



Reimagining [Home](#) is my attempt to make sense of a number of things that have impacted my life and hundreds of thousands of other older women living in Australia:-

- **Age discrimination in the workplace** – research has shown that a strong majority of employers would not employ someone over 55
- **Female dominated industries have lower pay than male dominated industries** – most women work in low paid and part time occupations that have been heavily hit by Covid. Many OSW have no to low superannuation and savings
- **Violence and harrassment against women is prevalent at all income levels and occupations** – many older women experience male violence in the home and harrassment in the workplace
- **Poverty shaming has become ingrained in government and society** – making people on low incomes scapegoats for systemic government failures is part of their policy narrative.
- **Ageing is seen as a burden and womens intellectual, social & creative capital is ignored** – older women are often made to [and feel] invisible, silent and well behaved

These factors often lead older single women into lives of poverty, housing stress and at risk of homelessness.

Many older women live in private rentals that are not fit for purpose, not connected to their communities and take more than 30% [and in my case 60%] of their weekly income.

The private rental market in WA has a less than 1% vacancy rate and are not affordable for older women on low incomes.

Older women are not seen as a formal priority on Dept of Communities Housing List and can wait many years for a home they may not be fit for purpose.

Older Single Women are the fastest growing demographic of at risk homeless in Australia.

2018 stats revealed that there are more than 400,000 OSW at risk in Australia, with 50,000 of them living in WA.

**This is a national disgrace and not the reward these women deserve for a life time of paid and unpaid work of caring for family and community.**

Reimagining [Home](#) is a framework for designing homes so that older women can age well in their communities of choice.

This framework can be used by anyone.

It highlights the key elements that need to be taken into account and include standards and frameworks developed by other organisations and governments.

It's my attempt to wrangle complexity into an understandable and useable framework.

If your housing development embodies these core elements then you're contributing to the development of a more beautiful: affordable: sustainable: connected: powerful: built environment where people can live and age well.

There is a huge need for the development of more diverse options for home for everyone.

Including older single women on low incomes in the design and development of their homes happens rarely.

It's vital that we find ways to understand the diverse housing needs of OSW and include them in the design, and where possible, governance of their homes.

Powerful Partnerships that include OSW are essential to the success of the development of diverse options for home.

In my conversations with local councils, developers, architects, OSW, Community Housing Providers, and peak bodies there is a willingness and thirst to come together to explore what we can do together.

In the first half of 2022, with the support of Connect Victoria Park, Lisa Baker MLA Maylands, and a small grant from the Dept of Communities, I'm convening Reimagining Home Gatherings so different stakeholders can come together and:

- Explore and understand OSW diverse housing needs
- Explore the Reimagining Home framework
- Understand each stakeholders strengths and challenges
- Discuss the potential for partnerships and what's needed to make them happen to increase availability of homes for OSW so they can age well in their communities of choice

# Beautiful access

For life and living	To meet diverse needs	Range of density & rise	For safety
<ul style="list-style-type: none"> <li>• Biophilic design – connection to nature</li> <li>• Design WA – codes and guides</li> <li>• WA Planning Commission – Liveable Neighbourhoods and residential design codes</li> <li>• Liveable Housing Australia Universally Designed Home – silver: gold: platinum accreditation</li> <li>• The NANA project design for older people</li> </ul>	<ul style="list-style-type: none"> <li>• Cultural &amp; lifecycle needs</li> <li>• Familial &amp; caring needs</li> <li>• Needs that encompass – enterprise, employment, education &amp; learning; social; physical; sexual; cultural; creative; emotional &amp; spiritual</li> <li>• Trauma informed design</li> <li>• Design for dementia</li> </ul>	<ul style="list-style-type: none"> <li>• The ‘missing middle’ in terms of housing diversity provides density and rise options</li> <li>• Café effect of density and rise done right – can increase opportunities for small biz and connection</li> <li>• Mixed use: Multi tenure options – require tenure blind design; mix of dwelling typologies; place making activities</li> </ul>	<ul style="list-style-type: none"> <li>• CPTED – crime prevention through environmental design. Design to enhance safety and prevent crime in built up environments.</li> </ul> <p>Also encourages placemaking; contact design and ground level mixed use activities through out the day and parts of the night</p>
<p><b>Contact design for connection</b></p> <ul style="list-style-type: none"> <li>• Increases opportunities for active and passive connection between people</li> <li>• Can include design for private spaces so a person can connect with themselves e.g. garden areas and balconies/porches</li> <li>• Explores private and public engagement; shared resources and spaces; and a sense of community &amp; neighbourliness</li> </ul>	<p><b>NDIS building standards</b></p> <ul style="list-style-type: none"> <li>• Specialist disability accommodation design standards</li> <li>• SDA Innovation Plan puts participants at the centre of the design process that aims to make it easier for people to access high quality specialist disability housing. When SDA reaches full coverage it will encompass 6.1% / 28,000 NDIS people</li> </ul>	<p><b>To internal community</b></p> <ul style="list-style-type: none"> <li>• Active and passive access to people in other homes within a housing development/ community e.g hallways, pathways, landscape design; location of shared facilities; private and public spaces; bbqs/ outdoor cooking facilities; outdoor mediation spaces; play areas; planned social and other activities.</li> </ul>	<p><b>To external community</b></p> <ul style="list-style-type: none"> <li>• design of public spaces; walkways; road crossings; traffic light timeing; seating areas; shading; fences; doorways; plants; lighting; parks; waterways; public art</li> <li>• Placemaking and engagement activities e.g Connect Victoria Park Inc Village Hub – provide a plethora of activities for their residents and the wider 55+ Viv Park community</li> </ul>

