



Affordable Housing for Older People - A Literature Review

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Introduction

Aged and community care is provided to older people and young people with disabilities in:

- Their own homes (privately owned or rented – including retirement villages); and
- A supported accommodation environment, such as residential aged care.

This paper is mainly about the first of these but aged care providers are already involved in providing housing and/or supporting individuals' housing choices. As we begin to find new ways of providing support to people, the range of housing options and choices will become an even more integral component of our service planning and delivery.

In recognition of this, ACSA has begun to explore housing issues. As an industry, and as individual service providers, we need to be better informed about housing if we are to continue to meet the challenges and changing nature of care provision in the 21st century.

This paper does not claim to cover all issues around affordable housing. In particular, affordable housing for indigenous people and culturally and linguistically diverse communities are not specifically addressed. This is an area that will require ACSA to undertake further work in the future.

This paper is the first in a series exploring housing issues and focuses on affordable housing. A future paper – on adaptable and accessible housing – is planned for early 2005.

The Purpose of this Paper

This paper looks at the major issues surrounding availability of affordable housing, including its causes and effects, for older people.

This paper:

- scopes the issues around affordable housing;
- identifies areas in which ACSA could undertake development work for industry;
- includes a resource guide including organisations that address various housing provision issues; and
- highlights additional reading on the topic.

Aged & Community Services Australia would appreciate your views and comments. If you wish to provide feedback on this paper and the issues raised, please send via email, fax or post, before 30th November 2004 to:

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Affordable Housing for Older People

The Home:

The home has special significance for older people. This fact is highlighted in the results of a study undertaken for a Ministerial Advisory Council on Housing¹ in order to understand the importance of housing and neighbourhood in coming to terms with ageing and frailty in old age. Home is a familiar place, in a familiar location where older people know others and feel in control of their lives. Other studies examining older peoples' preferences for housing have found that the majority wish to stay in their current home, or if they had to move, at least remain within their current suburb, in a familiar social environment.²

The health and well being of older people is intrinsically linked to housing and can be influenced by many factors including, "the type of housing tenure, the location of the home in relation to neighbours and access to services, the design of the home, the ability to maintain it and the level of financial resources."³ This is supported by extensive qualitative research that has identified direct links between unmet housing needs and poor health.⁴ It has been argued however, that further quantitative research needs to be undertaken to ascertain the direct health costs of inadequate housing.⁵

The current Federal Government policy of ageing in place, which (among other objectives) encourages older people to remain living independently in their own home and aims to prevent premature admission to residential care, is dependent upon the appropriateness of housing arrangements and the availability of the support services needed. However, as Lesley Guster argues, the objectives of this policy are not being met due to "a lack of choice in available housing options, difficulties in accessing support services and the limited linking of housing with other services."⁶

The appropriateness of housing for meeting the needs of people as they grow older thus involves a range of issues including, affordability, locational proximity to services, amenities and networks as well as housing design and facilities in the home that can be adapted to meet the changing physical needs of people as they age.⁷

¹ B Davison, H Kendig, F Stephens, and V Merrill, *It's my place: older people talk about their homes*, Australian Government Publishing Service, Canberra, 1993.

² M.A. Groves and V.F. Wilson, "To move or not to move? Factors influencing the housing choice of elderly persons," *Journal of Housing for the Elderly* 10, 1992.

³ Lesley Guster, "Housing Options for Older People: A Discussion Paper," prepared for The Older Person's Housing Advisory Network (OPHAN) and Shelter SA, November 2002, p.4.

⁴ see Dr Peter Phibbs, "The Social and Economic Impacts of Unmet Housing Needs," Queensland Government Department of Housing, Occasional Paper 4, p.6.

⁵ Ibid.

⁶ Guster, above note 3.

⁷ Bruce Judd, Kay Kavanagh, Alan Morris and Yuvisthi Naidoo, "Housing Options and Independent Living: Sustainable Outcomes for Older People who are Homeless" for the Australian Housing and Urban Research Institute (AHURI), University of NSW-University Western Sydney Research Centre, August 2003, p.12.

