Older Women’s Studio Development Project

A co-design project to inform design guidelines suitable to the housing needs of single homeless older women

8 March 2017
Acknowledgements

The Sydney Women’s Homeless Alliance acknowledges the funding contributed by the Mercy Foundation which has made this project possible.

This project would also not have been possible without the contribution and generosity of spirit showed by the women who agreed to participate in this co-design project.

These women shared their individual experiences through life that contributed to them coming face to face with the realities of becoming homeless and in need of social housing. Through the project, these women went from not knowing each other to developing a shared community of interest and being willing to stand up and be counted to improve affordable housing options and choice for vulnerable older women facing homelessness.

To Trina, Robin, Gladys Mabelle, Diana, Bee, Chantri, Leonie, Cheryl, Kerry, Margot, Anna, Heni-Jane and Sue thank you for allowing us to learn from your life experience.

Recruiting older women with a lived experience of being homeless and in need of affordable housing relied on some of the members of the Sydney Women’s Homeless Alliance (SWHA) who were able to go the extra mile to make this project a reality. We received additional support from the Older Women’s Network and Common Equity (Community Housing) NSW Ltd, who whilst not members of the SWHA, believed in the project and connected us with women who were willing to participate.

This project was auspiced by Homelessness NSW.

We acknowledge the contribution of these organisations in helping with recruiting the co-design team:

Thanks also to the University of Sydney Faculty of Architecture Design and Planning and in particular, Professor Peter Phibbs and students, Lisa-
Anne King and Kate Concannon for their expert advice and architectural design and planning backgrounds. Without you, the project would not have been able to so skilfully translate the women’s insights into helpful design guidelines and concepts.
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1. Executive summary

The Older Women's Studio Development Project was born out of concerns raised by the Single Women's Homeless Alliance (SWHA) about the use of boarding houses to house older women, and the lack of evidence about the appropriateness of studio accommodation or new generation boarding houses for older women.

SWHA established a specific working group to focus on this issue with representatives from Homelessness NSW, the Haymarket Foundation, the Newtown Neighbourhood Centre Boarding House Outreach Project and the Women's Housing Company. The working group received funding from The Mercy Foundation and Homelessness NSW for the project.

The aim of the project was to explore whether the model of smaller accommodation was suitable for housing homeless older women in the inner and middle ring communities of Sydney. It was designed to be carried out in two stages. Stage 1 engaged older women in co-designing smaller spaces that would work for them as long-term homes. Stage 2 costed the types of design that the older women developed to provide guidance to organisations considering delivering this form of housing.

Stage 1 was carried out by Gillian McFee and Associates working alongside two final year Architecture students from the University of Sydney. Stage 2 was carried out by Elton Consulting.

The main findings from Stage 1 were that the overwhelming preference for older women was to have their own home, and for that home to be permanent and safe so that they would not be homeless again and so that they could be supported whilst they aged in place.

The insights that emerged from these women were founded on their reflections of the fear and insecurity that came from not being treated with respect. These experiences greatly influenced how the women viewed having to share their housing with others. Their overwhelming preference was to have their own place and for this to be permanent and safe so they would not face being homeless again and could be supported appropriately as they age without having to move. Over two workshops, a sense of community developed between these diverse women. Their attitudes evolved so that by the end of the project, they articulated very clearly what it meant to share their housing and the pre-conditions for doing this well.

The older women engaged in the project reflected that they were prepared to trade space for having an individual unit of their own and then provided insights into what they would value in a smaller unit, for example a larger outdoor balcony area, designing visual separation between living and sleeping areas and not having bathrooms accessed through bedroom areas.

The women perceived indoor common areas and community rooms to be institutional and rarely used, but valued external common space. They stressed privacy and security of tenure as being most important to them.

During the course of the project the older women involved also identified a multiple share option as being one way to allow for support providers or carers to live alongside women who were ageing and in need of a growing level of a support. If they had to share accommodation, the older women consulted wanted to share with more than just one other person. They preferred a model of four people sharing which could be a mix of other older women and support or care givers.

We used the women's insights to develop performance outcomes and design guidelines to inform wider policy discourse and understanding about how the provisions made for studio apartments and in particular, the New Generation Boarding House (NGBH), in the State Environmental Planning Policy (Affordable Rental Housing) 2009 (AHSEPP) could be appropriately applied to women in their circumstances.

