



By **Susan Horsburgh**

Lifelong financial disadvantage means more older women than ever are facing homelessness in Australia, especially in the current rental crisis. So, what can be done to house them?

 *Illustration by Liz Rowland, Australia*

Older women at risk:

For Linda, money had always been tight. As a single mother, she’d managed to make it work with her admin job, supporting her child and paying the rent on her Epping flat in Melbourne’s north. The tipping point, though, came in her early 50s, when she was diagnosed with oral cancer. Shackled with medical bills and unable to work, she exhausted her life savings and plunged below the poverty line, trying to survive on the government’s unemployment benefit. “I could either pay the rent or eat,” says Linda. “I tried to downsize, but there was nothing in the private rental market. I didn’t have a disability, I wasn’t a drunk or a drug addict, and I wasn’t old enough to go into aged care, so there was nowhere to put me.”

Her 20-year-old daughter moved in with her boyfriend, so Linda was on her own. What followed were months of shuttling between crisis accommodation and squalid boarding houses, recovering

from chemo in a place where fellow residents had fist fights outside her door. Linda’s nerves were shot; she was too scared to sleep, her food was pilfered from the communal kitchen. Then someone stole her car and mobile phone. “I was just waiting for the next bad thing to happen,” says Linda. “When you’re used to being independent and you’re suddenly at the will of someone else, it’s confronting. It was a body blow.”

Like Linda, too many older women are one crisis away from homelessness, even after decades of living productive working lives: a lack of affordable housing collides with a lifetime of economic disadvantage and they find themselves couch-surfing or sleeping in their car, or taking live-in dog-sitting jobs to avoid the danger of sleeping on the streets. In 2016, women over 55 were the fastest-growing group of people experiencing homelessness in Australia; by 2021, the number of

older women without a home had jumped 6.7 per cent – compared with 2.5 per cent for men of the same age – to more than 7300. Experts, however, say the statistics grossly understate the reality. Often, older women don’t even see themselves as homeless, or are too humiliated to approach welfare services. Research shows that most have never been homeless before.

“Shame is a massive factor in people’s reluctance to seek help,” says Fiona York, executive officer for the Housing for the Aged Action Group (HAAG). “But also, they don’t necessarily fit the stereotype – they think: that’s not me. Especially older women, they think there’s someone else who deserves help more than them.”

The truth is, every one of them has been economically battered by gender inequality. Some were legally forced to quit work when they married or became pregnant; others couldn’t

how to close the housing gap



get a mortgage without a male guarantor. Thanks to the gender pay gap, time out of the workforce to care for family, and the low pay of female-dominated industries, women retire with almost half the superannuation of men – one in four with no super at all. It’s no wonder a staggering 405,000 Australian women over the age of 45 are at risk of homelessness.

“It’s the end result of a lifetime of systemic disadvantage,” says York. “Ageism meets sexism. Older women are less likely to have jobs and more likely to be retrenched. They’re not as respected as male workers, so at the age of, say, 58, it’s unlikely she’ll be able to find another job.”

Without a financial buffer, all it takes is a trigger – a job loss or divorce, an eviction or illness – and an older woman can become homeless, especially if she’s single. The dearth of safe, affordable, accessible housing doesn’t help. The number of older women in the private

rental market grew by 75 per cent to almost 380,000 in the decade to 2021, while Anglicare’s 2023 Rental Affordability Snapshot shows only 0.4 per cent of rental properties across Australia were affordable for a single person on the age pension. That’s a record low. “We have a pension system that’s predicated on home ownership, and falling home ownership rates,” explains Dr Katrina Raynor, a research fellow in affordable housing at the University of Melbourne. “If you’re a renter and on the pension, it’s almost impossible to live a dignified life.”

Rents have risen since the pandemic, particularly in regional areas, locking out many older women on low incomes. Up against widespread racism, Aboriginal and Torres Strait Islander women have it even harder in a competitive market. “You can have a conversation over a telephone, but once they see you it’s different,” says Christine Robinson, coordinator

at Sydney’s Warringa Baiya Aboriginal Women’s Legal Centre. “They can pick and choose who they want in that property. For any Aboriginal person it’s difficult, let alone an older woman.”