The International Context:

In discussing affordable housing, recent Australian literature has turned to the discourse of international human rights.⁸ It is argued that by doing so, public policy discussion is infused with “a degree of moral authority and legal scrutiny and accountability.”⁹ Access to an adequate standard of living, which includes adequate housing, is a basic human right as enshrined in the United Nations International Covenant on Economic, Social and Cultural Rights, to which Australia is a party.¹⁰ While lack of adequate housing is a major problem in developing countries, “significant problems of homelessness and inadequate housing also exist in some of the most economically developed societies.”¹¹

Adequate housing (as defined under the Covenant) is characterised by a legal security of tenure, the availability of services, materials, facilities and infrastructure, affordability, habitability, accessibility, location and cultural adequacy. It is also recognised that in terms of affordability, “personal or household financial costs associated with housing should be at such a level that the attainment and satisfaction of other basic needs are not threatened or compromised.”

The Australian Situation:

Australia has been experiencing a property boom for several years now, with property prices soaring, particularly in the major metropolitan areas, and borrowing exceeding previous records. Many households are paying more than 30% of household income on housing costs, a condition identified as “housing stress.”¹² Rising house prices are occurring alongside an affordability crisis where the market is characterised by an “increasing mismatch between housing needs and housing outcomes, resulting in both over and under-crowding and rising short-term and chronic homelessness.”¹³

There is a falling stock of low-rent dwellings, particularly in capital cities and increasing social segregation “expressed spatially in the creation of homogenous enclaves of rich and poor residents in metropolitan areas.”¹⁴ Since 1996, house prices and rents have risen faster than the incomes of low-income households (especially in Sydney and Melbourne). By mid 2000, low-income households could not afford to rent or buy the standard three bedroom house in virtually any area of Sydney or Melbourne.¹⁵

This has implications for current and future generations of older people and their access to housing.

⁸ See *Parity: Homelessness, Human Rights and the Law*, Vol 17 (1), February 2004.

⁹ *Ibid.*

¹⁰ However, being a party to the Covenant does not immediately confer directly enforceable legal rights.

¹¹ UNESCO, International Covenant on Economic, Social and Cultural Rights, *General Comment 4*.

¹² Australian Bureau of Statistics, *Housing Occupancy and Costs, Australia – Main Features*, Cat No 4130.0.55.001, 2004.

¹³ Mike Berry “Affordable Housing Project Background Paper,” prepared for the Brotherhood of St Laurence

¹⁴ *Ibid.*

¹⁵ *Ibid.*

Older People and Housing

Housing Options:

There are a variety of housing options available. These can include home purchase, short, medium and long term rental, boarding houses, public, social and community housing. In Australia, older people also access other forms of accommodation including residential care, retirement villages, independent living units (ILUs) and serviced apartments.

However, not all of these options are appropriate for older people, and even if they were, older people may not have the ability to access or afford these options. Studies have demonstrated that there is actually a lack of choice when it comes to housing options for older Australians and in some instances, many vulnerable older people are not receiving the level of assistance they require.¹⁶ Following is a discussion of a variety of forms of tenure that are most common in Australia.

Older Homeowners:

There is a high level of home ownership amongst older people (69%¹⁷). Government policy of ageing in place reflects this fact and housing and support options available to older people are primarily linked to this high level of home ownership.¹⁸ Support options include help to stay in the home or moving to a smaller or more convenient home.¹⁹ However, these options are not readily available to non-home owners. Indeed, they presuppose that the person already has a home.²⁰

Furthermore, although it is generally thought that most older people want to remain in their own home, “most is not all, and the view of the minority, particularly those who do not own a home, is rarely heard.”²¹ Anna Howe argues that this and other characteristics of older people’s housing such as flexible housing, houses as assets to pay for care, and the blurring of the boundaries between housing and care services, must be reconciled if reasonable policy options are to be developed for housing an older Australia. At the same time, any developments must also consider other policy concerns such as the intergenerational transfer of housing assets.

Importantly, older people’s housing situation is “of interest to policy because of mismatches between the housing they occupy and their housing need.”²² It is the extent and nature of these mismatches that can vary widely and Howe proposes a framework based on two basic dimensions of this variation: the *need* to make a change in the present housing situation and the *capacity* to do so. This enables the development of a matrix, with levels of need and

¹⁶ David Faulkner, “Linkages among housing assistance, residential (re)location and use of community health and social care among old-old adults” AHURI Positioning Paper, 2001, p. 19.