We charted new territory with this project because we could not find any specific planning guidelines or policy guidance about what it meant to house single older homeless women well in small studios under the AHSEPP and in a NGBH.

The project demonstrates the value of the co-design methodology in tailoring guidelines about small studio housing and NGBHs for specific population groups. Indeed, we can see opportunities for this to be done for other groups, including people with disabilities, younger people leaving out of home care and for people from different cultural backgrounds. The project has also produced two preferred design concepts and supporting guidelines to inform how to design appropriate small studio and shared housing for single older women who have been homeless or at risk of becoming homeless.
Stage 2 costed three models designed in Stage 1 – individual studio apartments at 25sqm and 35sqm and four person shared apartments. The costings are indicative and based on developing 24 units for singles and two 4 bedroom shared apartments, and they illustrate just how big a gap there is for anyone developing housing for older women, even small housing for older women.

Modelling a split of 75% social housing tenants and 25% affordable housing tenants for a studio development in the inner or middle ring of Sydney means a land and construction cost of around $8-9m, revenue of around $220k per annum servicing slightly over $800k of debt. The debt that can be serviced also reduces if 100% of the development is for social housing tenants.

This leaves a gap in the funds required of around $7.3m for the smaller studio apartments and $8.6m for the larger ones. For the shared apartments, the up front capital required would be lower at around $5.4m. However, this scenario would only house 8 tenants.

If this is expressed as an annual subsidy, this would equate to around $450k to $550k depending on the size of the units and if land was contributed the shortfall required would still be significant at around $3.5m to $4m.

What this project has done is to find out what older women want in smaller accommodation, what matters to them, and has then tried to cost the provision of that housing in the areas of Sydney where there is a significant lack of affordable housing.

What the modelling of the costs tells us is that even if you want to build small homes for older women, there is still a significant subsidy gap. This gap can only be met by other contributors – Government who can provide land and grant funding, housing providers who can cross subsidise this type of development, and the philanthropic sector. Without that support, the shortage in appropriate housing for older women in housing need will continue to grow.

This report was in the main authored by Gillian McFee. The costing of the three models was undertaken by Elton Consulting.
1.1 Recommendations

This project has produced a team of older women who have experienced being homeless and/or in need of affordable housing. They are prepared to be advocates for the design guidelines and concepts included in this report.

With the help of these women, SWHA and others could give consideration to using this report to influence discussion with a range of stakeholders. This could include how these small studio units and shared housing concepts can contribute to increasing the supply of small appropriate and affordable housing for single older women with lived experience of homelessness or at risk of becoming homeless. This would be helped by doing the following:

1. Acknowledging that how a New Generation Boarding House (NGBH) is defined in the State Environmental Planning Policy (Affordable Rental Housing) 2009 (AHSEPP) is unsuitable to be applied to house single older women and that the context for how they experience homelessness significantly affects housing design and management.

2. Recognising the value of co-design as a way to adapt the current AHSEPP and NGBH guidelines so they are appropriate for specific cohorts of people such as single older women who have experienced homelessness and/or in need of affordable housing.

3. Engage with key stakeholders in Planning NSW to consider the merit of adopting and building on the design guidelines in this report and using them as a basis for developing policy guidelines on appropriate housing for single older women under the AHSEPP and for NGBHs.

4. Engage with Planning NSW to give consideration to developing a fit-for-purpose definition of a “new generation boarding house” under the AHSEPP that is suitable for single older women who are homeless or at risk of homelessness and that enables housing providers to be eligible for the planning bonuses.

5. Following engagement with Planning NSW on this project, consider ways to obtain funding from an independent entity to publish the design guidelines for small studio accommodation and integrated shared housing studios for single older women

6. Engage with the Department of Family and Community Services and the NSW Land and Housing Corporation about how the project and its findings can be used to improve housing policy and the management of social and affordable housing

7. Commence engagement with Aged Care industry associations and consumer groups about how aged care providers could partner with government and developers, including community housing organisations and co-operatives to prototype these small studios and shared housing design concepts.

8. Through the Minister for Housing and the Minister for Planning, request that the NSW Government formally engages with the Commonwealth Minister for Health and Aged Care about how small studios and shared housing studio models could be promoted as part of the Commonwealth Government’s response to the Aged Care Sector’s Reform Roadmap.

9. Engage with the NSW Government and request that it provides dedicated funding to further test, prototype and evaluate these preferred design concepts of small studios and shared housing models for single older women as a way to increase the supply of small sized affordable housing for this group with a focus on inner and middle ring suburbs of Sydney.

