with improving the ability of the older cohort to age in place via availability of age-appropriate dwellings in well-connected, walkable neighbourhoods will be twofold: reduced costs associated with subsidised residential aged-care, and healthcare savings due to the improved health of more active people exposed to less car-generated pollution. A cost-benefit analysis could be undertaken to compare cost of redevelopment of existing areas to walkable neighbourhoods with healthcare cost reductions.

3.0 SUMMARY AND FUTURE RESEARCH DIRECTIONS

3.1 Summary

The recommendations made in this report are intended to promote progress towards Sustainable Development Goal 11.1, that safe, affordable housing should be accessible to all by 2030. In particular, the long-term housing security of older Western Australians was considered. As the majority have a preference to age in place in their homes and communities, the solutions proposed here seek to better enable this.

Improving affordability in both the property and rental markets, in combination with provision of the social housing required in future as well as to overcome the current shortage, will all be essential components of ensuring housing security. Although it will be unpopular with those who already own property, a reduction in dwelling costs will be required to overcome Australia's current housing affordability crisis, reduce inequality and enable housing security. High house prices in the property market has pushed more people from owning into the private rental market, increasing competition and, in turn, increasing prices in the rental market. Federal tax reform should be undertaken to reduce the benefits to individual owners in the private rental market and encourage institutional investors to the rental market to provide build to rent housing, including affordable dwellings.

Fluidity in the property market will be improved by removing financial disincentives to move such as by replacing stamp duty with land tax. Greater use of universal design principles will increase the number of dwellings appropriate for the older cohort. These two complementary actions will better enable the older cohort to right-size in their neighbourhood and age in place. Likewise, all build to rent and social housing should be designed to be accessible as people age. Further to affordability, better conditions and rights should be given to those renting in the private market, for example allowing pets and greater certainty around tenure.

Development of greener, walkable neighbourhoods with neighbourhood activity centres can aid progress towards a number of the SDGs, as well as supporting more active lifestyles and better community engagement. These neighbourhoods will provide a good backdrop for the older cohort to age in place and will facilitate broader use of in-home care such as the Buurtzorg model. Enforcement of the Liveable Neighbourhoods policy for new developments will increase the number of walkable neighbourhoods over time. Minor redevelopment of already developed areas to walkable neighbourhoods will speed up this process significantly. Medium-density housing, especially towards the activity centres in these neighbourhoods, will allow for improved affordability.

Further to the indicators discussed in Section 1.5, specific measures related to the recommendations made within this report include:

- Number of new neighbourhoods that have been designed following Liveable Neighbourhoods policy
- Number (and size) of already developed areas redesigned as walkable / low-traffic neighbourhoods
- Lower house prices

- Extent of new areas that allow ‘microlots’, R-code zoning R6o, R8o+ without caveats
- More homes built to universal (accessible) design

COVID-19 exacerbates all pre-existing risk factors related to housing insecurity, and residential aged care has provided an unacceptable risk to residents. The likelihood of future pandemics must be considered and should be used to encourage better urban design.

While Perth is currently the most affordable metropolitan area in Australia [24], the city boundaries cannot be extended indefinitely. As the population is forecast to double in the next 20 years, the WA Government should learn from the situation in Australia’s more populous cities and make changes before Perth house prices follow those of Melbourne and Sydney.

The recommendations made in this report support the Department of Communities, Ageing with Choice goals and many of the Priorities and Directions as shown in Figure 1 as well as the WACOSS framework Domains shown in Figure 2.

3.2 Future research

Older women are one of the fastest growing groups of homeless people; research into how they could be better supported in the neighbourhood housing model would be valuable. Living options such as 2 or 3 older women cohabiting may both reduce living costs and work as a social support network. However, in the neighbourhood model described – with more affordable dwellings in both the property and rental markets, greater provision of social housing, smaller lots and higher density – affordability and the ability to easily maintain social networks may already be accounted for and the older women currently experiencing housing insecurity may be well supported.

Given a market economy has been shown to not adequately provide housing for all, research into whether more government intervention in the property and rental markets may be worthwhile. For example, research could be undertaken into the effect of a legally mandated cap on prices in both the property market and private rental market, e.g. a maximum price per square metre or a maximum price dependent on the number of bedrooms. If a dwelling, particularly a rental, is overpriced, in purely economic terms it could be argued that a household can make the decision not to rent that property; however, if every property is overpriced, the market cannot work correctly.

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