¹⁷ AHURI, “Housing futures in an ageing Australia,” AHURI Research & Policy Bulletin, Issue 43, May 2004.

¹⁸ Hal Kendig and Max Neutze, “Housing Implications of Population Ageing in Australia,” *Policy Implications of Ageing: Housing and Population Ageing*, Canberra, 1999.

¹⁹ CDSS, *Home & Residence Choices for Older People*, Department of Social Security, Canberra, 1996 and CDFACS, *Home and Residence Choices for Older People*. Department of Family and Community Services, Canberra, 1999.

²⁰ P.L Wilson, and H Scott, *Housing choices for older Australians*. Council for the Ageing (Australia) supported by the Commonwealth Department of Housing and Regional Development, Melbourne, 1995.

²¹ Anna Howe, “Housing an Older Australia: More of the Same or Something Different?” Keynote address to the *Housing Futures in an Ageing Australia Conference*, Melbourne, November 2003, p. 6.

²² *Ibid*, p10.

capacity to change on different axes. For Howe, the highest priority is those people who have urgent housing needs but low capacity to adjust their housing.

Use of Housing Assets:

The high level of home ownership among older Australians has major policy implications and a number of commentators, have argued for differing ways to use housing assets. Importantly for Howe, the great attachment that people feel for their home means that whatever changes older home owners are making in the forms of housing they occupy, “they are very reluctant to make moves that mean relinquishing the control that ownership confers over their housing.”²³ At the same time, in referring to her framework, Howe suggests that the large proportion who do own their own home tend to have the least need or inclination to adjust their housing, despite having the capacity. This means that to tempt older homeowners to make adjustments to their housing, they will need a form of tenure that offers protection of their equity. Policy considerations must also take into account geographic diversity, the full extent of ownership and the dynamics of moves made by older people without changing tenure.

Howe also argues for the possible introduction of a type of reverse mortgage that to some extent represents “a form of estate tax or death duty.” Australia is the only OECD country that does not have death duties or estate taxes. This was originally one of the policy measures aimed at increasing home ownership in Australia. Howe argues that as many in the population will at some time access residential care, “it might be proposed that such taxes should be extended to the whole population, whether as a hypothecated tax linked to funding of aged care or to contribute to general revenue.”²⁴

Older Private Renters:

It has been illustrated that home ownership, especially when one is aged, can make a substantial difference between poverty and a decent standard of living. Relative to this, it is argued that in Australia older homeowners receive favourable treatment through income support and tax policies.²⁵ Public renters also benefit from income support policies that are intended to minimise their exposure to poverty. However, private renters receive comparably much less income support, placing them at risk of continual poverty and homelessness.²⁶

Older non-home owners on a fixed low income have limited choices if they want to move to accommodation more suited to their needs. Given the decreasing affordability of rent levels in the private rental market and the increasing cost of dwellings for purchase, particularly in major capital cities, appropriate housing options for older people on fixed low incomes are extremely restricted.²⁷ Even in some rural areas the demand for rental housing has increased faster than supply, thereby pushing up prices.²⁸

²³ Ibid, p.12.

²⁴ Ibid, p 21.

²⁵ See Hal Kendig, “Ageing and Housing Policies” in Kendig, H. and McCallum, J. (eds.) *Grey Policy: Australian policies for an Ageing Society*, Allen and Unwin, Sydney, 1990.

²⁶ Ibid.

²⁷ B Lipmann, “New causes and triggers of homelessness among older people,” *There's No Place Like Home - 2nd National Conference on Homelessness*, Council to Homeless Persons, Melbourne, 1999.

²⁸ A Beer, “Affordable rental housing in rural Australia?” *Parity*, 15(6), 2002, pp. 8-9.

Security of tenure, is also a problem for private renters,²⁹ with legislation governing residential housing progressively giving less security to older people in this situation over the past decade or so. Mechanisms, such as the various jurisdictional tribunals that deal with tenant/landlord issues can be both time consuming and place demands on emotional well being and hence are not the most ideal avenue for older people to resolve disputes.