10. Engage with the NSW Government, housing providers and philanthropists around options to meet the subsidy gap as a way to increase the supply of small sized affordable housing for single older women with a focus on inner and middle ring suburbs of Sydney.
2. Introduction

2.1 Project context and purpose

The Sydney Women’s Homeless Alliance (SWHA) has identified the special housing needs of single older women. Through their partner agencies, SWHA is seeing more single older women presenting for crisis housing.

Numerous studies show that the pathway for older homeless women is different. The largest proportion of older women presenting with housing crisis in Australia have led conventional lives, and rented whilst working and raising a family. Few have had previous involvement with welfare and other support systems.\(^1\)

SWHA has identified that there is very little evidence to help understand the needs of these women who are most vulnerable and the conditions whereby small studio accommodation could be suitable for them. In this project, SWHA wanted to explore the appropriateness of a particular model of housing for homeless older women, one that is affordable, secure and enables older women to stay living in inner and middle ring communities of Sydney.

Given the cost of land and housing in these suburbs, a requirement of the project was that options developed had to comply with the State Environmental Planning Policy (Affordable Rental Housing) 2009 (AHSEPP). New Generation Boarding Houses (NGBH) are included in the AHSEPP. SWHA wanted to gain deeper insights about the suitability of this model to help increase the supply of affordable housing for single older homeless women and women eligible for affordable housing.

Gillian McFee and Associates collaborated with final year students, Lisa Anne King and Kate Concannon from the University of Sydney Faculty of Architecture Design and Planning to undertake stage one of this project. Professor Peter Phibbs, Head of Urban and Regional Planning and Policy in the faculty facilitated the involvement of the students and provided expert advice on the project.

This was a co-design project with a group of older women who had lived experience of being homeless and who met the eligibility for affordable housing.

The insights developed from these women have informed the development of design guidelines which were applied to the three concepts tested in the second workshop. From this, two preferred design concepts emerged.

The audience for this report and specifically, the design guidelines, are politicians, public policy makers, architects, developers, town planners, housing associations and other organisations with an interest in new ideas to appropriately house and support single older women.

2.2 State Environmental Planning Policy (Affordable Rental Housing) 2009 (AHSEPP)

The AHSEPP aims to provide a consistent planning regime for the provision of affordable rental housing and to facilitate the effective delivery of new affordable housing by way of expanded zoning permissibility, floor space ratios, bonuses and non-discretionary development standards. AHSEPP also aims to facilitate the retention of affordable housing stock and with an expanded role for not-for-profit providers of affordable rental housing including supported housing such as group homes\(^2\).

AHSEPP includes a mix of accommodation types, including infill affordable rental housing, new generation boarding houses, social housing, group homes, supported housing and retained affordable rental housing.

\(^1\) Dr. Maree Petersen (14 April 2014) Older Women’s Pathways out of Homelessness in Australia funded by the Mercy Foundation http://www.mercyfoundation.com.au

\(^2\) State Environmental Planning Policy (Affordable Rental Housing) 2009 Current version: 5 August 2016 www.legislation.gov.au
2.3 New generation boarding houses

New generation boarding houses (NGBH) are included in AHSEPP. They are defined in more traditional terms with no guidance about what is meant by “New”. The term “boarding house” refers to a form of low cost rental housing for a wide range of tenants including singles, retirees, students and young couples.

A ‘boarding house’ as defined in the AHSEPP relates to a building that:

- Is wholly or partly let in lodgings
- Provides lodgers with a principal place of residence for three months or more
- May have shared facilities, such as communal living room, bathroom, kitchen or laundry
- Has rooms, some or all of which have private kitchen and bathroom facilities that accommodate one or more lodgers;

NGBH does not include backpacker’s accommodation, group homes, serviced apartments, seniors housing or hotel/motel accommodation.\(^3\)

AHSEPP contains planning controls for NGBH including location, floor space ratio, height and maximum room sizes of 25\(^2\). Compliance with these controls entitles developers to planning bonuses which increases the affordability of this accommodation type.

No policy guidelines exist that help to interpret the application of these planning controls for NGBH to particular tenant groups such as single older women.\(^4\) The current definition of a NGBH suggests it is for transitional housing and the AHSEPP does not explore guidelines for how small studio accommodation might be suitable for single older women on a permanent basis so that it can add to the supply of affordable housing, especially in inner city and middle ring suburbs of Sydney.