According to the 2021 Census, Aboriginal and Torres Strait Islander people represent one in five of those experiencing homelessness, in a country where they make up just 3.8 per cent of the population. Older women can be vulnerable to family violence – a major risk factor for homelessness, along with mental health issues – and many need supported accommodation because of health problems.

“We’re seeing grandchildren standing over them for money or a place to live,” says Robinson. “It’s also complicated for women from stolen generations because they feel they have an obligation and don’t want their children going through the justice system. They didn’t have family to support them, so they feel they ➤

“Shame is a massive factor in people’s reluctance to seek help... they think: that’s not me. Especially older women, they think there’s someone else who deserves help more than them.”

Fiona York



need to go that extra mile and tend to let that behaviour happen.”

Migrants from non-English-speaking backgrounds are also disproportionately affected. Not only do they face discrimination and language barriers, older women sponsored by family or on temporary visas often can’t access income support or crisis housing if they flee family abuse. For asylum-seekers, the legal process can drag on for years, burning through savings and damaging mental health. “People on Centrelink payments are considered to be living below the poverty line,” says Baptcare casework coordinator, Ruth Buckmaster. “People seeking asylum often don’t even have that.”

Without housing security, she adds, older women may not have the capacity to learn English or gain the skills to find paid employment: “You can’t actually get off the ground.” As part of Baptcare’s Houses of Hope program, Melbourne churches and individuals

offer properties at no rent or a reduced rate to asylum-seekers who would otherwise be homeless. Baptcare provides the tenancy and casework support at the 16 properties and a rooming house (men only), while volunteers from the local community offer friendship and practical help to the 86 asylum-seekers.

It’s just one example of an innovative grass-roots response to the homelessness problem, at a time when social housing – the umbrella term for public housing and community housing, owned and run by government and not-for-profit agencies, respectively – is in drastically short supply. After hitting a peak of 9 per cent in the 1960s, social housing now accounts for just 3.8 per cent of housing stock across Australia after decades of neglect. In 2020, the Victorian Government announced its AU\$5.3 billion Big Housing Build, promising to create 12,000 new social housing units over four years, but even

that will only bump up the social proportion of the state’s housing stock to about 3.5 per cent (which is below the national average). Victoria’s social housing pool grew by just 74 units in the four years to June 30, 2022, while the social housing waitlist blew out by 45 percent in the same period – to more than 64,000 households.

Most new social housing developments are quite complicated collaborations, says Raynor, between a not-for-profit and local council and sometimes the state government, with community groups initiating them at times as well. Increasingly, state governments are shifting social-housing responsibility to the community housing sector, selling off run down public housing to the not-for-profits or transferring management rights to them. Community housing providers (which can charge up to 30 per cent of a tenant’s income in rent) have access to private finance and say they can do

the job more efficiently, but there are concerns that a more partnership-based model can lead to commercial values trumping social ones.

Raynor says residents in community housing have historically had different tenancy rights to those in public housing, and sometimes pay more on rent (because public housing rent is capped at 25 per cent of income). A focus on mixed-tenure developments, where people in social housing live alongside owner-occupiers and private renters, can also encourage agencies to cherry-pick “acceptable” tenants.² “The challenge with the growth of the community housing sector,” says Raynor, “is that it encourages organisations to be entrepreneurial.

1 <https://theconversation.com/the-many-faces-of-social-housing-home-to-1-in-10-australians-133436>

2 <https://link.springer.com/article/10.1007/s10901-021-09836-x>

It makes it easier not to take the most vulnerable person on the social housing list.”

For the recently completed pilot of its Older Women’s Housing Project, Women’s Property Initiatives (WPI) had to think laterally. The community housing provider places older women in social housing as well, but saw a need among over-55s who were on low incomes with modest savings: they had too much to qualify for social housing, but not enough to get a mortgage or buy their own home, so they ended up stuck in the private rental market, watching their money drain away and falling into poverty. “They were feeling incredibly insecure: ‘Where am I going to be able to move next?’” says WPI CEO Jeanette Large. “Knowing that where you are is where you can stay as you age, is really important.”