Additionally, private renters are rarely in a position to adapt their housing to suit their needs. This has been highlighted by the difficulties reported by service providers of obtaining agreement from landlords to make adjustments to private rental premises.³⁰ The necessity of altering or adapting the home setting to suit older people's needs and the needs of their carers, both formal and informal can often be compromised by their tenure. In these situations, older people will either be forced to look around for alternative affordable options or remain where they are in accommodation that is inappropriate for their needs and as such, potentially detrimental to their health and well-being.

Older Renters in Public Housing:

There has been a massive decline in public housing stock over recent years,³¹ and this is partly a result of decreased funding both at State and Federal level. In the past, public housing has provided people with an affordable alternative to private rental accommodation, with approximately 5%³² of older people living in publicly funded housing.

The decline in funding of public housing has not simply affected supply. Evidence suggests that public housing stock is not receiving proper maintenance let alone upgrades and hence, much of the stock is either old and outdated or even in disrepair.³³ For many older people, public housing can be inadequate in meeting their needs, particularly older stock that is not designed appropriately for people as they age. Furthermore, similar problems to private renters exist in that it is difficult to adapt and upgrade the accommodation to suit their needs as well as those of their carers. One study found that whilst public housing provides financial and physical security, and social integration for older people who have experienced a lifetime of disadvantage, for low mobility residents, there is limited assistance with daily living tasks, and the vast majority residents live alone.³⁴

Older Homeless People:

Judd et al have stated that “pathways into homelessness are individually heterogeneous, that they are the culmination of multiple interacting factors” and to be understood, it is necessary to look at broader socio-economic structural factors as well as individual circumstances, which can vary widely.³⁵ For these authors, issues of social isolation; residential instability and transience; and, service under-utilisation or unawareness, exacerbate the disadvantage of older homeless people, along with the increasing effects of frailty and age.

²⁹ Guster, above, note 3, p. 4.

³⁰ Judd et al, above, note 7.

³¹ AHURI, “Housing futures in an ageing Australia,” AHURI Research & Policy Bulletin, Issue 43, May 2004.

³² Ibid.

³³ Owen Donald, “National Housing Policy Project,” AHURI Research & Policy Bulletin, Issue 3, August 2001.

³⁴ Brooke, Davidson and Kendig, “Support Needs of Older People in High Rise Public Housing,” 1998.

³⁵ Judd et al, above, note 7.

In order to increase the chances of resettling homeless older people with complex needs, there is a need for appropriate support. For Lipmann, *equitable access* to aged care accommodation and support options is required,³⁶ whilst Judd et al have identified an alternative yet complementary approach in the literature of “a multi-service ‘linked pathway’ for progressive resettlement.”³⁷

In summary, the literature is very clear that homelessness for older people goes beyond a lack of available housing. As Judd et al have written however, “access to affordable and stable housing is fundamental to both preventing and addressing homelessness.”³⁸ And for housing to be sustainable for people who have aged care needs, it must be linked to appropriate support. Although some preliminary studies have been undertaken, there remain many questions on which models of accommodation and support will meet the needs of homeless older people.

In Summary:

Available literature on housing choices for older people is still developing. For socially and economically disadvantaged people, options are limited, in particular due to the long public housing waiting lists and a concomitant shortage of affordable private rental accommodation.³⁹ As a number of authors have indicated, these conditions increase the possibility of older people living in unsatisfactory accommodation or homeless shelters.⁴⁰ Additionally, Judd et al reinforce the need for sensitivity to lifestyle preferences and emphasise that older homeless people are not a homogenous group. As such, their needs and preferences will differ and thus flexibility in housing and support responses – including consideration for cultural and ethnic differences – is very important.⁴¹

Affordable Housing Issues

Access to affordable housing is important in the integration and sustainability of communities and therefore contributes to the well-being of both the individual and society in general. There are numerous factors that influence the supply of and need for affordable housing which can be broadly categorised as: environmental and social circumstances; and, mental and physical changes. More generally, as people become older, their housing situation may become unsuitable.