2.4 The pathway to homelessness for older women is different to men

Numerous studies show\(^5\) that the pathway to homelessness for older women is typically very different to men\(^6\). Lifelong social and economic disadvantage resulting in income and employment inequality is a major factor in many cases. Relationship breakdown, family illness, caring responsibilities and misadventure, in isolation or in combination, also place older women at risk of homelessness which often happens quite suddenly and unexpectedly. The women who participated in the workshops came from many and varied circumstances, and each had their own distinct story to tell. Remarkably, for all the differences in their experiences and present circumstances, there is overwhelming commonality in what they are seeking from their housing and in how they consider this can be provided.

\(^3\) NSW Government Planning and Environment “Supporting new generation boarding houses”
\(^4\) Interview for this project with Jason O’Keefe, Segment Manager, Residential Stanton Dahl Architects highlighted the need for policy guidelines that enable the NGBH to be appropriately designed for different tenant groups.
\(^5\) McFerran, Ludo (August 2010) It Could Be You: Female, single older and homeless. Published by Homelessness NSW by the Office for Women’s Policy, NSW Department of Premier and Cabinet. In May 2016, Gillian McFee & Associates prepared a literature review for SWAH member, The Women’s Housing Company which expands on the available literature about housing older women well.
\(^6\) Older Women’s Housing and Homelessness Group (February 2016) A Plan for Change: Homes for Older Women
3. Insights about some emerging trends in housing for single older women

The overwhelming preference of the women who participated in this project was sole occupancy of an individual unit. These women said they were prepared to trade space if it meant having their own private unit. They considered that having self-contained accommodation was more suited to their needs and life stage. They perceived shared common areas and community rooms to be institutional and as a consequence of this, rarely used. Privacy and stability, (expressed as security of tenure and not having to move again) were most important to them.

There is a shortage of literature about housing older women who have been homeless and in need of affordable housing in small spaces. The NANA project was published by the NSW Architects Registration Board in 2015. Whilst not specifically about small spaces, this project documents a new architecture suitable for the length and breadth of the ageing process and advocates a better built environment for older people. Through post-occupancy evaluations, the NANA project identified a checklist of needs that older people experience in housing. This reflected the time that older people spend at home, especially as they age and when they are vulnerable. Included were physical and physiological needs; safety and security; social context and needing to belong; esteem and respect; and personal growth. Three principles of happiness, normality and equal opportunity emerged from these needs and they in turn, informed the development of eight features recommended to guide appropriate housing design for older people.

We found significant alignment between the guidelines in the NANA project and the insights from the older women in our project. Particularly relevant was the importance of light and windows; the openness and adaptability of spaces and circulation; the value placed on outdoor areas, both communal and private; having small groupings of residents and “de-institutionalised” design especially for people suffering from cognitive conditions like dementia; giving people choice about their accommodation with a range of options suited to their changing needs; the notion of “belonging” including a willingness to be part of a “community”; creating a connection with a broader community as an “antidote to isolation and loneliness”; and finally, designing for activity particularly in outdoor spaces such as gardening.

Given the length and diversity of the ageing process and the impact of this on housing, an important theme that emerged in this project was understanding the extent to which older women are willing to share spaces and facilities.

Throughout the project, it became clear that for these women, their willingness to share depended on who they shared with and how the housing was managed. They felt more comfortable living with other women whose life journeys had been similar to theirs and who shared similar values about the importance of being treated with respect and social inclusion. For these women, having some say in resident selection and exercising choice about their housing was very important. For many of them, this was in stark contrast to their lived experience of how they were “placed” by housing authorities at a time of crisis.

Understanding the pre-conditions for how sharing could work became important when the women factored in how their housing needs may change with declining health and mobility and their preference to age in place. We looked to the literature and drew on the experience of these women to see what shared housing models for older women existed and could be useful for this project.

The co-operative housing model had some appeal to the women involved in this project. Two of the women involved in the workshops lived in housing co-ops through Common Equity (Co-operative Housing) NSW Ltd. In housing co-ops, the residents are members and are democratically involved in governance and management, including having some say in who lives in the co-op. Eligibility for social housing in NSW is determined by Housing Pathways so these tenants are eligible for social housing. The women were reassured they could live safely with other women who had shared experiences to them in a mutually supportive environment. They also liked the idea that through a co-operative model, there were options for how involved they could be in housing management and the impact this could have on the amount of rent they paid.