For the development of four architect-designed townhouses in Melbourne’s Beaconsfield, Large says WPI toyed with a shared-equity model but couldn’t make it financially stack up, so the not-for-profit decided on a new approach: a woman invests AU\$150,000 to secure a home and pays 30 per cent of her income in rent, while WPI covers maintenance costs, rates and building insurance. “When the woman needs or wants to move on, she gets the full amount she’s invested back, plus interest – the Reserve Bank rate and a bit more,” explains Large, who has discussed with the state government how it might be able to tweak the current shared-equity model to accommodate older women. The government’s models, she explains, are focused on younger people and based on smaller deposits, whereas older women can put in more money upfront than younger people but can’t continue to contribute.

Funded by Lord Mayor’s Charitable Foundation, Gandel Foundation, Homes for Homes and the Mercy Foundation, with a view to expanding the project, the Beaconsfield development was designed by Melbourne architects Studio Bright with older women front of mind. Each of the four L-shaped units has an elevated sloped ceiling over the living room to create a sense of space, and

the floorplan can be reconfigured, so the additional living/study space can be closed off, for example, to become a second bedroom for a caregiver.

Older women have specific design needs – something architects Sophie Dyring and Samantha Donnelly have researched in depth via interviews with single women over 45 living in social housing in suburban Melbourne. In 2022, in *A Design Guide for Older Women’s Housing*, they released their findings, including some surprises: “As designers, we always say it’s good to have a communal garden,” says Donnelly, a PhD candidate at Monash University’s YXX Lab, “but a lot of them said, ‘No, the garden can cause conflicts because there are people who take over and people who don’t look after it’, and some women are simply not gardeners, so the communal spaces we impose on women aren’t necessarily what they want.”

Accessibility and safety, though, are paramount: “Generally speaking, they like to be close to people, but not too close,” says Dyring, director of Schored Projects, which designs mostly social and affordable housing. “The majority liked being in a townhouse or an apartment where they had neighbours but didn’t necessarily have to engage with them. All the women we interviewed had had some sort of violence in their backgrounds, so the idea of a stand-alone property where no one could hear you scream was not favoured by many of them.”

A few years ago, Dyring designed WPI’s Coburg Townhouses, which were built on land the community housing provider had bought from the Moreland City Council with philanthropic donations. The council sold the block in Melbourne’s north, which was by the railway line, with the expectation that all the front doors of the seven townhouses would be off the bike path. “We had to fight back on that,” recalls Dyring, “because if you’re a 75-year-old woman accessing your front door off a bike path, that’s just asking for trouble. Safety is a big issue.”

Trauma-informed design is important, too: “A messy house can be triggering for a lot of women who’ve

come out of violent homes, so things like providing a range of storage options can alleviate that,” says Donnelly. “And Sophie’s palette is very neutral and calm.”

Extra space was valued by most of the women interviewed, but for different reasons: many were studying, while others wanted it for exercise, crafting or socialising in a more culturally appropriate way. “One lady of Egyptian background said she would have loved an additional, half-bedroom-size space where she and her friends could sit on the floor,” says Dyring, “rather than in the living room where she has a couch, because it’s not how they tend to socialise together.”

For social housing projects, Dyring works on tight budgets but is careful to add “moments of luxury,” such as timber detailing, loop-pile carpet and pendant lighting. “Certain decisions can give you a lot of bang for your buck,” she says, “in making that space feel warm, inviting and comfortable.”

Most importantly, to avoid stigma, the properties must not look like social housing: “Commission housing over the years has repeated certain elements,” she says, “so you avoid anything that looks remotely like those – certain colours or those awful pool fences.”

In Melbourne’s St Albans, amid a row of tired brick homes, Housing Choices Australia’s recently built three-storey apartment block is the most impressive property on the quiet suburban street. Housing Choices’ General Manager of Property Development, James Henry, says the organisation is exploring new ways of using land in middle ring suburbs to provide more, better quality, housing options in established neighbourhoods: “This project is about looking at new models for well-designed suburban infill developments rather than building further and further out. Instead of one house, or a series of low-rise units, this is an alternative that provides high-quality accommodation and high amenity for a greater number of people.”