Changing Circumstance:

Common factors that may cause older people to seek alternative housing include large blocks and gardens that are difficult to maintain or manage.⁴² Access difficulties may also arise in situations where an older person becomes frail and there are obstructions or inadequate access facilities such as steps, for example. Other challenges can include the design of the house, which may be less user-friendly and accessible for a person as they grow older. Making sure

³⁶ B Lipmann, 'What are the alternatives to night shelter accommodation for the frail and elderly?' *Homelessness in the Lucky Country 1996 - 2000: How will we meet the Challenge?* Council to Homeless Persons: Melbourne, 1996.

³⁷ Judd, above note 7, p.ii.

³⁸ Ibid.

³⁹ Judd et al, above note 7, p.10.

⁴⁰ Ibid and Kendig above, note 25.

⁴¹ Judd et al, above note 7, p. ii

⁴² Tasmania Department of Health and Human Services. *Developing the Affordable Housing Strategy for Australia: Considering People with Specific Needs*, September 2003.

that housing meets the needs of older people can reduce the risk of accidents such as falls and may in fact improve the overall quality of life and wellbeing of the individual.

Older people may be reluctant to move from a house to which they are emotionally and sentimentally attached. It may also be difficult for them to find more appropriate accommodation due to the impracticality of simply getting around to look at alternatives, let alone organising the buying and selling of property, dealing with real estate agents and other professionals involved in property purchase.⁴³ This problem may be exacerbated for widows who may be doing these things for the first time.⁴⁴ In addition, finding appropriate alternative accommodation can be challenging due to the actual physical structure of potential homes that are affordable.

The cost of advice and assistance can often be a barrier to finding affordable accommodation, with few alternative low cost options. Older people may turn to family for assistance in the matter of moving home, however, as the NSW Committee on Ageing has pointed out, “occasionally a conflict of interest may arise and financial exploitation may occur.”⁴⁵

Physical proximity to services also needs to be considered when addressing issues of affordable housing.⁴⁶ As physical mobility and agility declines, it is important that older people continue to be able to access health and other services, shopping and transport facilities, and support networks. This is compounded if the capacity to drive a motor vehicle is lost. Ensuring affordable housing options are available in close proximity to such services is an issue that will need to be addressed as the older population chooses to stay at home for as long as possible. This is particularly so for those in rural and remote areas where a higher proportion of the population is elderly than in metropolitan areas and larger cities. Preventing the loss of access to services and social networks may also reduce any significant detrimental impacts on health and wellbeing. Furthermore, such services need to be integrated to ensure that efficient and effective support is available.

In considering the preferences of older people, Jones et al have pointed out studies that indicate that those who choose to move house, “seek small scale, purpose built accommodation with support services available, located in familiar environments, close to facilities and transport.”⁴⁷ Strategies to improve the supply of affordable housing must take these considerations into account if there are to be successful outcomes for older people. In this regard, it is also worth noting that older people do not necessarily want to be involved in the management and control of co-operative housing options.⁴⁸

For many older people, the diminished income associated with retiring and ongoing housing costs, like rates and insurance or ongoing mortgage payments, may compromise access to other contributors to health and wellbeing such as electricity, gas and food.⁴⁹ This can be further exacerbated for private renters as they often end up paying higher housing costs than both public housing tenants and private home-owners. Older people are hit twice as hard

⁴³ Guster, above, note 3.

⁴⁴ NSW Committee on Ageing, “Where to live as we age – stay put or move? The housing choices of older home-owners in NSW: a scene setting paper”, July 2002, p.4.

⁴⁵ Ibid.

⁴⁶ Andrew Jones et al, “Rental Housing Provision for Low Income Older Australians,” AHURI Positioning Paper, April 2004, p.17.

⁴⁷ Ibid, p.19.

⁴⁸ Ibid.

⁴⁹ see Tasmania Department of Health and Human Services, “Developing the Affordable Housing Strategy for Australia: Considering People with Specific Needs,” September 2003.

because at the same time as their average income falls markedly with age they are also typically in receipt of lower incomes.⁵⁰

Developing Solutions

There are a variety of development options that have been put forward, many of which are still being debated, to address housing issues for older people. For example, there are arguments for better funding of public housing, which should result in better supply of affordable housing options. Other commentators argue for an increase in alternative government assistance such as Rent Assistance whilst others contend there should be better targeting of such payments. In any case, there are a variety of possibilities that need to be considered when looking at alternatives to address shortages in affordable housing.