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7 Luscombe, Guy (2015) The NANA Project: a new architecture for the new aged that advocates a better built environment for older people. This project was funded by the Byera Hadley Travelling Scholarship and published by the NSW Architects Registration Board.
8 www.cehl.com.au
The co-housing models in the UK also illustrated the opportunity over time, to achieve co-ownership or shared equity in their housing. Co-housing is another example of how the mutual support between women contributes to their sense of wellbeing and independence in older age. Co-housing is a form of an intentional community, based on residents having shared values and aims. It offers an alternative to social isolation and loneliness.\(^9\) In most of these co-housing projects there is a social mix of residents where women have a range of options in terms of their equity and tenure. A recurring theme in the literature about these co-housing projects is that they are also seen by their residents as an alternative to poor standards in aged care homes and a desire to avoid them if they can.

There are other interesting overseas examples of small shared housing for single older women that are self-managed and enable residents to age “within their own walls” through mutual support from like-minded companions.

The Baba Yaga model, originating in France, has been replicated in other countries such as Baba Yaga Place in Toronto Canada\(^{10}\). These models fit somewhere between aged care and community housing. Baba Yaga is a community of like-minded older women who self-manage their housing and provide mutual support to each other so they can stay living in the community without having to resort to aged care.

The Women’s Communal Living Project\(^{11}\) is being run in the Southern Highlands of NSW and is described as a year-long ‘social experiment’ to help determine the feasibility of women living an active creative life together – learning about growing, cooking and sharing food – as an alternative to living alone. This is a diverse group of women living on a 5-acre sustainable farm although the principles could be applied to other locations. The project is aimed at women over 50 who are, or will be, living alone and the project hopes to come up with some creative options for addressing the challenges women face as they grow older, especially with their housing. Whilst this project operates in a different context to small studio accommodation in inner Sydney, it reinforces the connection older women have with being in control of their own lives and the safety, security and mutual support they experience when living with other women.

Another example of shared group housing is operated through Abbeyfield Australia. This is a national not-for-profit community housing provider and the peak body representing 26 independent Abbeyfield Societies in towns and suburb across Australia, many of them in regional areas. Abbeyfield Australia currently provides supported shared housing in a group housing format. Usually Abbeyfield houses have up to 10 residents who share common facilities in a shared house while having their own private room and bathroom. Abbeyfield houses also include a live-in support worker which is funded by residents from their rent, and rental assistance where this applies. The social housing portfolio of the NSW Land and Housing Corporation includes two joint ventures with Abbeyfield houses, both in regional communities.

Two of the women involved in this project had found secure affordable housing in independent living units operated on a rental basis by not-for-profit aged care providers. These were usually small one-bedroom or converted bed-sitters, usually funded through the National Rental Affordability Scheme (NRAS) because they retained low cost housing in inner city and middle ring suburbs. Allocation of this housing was more individualised because it was not social housing and the women were all eligible for Commonwealth Rental Assistance to supplement their rents.

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\(^{9}\) http://cannockmillhousingcolchester.co.uk/

\(^{10}\) www.babayagaplace.ca

\(^{11}\) http://www.womenscommunitylivingproject.com
4. The co-design methodology

Two workshops were held with older women who had either experienced being homeless and/or met eligibility requirements for social and/or affordable housing. The first workshop explored the women’s housing experiences and perspectives on what was important for them and captured these as insights. A second workshop investigated their priorities and preferences using concept designs developed from opinions and requirements the women expressed in the first workshop.

4.1 Recruiting the women to the co-design team

The women were recruited through SWHA partner agencies. Common Equity (Co-operative Housing) NSW Ltd and the Older Women’s Network, whilst not members of SWHA, also agreed to be part of the project and helped with recruitment.

The selection criteria used was that the women needed to have lived experience of homelessness or who were at risk of homelessness causing a need for social housing. Being eligible for affordable housing was also considered. We also asked that the women be older (preferably over 55 and 45 if Aboriginal or Torres Strait Islander) although age was not prescriptive. Rather, our interest was in being able to work with a diverse group of older women who had faced being homeless later in life, came from inner-city parts of Sydney and who were willing to share their experiences in the interest of helping other women.