Designed by NMBW Architecture Studio in collaboration with Monash Urban Lab, the St Albans building is wrapped in a skin of corrugated

AUSTRALIAN
STATISTICS

OLDER WOMEN

7300
HOMELESS
WOMEN AGED 55+

in 2021, that’s a...

6.7%
INCREASE
FROM 2016

405K
WOMEN AGED 45+
A HOMELESS RISK

RENTAL
AFFORDABILITY

0.4%
OF RENTALS
ARE AFFORDABLE

in Australia for a single person
on the aged pension

380K
WOMEN
PRIVATELY RENT

...a 75% increase in
the decade to 2021

“If everyone has their fundamental needs met, they’re more likely to become productive citizens of society rather than welfare-dependent ...and that’s in everybody’s interests.”

Robert Pradolin

Zincalume to conceal the usual downpipes and paraphernalia of affordable construction. With step-free concrete floors, movable walls and spacious lift lobbies, Henry says each of the seven adaptable apartments can be used for specialist disability accommodation: “They can adapt to people and their needs – the only fixed elements are the bathrooms and kitchens. As well as catering for ageing in place, this design allows a range of residents to live here: an older woman on her own, a person with disability, or a small family could all configure this space to suit.”

Asked for model examples of social housing for at-risk older women, the University of Melbourne’s Raynor points to the under construction AU\$10 million Elders Village for Aboriginal people south of Adelaide, thought to be the first culturally sensitive development of its type. A partnership between native title holders, the state government, community organisations and a federal government entity, the village of 40 disability-friendly homes will be close to culturally significant Warriparinga and feature outdoor gathering spaces, including a fire pit near the Sturt River.

In Queensland, the Brisbane Housing Company (BHC) has developed a range of options for older women, in both mixed-tenure and dedicated retirement complexes. One of the biggest community housing providers in the country, BHC can build larger developments and target a broader spectrum of the population.

“There’s absolutely an argument that social housing should be only for the most vulnerable, but I [think], let’s just get scale and build as much as we can as fast as we can – and if that means cross-subsidising with higher-income households, that’s not necessarily a bad thing,” says Raynor.

Rhonda Stewart, who lives in a WPI unit in a mixed-tenure building in Melbourne’s Brunswick, says her neighbours had no idea there was social housing in the block. “That’s how it should be,” says the 66-year-old musician, who has experienced homelessness. “People think of the government-housing model where everybody is put in together and you get social problems. People tar us all with the same brush.”

Opinions about delivery may differ, but there is a screaming consensus among the experts: a hefty public investment in more social housing is essential. “A lot of energy, effort, time and innovation goes into making these bespoke, one-off solutions occur, and it’s great that they’re happening, but it’s tinkering at the edges of a problem that’s massive,” says Raynor. “We’re producing 100 homes here, 1000 homes there, and we need to be providing in the tens of thousands. It’s about scale.”

Much can be learnt from Finland, which has almost eradicated homelessness over the past 15 years with its “Housing First” approach, placing people in immediate, permanent housing rather than temporary accommodation. The idea is that someone’s personal issues are best dealt with in a stable home. Finland owes its success to a well-resourced national strategy and enduring cross-party political support, with the government funding thousands of new rental units. There are now almost no rough sleepers in Finland, and annual taxpayer savings have been estimated at 9600-15,000 euros per person.

In Australia, besides a one-off, post-GFC boost, federal social housing funding has been on a downhill slide for decades. When this publication was going to print, however, the federal Labor government was trying to push

its Housing Australia Future Fund Bill through parliament. The fund would invest AU\$10 billion and then spend the earnings, up to AU\$500 million a year, on social and affordable housing projects. Prime Minister Anthony Albanese has promised to build 30,000 affordable homes over the next five years, with 4000 allocated to women and children escaping domestic violence, and older women. The Coalition has labelled the scheme an “accounting trick” to keep the budget technically in check, while the Greens want direct investment in housing (rather than a “\$10 billion gamble on the stock market”), rent caps or freezes, and a doubling of commonwealth rent assistance.