Let design be drive by diverse needs

# Affordable housing to live in to build

Land	Finance	Materials & building tech	New build : repurpose
<ul style="list-style-type: none"> <li>• Need access to affordable [buy/lease] land for developments</li> <li>• Have government treat their land as an equity stake in increasing social housing supply</li> <li>• Need access to information on government land available or underutilised</li> <li>• Land trusts – land owned by a group and properties are sold or leased</li> </ul>	<ul style="list-style-type: none"> <li>• NHFIC [National Housing Finance Investment Corporation] funding for CHP's</li> <li>• Investment by superannuation funds; philanthropic foundations; private wealth sections in banks</li> <li>• Funding and finance opportunities for mixed tenure and build to rent developments</li> <li>• Social impact investment and social bonds</li> </ul>	<ul style="list-style-type: none"> <li>• Utilise new construction technologies and materials for new builds and repurposing homes</li> <li>• Access and share information about tech and materials and highlight opportunities and challenges regarding - costs; delivery times; quality; sustainability; liveability; and affordability</li> <li>• Industry and academics link to research and develop materials and design/ building technologies</li> </ul>	<ul style="list-style-type: none"> <li>• Planning costs and regulations can hinder quality development of homes</li> <li>• Need to explore all options for creating home including the missing middle and their planning implications</li> <li>• Repurposing existing homes and other types of buildings [e.g halls, churches, fire stations] must be explored.</li> <li>• Sustainable retrofits are needed to decrease energy costs</li> </ul>
Living costs	Income & small biz support	Revenue subsidy gap	Access to affordable homes
<ul style="list-style-type: none"> <li>• Affordable living includes the cost of rent/mortgage as well as other expenses such as transport, water, gas, electricity, food</li> <li>• Having a low rental or substandard home and living away from services and social connections can increase living, environmental and social costs</li> </ul>	<ul style="list-style-type: none"> <li>• For the majority of older single women on low incomes poverty is the key driver of their housing stress and at risk of homelessness</li> <li>• CRA and income support needs to be increased</li> <li>• Need to explore development of older women/people coworking spaces and small biz/ enterprise support programs</li> </ul>	<ul style="list-style-type: none"> <li>• RSG is the difference between the cost of building; maintaining and managing social housing and the amount of rent a tenant can afford to pay.</li> <li>• All key research indicates that there is a need for a specific government subsidy to CHPS' to fill the gap. One paper indicated that this gap should be the difference between what the tenant pays and market rental</li> </ul>	<ul style="list-style-type: none"> <li>• In WA alone it is estimated that 50,000 older women are living in housing stress in often substandard housing that isn't connected to their communities of choice.</li> <li>• Private rental reform to increase affordability; quality housing and decent tenure is urgently needed</li> <li>• Diverse social housing supply &amp; information on existing available social housing is a priority</li> </ul>

Bad builds and bad design are bad investments – the lowest price isn't always the best as it can lead to long term maintenance costs as well as health, social and environmental costs