A core group of 13 women agreed to participate in the project, all of who participated in the first workshop and 8 in the second workshop. Throughout the project, these women bonded and even though participation was lower in the second workshop, in all cases those women who were not able to attend, responded and expressed their concern at missing out because they either had work commitments or medical appointments. These women were actively engaged and excited about the possibilities from the project; they asked to be kept informed of its progress expressing their willingness to help in promoting the project and advocating for change.
4.2 Workshops

The first workshop was designed to capture insights from the women about their experience of homelessness or facing a crisis in their housing. This included how they were treated and where and how they were ultimately housed. The workshop also explored insights about what was important for the women in their housing. This was done from two perspectives – the actual design of the housing and the external environment where the housing was located. We used the WHO Aged Friendly Cities Guide\textsuperscript{12} to explore this. The concept of sharing was also introduced later in this workshop by starting to explore under what conditions the women would consider sharing their housing with other women, especially as their needs changed with declining health and mobility.

Figure 1: Framework for WHO Aged Friendly Cities Guide

Applying the WHO Aged Friendly Cities Guide, the women considered that housing was most important to them followed by being treated with respect and social inclusion.

In the second workshop, the women were able to walk around three life-size floor-plan concepts that drew on their insights generated from the first workshop.

\textsuperscript{12} World Health Organisation (August 2007) Global Age-Friendly Cities: A Guide
The three concepts tested were:

- A single studio apartment with no sharing (25m²)
- Shared studio living for two residents (approx. 25m²/person)
- Shared studio living for four residents (approx. 25m²/person)

These were design concepts and did not involve detailed design in the context of a specific site. Rather, the intention was to give the women a sense of what it meant to live in 25m² – 35m² per person and the trade-offs that could be made, especially having extra living space, when the shared concepts were introduced.

Each concept was generally consistent with the NGBH guidelines and all were compliant with AHSEPP.

Throughout the two workshops, the women each had a work book where they were able to draw pictures and make notes that captured their insights as we worked through the agenda. Most of the women were able to engage with the workshop design although some needed assistance and support.
Figure 3: Examples of the workbooks and how the women captured their experiences and insights through the co-design process.
5. Insights

From the first workshop, we captured 17 insights. These are described in detail with actual examples of what the women said and wrote in their work-books (Appendix 1)

After the second workshop, when we explored the circumstances under which the women were prepared to share space and facilities, we were able to distil the women’s insights into 6 performance outcomes. These outcomes were used to inform the design guidelines in section 6. These guidelines are supported by concept sketches that try to express what the concept of a “new generation boarding house” could mean for single older women.

Table 1: Six performance outcomes emerged from the women’s insights and informed our thinking about preferred design concepts

<table>
<thead>
<tr>
<th>Performance outcome</th>
<th>What the women said</th>
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| Ageing in place     | “My fear is getting older and not having the support as I get older”  
                      | “In-home or compatible live-in carer on an ongoing basis”  
                      | “Need flexible spaces that can change as we age”  
                      | “Aged care is important as we get older” |
| Security            | “Having permanent long-term housing is very important to me (for life)”  
                      | “Support and relief from anxiety of constant moving”  
                      | “I don’t want to be homeless again or feel the need to look for a new place”  
                      | “Seniors, quieter, non-intrusive”  
                      | “Living with people like me”  
                      | “Need to have somewhere to call home” |
| Mutuality and shared housing | “We all have our own unit but we are there for other residents when they need help”  
                                 | “When the need arises I could share with a live-in carer”  
                                 | “Common rooms are institutional”  
                                 | (shared kitchens) “are often dirty”  
                                 | “You need more caring than sharing”  
                                 | “I need to be in a respected environment”  
                                 | “Being able to talk to people” |
| Independence        | “I like to be physically active to see what happens in my neighbourhood”  
                      | “Privacy (is important) because I have my own bathroom and this allows me to shower and go to the toilet without someone moving into my space” |
| Community participation | “We have a Pizza Oven in an outdoor shared area – great for get-togethers on neutral ground”  
                            | “Housing close to public transport to be able to visit family and friends; close to healthcare provider; close to community centre, parks, cultural institutions and libraries” |
| Well-being          | “The two features that are most important to me in my housing are light/sunshine and privacy”  
                      | “Not (being) stressed/worried about homeless/stability”  
                      | “Having a place to call home, a safe place to sleep at night”  
                      | “Pet-friendly”  
                      | “Gardens”  
                      | (Outdoor spaces and buildings) “important for healing, uplift the spirit for emotional, psychological and brain health”  
                      | “fresh air, sunshine, clean”  
                      | “Treat humanely; can affect stress levels if treated badly”  
                      | “Sun lifts my spirit” |
5.1 These design concepts evolved the women’s thinking about sharing

In the first workshop, the prevailing view of the majority of the women was that they did not want to share their housing with others. Their housing journeys were varied and for many, they had experienced great turmoil, disadvantage, loss, uncertainty and stress. Some of the women were not yet settled in stable housing. For those who now had secure housing, their homes were a source of great security and safety.