If altruism isn’t enough motivation for politicians, Robert Pradolin is hoping that economic self-interest will be. Armed with more than 35 years’ experience in the property industry – including the redevelopment of Carlton’s public housing precinct, a public-private partnership – Pradolin founded Housing All Australians (HAA) in 2019 to look at homelessness “through a commercial lens” and to convince taxpayers that solving the housing crisis makes good financial sense.

The 2022 cost-benefit analysis report HAA commissioned, *Give Me Shelter: The long-term costs of underproviding social and affordable housing*, estimates that failure to act would, by 2025, reach an annual cost of AU\$25 billion, and “create an intergenerational economic and social time bomb”, with the costs of managing mental and physical health, family violence, policing, justice, and long-term welfare dependency exploding. It presents a strong business case for mitigating that cost – for every AU\$1 invested in more housing, we save AU\$2.

“Until it becomes a voting issue, the politicians have told me quite bluntly we’re just going to get lip service,” says Pradolin. “Our super funds have billions of dollars invested in housing Americans and effectively zero in Australia.” Super funds Pradolin has spoken to say they want to invest, but the returns on Australian residential property are just too low

to justify the investment.

A 2021 report by Chris Leptos, who led an independent review into the government’s National Housing Finance and Investment Corporation Act, warns that another AU\$290 billion over the next 20 years is needed to meet the demand for social and affordable housing. The shortfall can’t be fixed without the private sector, Pradolin argues, but there has to be something in it for them. That means government subsidies or “planning uplift”, allowing denser or more valuable developments to be used to offset the additional cost. “If we just top up the uneconomic bit, private-sector capital will flow to address the problem,” he says. “Organisations have to make a profit ... It does not mean that they do not care about vulnerable Australians. HAA has become the vehicle for private-sector organisations and individuals that have always wanted to help, but never knew how to do it.”

Noting the media focus on homeless older women, HAA has targeted the demographic for its Melbourne pop-up shelters, repurposing (for short-term use) two empty buildings awaiting redevelopment. “From a marketing perspective and getting the issue on the agenda, everyone’s got a sister, mum or daughter and this could be them,” says Pradolin. The charity’s first pop-up, South Melbourne’s The Lakehouse – a converted residential aged-care home – opened in 2018 and has provided temporary crisis accommodation to more than 100 older women, with support services from YWCA. Last year, HAA restored a vacant Salvation Army house in Box Hill to create The Gardenhouse refuge, with six separate bedrooms and a shared kitchen. “We transformed it into, effectively, a luxury home,” says Pradolin. “That’s the dignity the private sector can offer.” HAA is also developing 14 self-contained rooms in an unused Fremantle heritage house for Uniting WA and is discussing similar projects in Sydney, Brisbane, and Adelaide. HAA’s private-sector partners donate the labour and materials to refurbish the buildings, then hand

them over to not-for-profits to look after the residents. For the companies involved, the pop-ups are a PR boon, says Pradolin, but corporate philanthropy can’t fix the housing shortage. “The affordable housing end is where the private sector can play significantly,” he says, “but the pop-ups ... show government the private sector can act without needing to wait for them. It’s a demonstration project.”

Ultimately, he says, social and affordable housing needs to be seen as economic infrastructure: “If everyone has their fundamental needs met, they’re more likely to become productive citizens of society rather than welfare-dependent... and that’s in everybody’s interests.” WPI’s Large agrees: “Some homeless people need intensive support, but they’re the minority – a lot of people just need social and affordable housing to get on with their lives. Yes, it’s a big investment upfront, but it’s a cost-saver in the long run, and it’s contributing to the sort of society we want, where people are

happy and content and contributing.”

A fundamental problem, however, is that housing is an investment asset, and no political party wins an election promising to lower the value of a voter’s main asset. In Europe, housing is more affordable, more a commodity; in Australia, the obsession with home ownership has blinded governments to the need for social housing, while home ownership is increasingly out of reach.