Liz Lennon 2022

	Rental reform	Secure & long term	Fit for purpose	Have a pet
tenure	<ul style="list-style-type: none"> <li>Any rental reform needs to encompass – affordable rents for people on low incomes in the private rental market</li> <li>There is a need to protect tenants as well as landlords</li> <li>Residential Parks Bill 2018 provides better protections for long stay tenants</li> </ul>	<ul style="list-style-type: none"> <li>WA normal length of tenure agreements in private rentals are 6 to 12 months. Need to have longer and more secure tenure agreements in WA. Older women often see their rental as their home and not the step before buying a house</li> <li>Dept Mines, Industry Regulation &amp; Safety Residential Tenancy Act Review 2019</li> </ul>	<ul style="list-style-type: none"> <li>Many homes in the private and social housing sector do not meet the lifecycle needs of older single women on low incomes</li> <li>Under many tenancy agreements there is no obligation on the landlord to modify or retrofit their dwellings to meet needs; and decrease living costs through sustainability measures</li> </ul>	<ul style="list-style-type: none"> <li>It might appear to be a simple thing but being able to have a pet in your social or private rental can mean the world to older single women. Pets provide companionship, someone to care for and opportunities to exercise and connect beyond your home</li> <li>Currently social housing providers do not allow tenants to have pets</li> </ul>
eco	<p>Front end investment building/ energy/ h2o</p> <ul style="list-style-type: none"> <li>Can decrease long term living costs</li> <li>Passiv Haus design</li> <li>National Construction Code</li> <li>One Planet Living sustainability framework</li> <li>Green Star – Green Building Council of Australia</li> <li>NaBERS – national Australian Built Environment Rating System</li> <li>Clean Energy Finance Corporation</li> <li>Qualitas Build to Rent Impact Fund – sustainability linked to investment criteria</li> </ul>	<p>Sustainable cities</p> <ul style="list-style-type: none"> <li>Sustainability issues need to be at the forefront of the planning and design of cities, neighbourhoods and individual homes, regardless of density or rise</li> <li>Cities need to develop a long term vision regarding sustainability of food, energy and water.</li> </ul>	<p>Support for individual/ community projects</p> <ul style="list-style-type: none"> <li>Continue to resource individual and community projects regarding sustainability opportunities e.g everything from recycling, reuse, common gardens, car pooling, composting</li> <li>Share information and knowledge about sustainability on housing and community design</li> <li>Resource pilot housing partnership projects that have sustainability [SEE] at their core, as well as the other Reimagining Home elements</li> </ul>	<p>Environment/ social/ economic impact</p> <ul style="list-style-type: none"> <li>Sustainability needs to impact on triple bottom lines – SEE social; environmental and economic. All three elements need to be included in any new/repurposed built environments</li> </ul>

# Connected smart community

Communities of identity not place	Age friendly cities	Walk/ cycle/ public transport links	Resource place making & programming
<ul style="list-style-type: none"> <li>Community isn't just geography. Many OSW are 'placed' in housing that is unsafe, not fit for purpose and not connected to their communities of identity or choice</li> <li>Communities of identity encompass gender; culture; sexuality; religion; and other identities. There are many examples of these in the Look Book</li> </ul>	<ul style="list-style-type: none"> <li>Policies, services and structures related to the physical and social environment are designed to support and enable older people to age actively and well</li> <li>OSW are included and contribute to community, and their diversity is recognised</li> <li>City stakeholders [including OSW] anticipate and respond flexible to age related needs and preferences</li> </ul>	<ul style="list-style-type: none"> <li>Connection to the external environment requires good liveable design for engagement and walkability/ mobility</li> <li>Any development of home for OSW requires that they have these links for access to services, employment, education and social/cultural activities for ageing well</li> </ul>	<ul style="list-style-type: none"> <li>Buildings and spaces often need resources to program activities and opportunities for connection</li> <li>Connection can be intra or inter personal, The synergy between excellent design and place activation can increase both active and passive connection that helps people age well and safely</li> <li>Connect Victoria Park Village Hub does this brilliantly</li> </ul>
<h3>Fast &amp; affordable internet</h3> <ul style="list-style-type: none"> <li>Essential for connection.</li> <li>Many organisations run free courses for people who need to understand how to navigate a computer and the internet</li> <li>As an OSW on a low income it's a financial cost if needed for employment as well as social reasons. Some people can't leave their homes and rely on computers and the internet</li> </ul>	<h3>Smart tech in public spaces</h3> <ul style="list-style-type: none"> <li>Need to research what's being developed globally to support older people to age well in cities</li> <li>One example – in Singapore older people living in areas where there are lots of them can use a smart card to tap at pedestrian crossings. This then slows the 'green man' so they can cross the road safely. Falls by older people in these areas have dropped significantly</li> </ul>	<h3>Assistive &amp; social tech</h3> <ul style="list-style-type: none"> <li>Can be used to monitor health and safety of an older person in their home e.g smart home sensors that gather info about activity in the home and send daily messages to care team</li> <li>Smart thermostats can help reduce energy costs</li> <li>Caggsa House for older women Social Buttons art and tech project</li> </ul>	<h3>Smart security &amp; home health tech</h3> <ul style="list-style-type: none"> <li>Any smart tech needs to be affordable and easily understood and used</li> <li>Biomedical sensors can monitor a persons health and alert care givers of emergencies</li> <li>Personal emergency response systems that can be work and activated</li> <li>Video doorbells can send a video to a smart phone</li> </ul>