Firstly, it is argued that public and private partnerships that encourage the provision of affordable housing for older people need to be developed.⁵¹ The decline in public housing means that the supply of affordable housing options is no longer the domain of government. Community based organisations are already active in housing provision. By building upon the programs and networks that the community sector has already established, a mix of public, community and private sector involvement may improve housing options and provide positive outcomes for stakeholders. New ways of thinking about the responsibility of housing supply, and further research into public and private partnerships needs to be undertaken.

Research into the development of innovative housing models and services is also required. Already, many innovative and successful models exist⁵² and the expansion of these would assist to increase the supply of housing options. The needs and preferences of older people must be considered as paramount in the development of affordable housing options, to ensure it is appropriate. As the charter of one consumer organisation states, “older tenants need to be recognised as valuable contributors to the development of legislation, policies and procedures on issues that affect them, and this participation needs to be recognised as a fundamental right resourced by government.”⁵³

Current and developing affordable housing options need to better integrate housing provision, community care and aged care support services. These services need to be available to older people who require them, in the place that they require them. Better integration in itself would assist in the provision of better, more responsive support services and enable the identification of individuals who need such services. This would include the identification of those who are not in the Home and Community Care (HACC) and Veterans’ Home Care (VHC) targeted population.

Further investigation into home equity loan or reverse mortgage schemes as well as the provision of information and advice to older people about the consequences of such loans is necessary for those older people who own their homes. However, research and development of innovative housing models and services for older people who do not own their own home and are on lower incomes is also required. For example, councils may consider ensuring that people on lower incomes are entitled to rebates on rates for example, to ensure the cost of

⁵⁰ Guster, above, note 3.

⁵¹ Carol Croce, “Directions for Action,” presented at the National Summit on Housing Affordability 27-29 June 2004.

⁵² NSW Committee on Ageing, above, note 44.

⁵³ Housing for the Aged Action Group Inc., “Older Tenants’ Housing Charter: Focussing on the Needs of Older Low Income Tenants,” November 2003, available at <http://www.oldertenants.org.au>, p.14.

remaining in their own home is affordable. Local councils that have not done so already, could also develop policies that ensure access to a range of affordable housing options.

Finally, many commentators have called for Federal, State and Local governments to take a whole-of-government approach to developing solutions to affordable housing.⁵⁴ Indeed, this may be integral in ensuring the efficacy of strategies to address affordable housing provision. In turn, providing access to affordable housing for older Australians contributes to the creation of sustainable communities. Whatever the outcomes, it is important that older people are involved and have adequate information and advice available about their housing options.

Conclusion

This paper has highlighted a range of affordable housing issues as well as the growing importance of these issues in the ongoing provision of care for older people. As an industry and as individual providers we need to consider and determine how we address these issues and ensure we are leaders in the provision of care and services to our clients. There are some possible actions we can take to begin addressing this issue.

Provider level action:

- Explore opportunities for new service options, including provision of/or links with housing.
- Seek partnerships with housing providers.

Industry level action:

- Research into, and sharing of, innovative service models.
- Provision of resources and support to providers.

⁵⁴ William Kirkby-Jones, Address to the National Summit – Housing Affordability, Canberra, August 2004.

AFFORDABLE HOUSING RESOURCES

This list of resources will assist those who are interested in affordable housing and want further information on the topic. It provides the names of relevant organisations, internet resources and other available reading for those wish to know more about affordable housing issues.