Housing for the Aged Action Group’s York has a laundry list of actions she’d like governments to take. “As long as there are things like capital gains [tax breaks] and negative gearing, housing is going to be an investment and not a human right,” she says, “so we need to change the tax laws. We need more public housing and there needs to be things like inclusionary zoning (see following page), and we need to change the rental laws so they’re more secure.”

For most people, a home is way more than an investment. Ask Linda, who has recovered from cancer and

now lives in the heart of Melbourne.

A few years ago, community housing organisation Housing Choices Australia offered her a unit in an art deco building, where she pays 25 per cent of her government benefit in rent and receives support services from Wintringham.³ Linda remembers weeping with relief the first time she saw the modest one-bedroom apartment: “I thought, oh my god, I have my own bathroom, my own living area, my own kitchen!” Finally, she could recover from her months of homelessness. She made friends among the other over-50s and joined the building’s recreation program, visiting beaches and art galleries. Best of all, she could afford simple pleasures and envision a happier future. “I had the money to actually go to a cafe and read a book,” says Linda. “I thought, maybe things will get better. It gave me hope.” — ●

³ This HCA project was supported by a Victorian Property Fund grant and an Australian Research Council Linkage grant.

* BELOW: Republished with permission from *A design guide for older women’s housing* by Sophie Dyring, Director, Schored Projects, Architecture and Landscape, and Samantha Donnelly, PhD candidate, XYX Lab, Monash University.

The design guide forms part of: *Unequivocal Women’s Housing: A post-occupancy study of housing types for women over 45 at risk of homelessness in suburban Melbourne*, a research project funded by the Lord Mayor’s Charitable Foundation.

Design guidelines for older women’s housing.*



NOISE

Three types of noise were identified: other residents, people outside, machinery/vehicles. Being able to control noise is important for wellbeing.



COMFORT

For older women, comfort is affected by physical and mental states of wellbeing and security, as well as external factors including noise, lighting, temperature, humidity, and ergonomics.



PERSONALISATION

Older women value the ability to create a sense of home, for example by adding furniture, curtains, landscaping, personal items, or colours.



CONNECTION

For older women, social interaction with people and connection to nature and the local environment is important to create a sense of belonging.



PRIVACY

For older women, having personal space and the ability to control when they interact is vital to their sense of wellbeing and safety.



INDEPENDENCE

The ability of an older woman to care for herself depends on her physical, financial, and mental wellbeing.



SECURITY

For older women, being able to control territorial boundaries, for themselves, their children or grandchildren, and pets, is a primary concern.



01 A BEDROOM AT HOUSING ALL AUSTRALIANS’ THE GARDENHOUSE IN BOX HILL, VICTORIA.

02 & 03 INTERIOR AND EXTERIOR OF HOUSING CHOICES AUSTRALIA’S ST ALBANS, VICTORIA, DEVELOPMENT DESIGNED BY NMBW ARCHITECTURE STUDIO AND MONASH URBAN LAB.

04 WPI’S DEVELOPMENT DESIGNED BY SCHORED PROJECTS IN COBURG, VICTORIA.

05 HOUSING CHOICES AUSTRALIA’S SPENCE ON LIGHT BUILDING IN ADELAIDE, SOUTH AUSTRALIA.

Housing ideas for older women

Tackling this issue will take a multi-pronged approach, with no one-size-fits-all solution.

HOME SHARING

At the micro level, home sharing has been touted as a cost-effective way to tackle homelessness and social isolation among older women. Programs like HomeShare, run by Sydney not-for-profit Holdsworth Community, match seniors with people who are after affordable housing; the new arrival gets cheap rent, while the senior gets companionship and help around the house. “The biggest barrier is fear that the person moving in is not someone you want to live with,” says the University of Melbourne’s Raynor. “There’s quite a lot of push-back, but discussions about ways to support it at a local level are popping up. We should be pushing further in that direction.”

GRANNY FLATS

To help address the housing shortage, the 2021 Inquiry into Homelessness in Australia recommended that local governments ease restrictions on secondary dwellings, better known as “granny flats”. In Victoria, for example, the person in the unit has to be dependent on the resident in the main dwelling, whereas regulation in NSW is more flexible and the approval process quicker; in 2018, 6065 granny flats were built in NSW versus 166 in Victoria. “Reducing the restrictions in Sydney has had a big impact on affordable housing provision,” says Raynor. HAAG’s York, however, cautions that older women are vulnerable living on someone else’s land: “It’s all good until the landowner wants to kick you out, so you need security of tenure as well as affordability.”