# Powerful processes

To build/ repurpose	Shared resources	Leadership/ political will	Fund pilot projects
<ul style="list-style-type: none"> <li>Focus on the SEE – social; environment; economic bottom lines and how each partner can contribute</li> <li>Understand the challenges and opportunities facing each stakeholder</li> <li>Use Reimagining Home framework as a checklist/guide for development of homes so OSW can age well</li> </ul>	<ul style="list-style-type: none"> <li>Clarify the assets and resources each partner brings to the table</li> <li>Work together to build resource base [financial, knowledge, networks etc]</li> <li>Understand the real costs and benefits [SEE] of innovative housing development partnerships</li> </ul>	<ul style="list-style-type: none"> <li>Explore the opportunities and constraints regarding who leads the development. It can be – resident led [cohousing and housing cooperatives]; developer led; community housing provider led; government led</li> <li>Need a strong political will at all government levels to develop, resource and support diverse options for home</li> </ul>	<ul style="list-style-type: none"> <li>Need resourcing to support pilot projects for diverse housing partnership developments that include OSW</li> <li>Some countries have established housing innovation labs that research and develop housing partnership development projects</li> <li>Share the risk and rewards</li> </ul>
Include older women	Shared vision & action	Time to build trust	Fund collaboration
<ul style="list-style-type: none"> <li>Need to include OSW as key agents and partners in developing diverse options for home</li> <li>There are different levels of engagement and participation</li> <li>Involve OSW in codesign of homes and activities for connection and community</li> </ul>	<ul style="list-style-type: none"> <li>Develop a shared vision and plan of action</li> <li>Explore convergent and divergent goals and assess what's possible</li> <li>Get the best people who support the vision and work together to make it a reality</li> <li>Take time to stop, reflect and adapt plans and actions</li> <li>Document the process and learning and share it</li> </ul>	<ul style="list-style-type: none"> <li>Select the right partners who support a Reimagining Home design process</li> <li>Take the time to build quality relationships and trust. Understand what drives each partner and work together to see what can be achieved</li> <li>Have clear and ongoing communication. Build the skills if necessary</li> </ul>	<ul style="list-style-type: none"> <li>Access resources that support partnership processes that provide options for home for OSW on low incomes</li> <li>Resources can come from government, banks, private and philanthropic channels</li> <li>Government help fund collaborations that are innovative pilots</li> </ul>

# Reimagining Home : What different stakeholders bring to the table - leverage strengths and work together

## Federal Government

- NHFIC bonds and support for Tier 2 & 3 CHP's
- Create an NRAS 2 that doesn't evict OSW
- Free up land
- View social housing as infrastructure development
- Review CRA - increase for eligible people and decrease the 42% target error rate
- Develop a national affordable and social housing plan

## State Government

- Lease land to CHP's developing homes
- Increase % of housing units sold as social housing in multi tenure developments
- Implement Ageing with Choice report 2019
- Clarify reform of Tenancy Act
- Resource pilot partnerships for diverse options for home for OSW
- Create a Housing Innovation Lab

## Local Government

- Provide planning incentives and levers to support social housing and mixed tenure developments that partner with CHP's and provide diverse options for home
- Lease land to CHP's
- Have staff who understand community needs
- Repurpose buildings for social housing and mixed tenure
- Explore development of air rights housing with CHP's

## Older Single Women

- Include us as real agents in the design and governance of our homes
- Value our social, intellectual and creative capital
- Be part of challenging stereotypes about ageing, women and people on low incomes

## Peak Bodies

- Advocate on this issue
- Share information & networks
- Draw on depth of sector knowledge
- Help access resources for innovative development of homes for OSW
- Do evidence based research
- Become collaborative partners



# Reimagining Home : What different stakeholders bring to the table - leverage strengths and work together

## Academics

- Provide evidence and data that can be used to inform policy and practice
- Provide new options for building materials, technology and prefabrication
- Inform documentation and evaluations of pilot projects

## Financiers

- Financially support diverse options for home that have social, economic and environmental impact
- Become financial resource partners in social housing and mixed tenure developments

## Architects & Engineers

- Design for client need taking into account Reimagining Home framework
- Include OSW in the design process
- Share info on participative and human centre design processes

## Community Housing Providers

- Innovate the housing options you provide
- Include OSW in the design process
- Access NHFIC funding
- Learn how to be developers of diverse options for home and utilise your GST exemption for building materials
- Provide relevant supports and connection to your tenants

## Housing & Construction Industry

- Utilise and share your depth of experience with other partners
- Support a Reimagining Home mixed tenure development as a corporate social responsibility
- Innovate re: materials, tech and prefabrication
- Share your understanding of the planning process
- Improve design & sustainability