NATIONAL ORGANISATIONS

- Community Housing Federation Australia <http://www.chfa.com.au>
– the peak organisation representing community housing providers. The website includes a clearing house and internet resources.
- Australian Federation of Homelessness Organisations <http://afho.org.au>
- Australian Housing and Urban Research Institute <http://www.ahuri.edu.au>
- Australian Housing Information Network <http://www.ahin.infoxchange.net.au/>
- an initiative of Swinburne University and the InfoXchange with information about every aspect of housing.
- Australasian Housing Institute <http://www.housinginstitute.org.au>
– a professional body for individual practitioners in the social housing sector.
- The Abbeyfield Society <http://www.abbeyfield.org.au>
- Habitat for Humanity International <http://www.hfhaustralia.org.au/>
- aims to bring families and communities in need together with volunteers and resources to build decent affordable housing.
- National Shelter <http://www.shelter.net.au>
- a national peak housing organisation which aims to improve housing access, affordability, appropriateness, safety and security for people who are on low-incomes, or who face disadvantage in the housing system.
- National Community Housing Forum <http://www.nchf.org.au>
- Council to Homeless Persons 5th Floor, 140 Queen St - Phone: 03 9606 0766
E-mail: chp@chp.org.au
- Housing for the Aged Action Group <http://www.older tenants.org.au>

STATE ORGANISATIONS

Australian Capital Territory

- Coalition of Community Housing Organisations of the ACT (CCHOACT)
PO Box 2343
Canberra ACT 2601
Ph: 02 6232 5043
Fx: 02 6232 5048
E-mail: cchoact@cchoact

New South Wales

- Centre for Affordable Housing (CAH)
Telephone: 02 8753 8181
Facsimile: 02 8753 8188
Email: cah@housing.nsw.gov.au

The CAH has been established by NSW Government to build community support for affordable housing.

- NSW Federation of Housing Associations (NSWFHA) – supporting the growth of the community housing sector.
Ph: 02 9281 7144
E-mail: nswfha@communityhousing.org.au
Website: www.communityhousing.org.au/nswfha
- Association to Resource Co-operative Housing (ARCH)
Ph: 02 9361 6834
E-mail: arch@arch.asn.au
Website: www.arch.asn.au
- Churches Community Housing (CCH)
Ph: 02 9212 7455
E-mail: info@churcheshousing.org.au
Website: www.churcheshousing.org.au

Northern Territory

- Shelter Housing Policy Worker
NT Shelter
PO Box 1577
Nightcliff NT 0814
Ph: 08 8927 5600
Fx: 08 8927 5700
E-mail: ntshelter@bigpond.com

Queensland

- Queensland Community Housing Coalition (QCHC) - a peak organisation that represents community housing organisations, advocates for and resources the sector and works to build partnerships between the sector and all levels of government.
(Viability guides for community organisations are available)
<http://www.qchc.asn.au/>

South Australia

- South Australian Housing Trust – <http://www.housingtrust.sa.gov.au>
- SHELTER SA – <http://www.sheltersa.asn.au/>
Shelter SA is a peak housing organisation and advocates for improved housing outcomes for everyone.
- Seniors Information Service (SIS) – <http://www.seniors.asn.au/>
- South Australian Community Housing Authority – <http://www.sacha.sa.gov.au>
- Aboriginal Housing Authority – <http://www.service.sa.gov.au>

Tasmania

- Shelter Tasmania
Suite 21A Trafalgar Centre
108 Collins St
Hobart TAS 7001
Ph: 03 6224 5488
Fx: 03 6224 4388
E-mail: sheltas@southcom.com.au
Website: <http://shelertas.org.au>
- Tasmanian Co-operative Housing Development Society (TCHDS)
201 Strickland Cres
Cascade TAS 7004
Ph: 03 6223 5079

Victoria

- Infoxchange at <http://www.infoxchange.net.au> contains a special Housing and Homelessness Section
- Community Housing Information and Reference Services (CHIRS) – <http://chirs.infoxchange.net.au>
- Council to Homeless Persons – <http://www.chp.org.au>

Western Australia

- Community Housing Coalition of Western Australia (CHCWA)
Claisebrook Lotteries House
1st Floor, 33 Moore St
EAST PERTH WA 6004
Phone: (08) 9221 7933
Website: http://www.communityhousing.com.au/content.php?content_id=11
- Federation of Housing Collectives (FOHCOL)
PO Box 165
Hamilton Hill WA 6163
Ph: 08 9331 7347
E-mail: fohcol@vianet.net.au

INTERNATIONAL ORGANISATIONS

- HomeShare <http://www.homeshare.org/english/index.html> - a world-wide organisation that assists people to share dwellings and resources.

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