TINY HOUSING

In 2019, the first tenants moved into the Harris Transportable Housing Project in Melbourne’s inner-west – 57 tiny homes on nine parcels of vacant VicRoads land in Footscray and Maidstone. A partnership between community organisation Launch Housing and philanthropists Geoff and Brad Harris, of Harris Capital, with funding from the Victorian Property Fund, the development has targeted those experiencing chronic homelessness, including older women; the 3.6m x 11m prefabricated homes, designed by Schored Projects’ Dyring, are pet-friendly with six-star energy ratings. Critics question tiny housing’s long-term suitability for older women – “People living with dignity need a space they can invite friends and family into,” says WPI’s Large, “and in some tiny houses you need to climb up a ladder to get to your bed or storage” – but Dyring reasons that a host of solutions are needed to meet different needs.



CO-HOUSING

The UK’s first senior co-housing community – New Ground in North London, a complex of 25 apartments (eight of them social housing) for women over 50 – took nearly two decades to become a reality in 2016. The WINC cooperative is hoping it won’t be as tortuous a journey before it breaks ground on its proposed co-housing village in central Victoria’s Daylesford. The group of mostly lesbian women, aged 50 to 75, is keen to foster a sense of belonging in their community of up to 30 self-contained homes (at least four of them social housing) positioned around a commonhouse. Co-housing projects, however, often involve red tape and financing hurdles. “It can take 10 years from idea to delivery,” says Raynor. “But it’s a beautiful example of women coming together to make it happen for themselves.”

ADAPTIVE REUSE

There are countless abandoned buildings and, in recent decades, factories, hotels and warehouses have been increasingly transformed into affordable housing. In San Francisco, for example, Richardson Hall was once a teacher-training college and is now a seniors’ complex, with 40 units of affordable housing, office space and retail; the original windows of the 1924 building were kept and the exterior stucco restored. According to Monash’s Donnelly, Chinese siheyuan courtyard housing could also serve as a model for adapting empty buildings for at-risk older women, with private living spaces organised around communal areas. The quadrangle-style layout would allow women to live independently but together, while the courtyards would provide space for gardening and socialising. The benefits of recycling an existing building, she adds, are three-fold: it is cheaper, better for the environment and preserves the “collective memory of a place.”

MANDATORY INCLUSIONARY ZONING

Well-established across the US and UK, mandatory inclusionary zoning (MIZ) – a policy where a certain percentage of social and affordable housing must be included in all new housing developments – could result in 160,000 more affordable homes by 2036 in Brisbane, Melbourne and Sydney alone, according to Constellation Project modelling. MIZ has been tried and tested at a local level for more than 20 years, but has not been applied nationally. “What happens at the moment is one-off negotiations, which sometimes lead to a small amount of affordable housing but in a very convoluted way,” says Raynor. “And they’re totally opaque.” Adds York: “It shouldn’t be one or two of the crappy apartments that are small, pokey and have no view, and not affordable anyway – [at the moment] it can be 80 per cent of market rent. So there needs to be stronger guidelines.”

AFFORDABLE HOUSING TRUSTS

Establishing affordable housing trusts is becoming increasingly common among metropolitan Melbourne councils, such as Hobsons Bay. Raynor would like to see the funds in regional areas too, to capitalise, for example, on renewable energy projects in north-eastern Victoria. “As part of these projects, big companies need to provide evidence that they’re not ruining the housing markets they’re going into – they have an obligation to provide some level of contribution,” she says. “If I was in the local council, I’d be setting up a housing trust, a system that means every time a proponent comes through the planning system, there’s an answer in your hand as to how they can contribute to your community and where they can put their money. It’s an amazing opportunity.”

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CHAPTER 5
Inclusive by design

- Older women and homelessness*
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02, 03 eter Bennetts
04 Rory Gardiner
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