“The features that are most important to me are stability and security”

“I don’t want to be homeless again or feel the need to look for a new place”

For these women, having to share space and facilities with others was seen as a threat to their mental health and emotional wellbeing. However, they were open to sharing spaces outside their personal space such as gardens and entertainment areas because they are seen to be “neutral” spaces. The design of these shared spaces is important because the women observed most community rooms to be institutional and because of this often don’t get used.

“You have to be able to lock your door and it’s your space”

“Most prefer (having) a smaller area and less sharing”.

In the second workshop when the women had the opportunity to walk around “life-size” plans of each of the three design concepts, they appreciated that by sharing they actually had more living space including room for balcony gardens and space for a computer desk, whilst still having their own private bedroom and bathroom.

What was very important to the women in considering these shared spaces was how the housing was allocated and the importance for them in having some choice about who they lived with.

We tested two shared accommodation options with the workshop participants; one where they shared with one other woman (i.e. two residents in each unit) and the second, with three other women (i.e. four residents in each unit); Of these two shared accommodation options, their preference was to share with up to three others (refer to Table 2) because they felt a mix of people could make communication and interaction easier and with the option to withdraw to private spaces when required. The women considered this number of residents would also support a critical mass for achieving a strong micro-community while retaining a domestic rather than a more institutional environment with shared spaces such as a community room, which in their experience, are largely unused. They envisaged themselves contributing to a mutually supportive culture among a household of respectful, ‘house trained’ women who could assist each other in ways appropriate to their own strengths and needs. Through this sharing option, they could potentially pool resources such as a car or funding for a support worker (carer), who might also be housed within the unit itself or elsewhere in the residential complex. This support worker could potentially be a key worker who is also eligible for affordable housing. For these women, this shared accommodation concept was also seen as a way of being able to avoid moving into residential care.

The women also appreciated the flexibility of the shared options opening up opportunities for example, for sharing with a younger live-in carer who as a key worker, may also be eligible for affordable or social housing, or a family member. This gave them more confidence in thinking about ageing in place with security of tenure and not having to relocate to aged care or alternative housing. The mutual support that comes from living with people who have shared values became an area for active discussion during the second workshop.
Table 2: The women’s preferred options including around sharing

This table summarises the women’s preferences across the three options tested in the second workshop. It confirmed their preference for option 1 (single use studio, no sharing). The preference of most women between the two sharing options was to share with three other women (shared studio with four residents).

<table>
<thead>
<tr>
<th>Participants</th>
<th>Preferred options</th>
<th>Insights that could make sharing work</th>
<th>Preferred option and why</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>1, 3, 2</td>
<td>Like-minded people; shared interests 2 people you would have to get on together</td>
<td>3. Because opportunity to break into smaller groups rather than 1:1</td>
</tr>
<tr>
<td>2.</td>
<td>1, 2, 3 (2 if I could not live independently)</td>
<td>Similar interests Communication with each other</td>
<td>2. Easier to communicate with 2 people than 4 (family sharing background – aged carer)</td>
</tr>
<tr>
<td>3.</td>
<td>3, 2, 1</td>
<td>A mix of people makes it easier to communicate Mix of interests between people</td>
<td>3. With option 2, too close but with 3. Its more broad and learn from each other e.g. cooking, gardening</td>
</tr>
<tr>
<td>4.</td>
<td>1, 3, 2</td>
<td>Similar standard of being “house trained” (mutual respect)</td>
<td>3. You can hide if you are with 3 other people rather than 1.</td>
</tr>
<tr>
<td>5.</td>
<td>1, 3, 2</td>
<td>Mutual respect and shared interests Who operates the housing becomes important with these options. If designed well (e.g. the lease) it could work</td>
<td>3. Three people is easier to live with than 1. It can become very personal and intrusive with one other. Four people can support each other</td>
</tr>
<tr>
<td>6.</td>
<td>1, 3, 2</td>
<td>Family Trust</td>
<td>3. This option could include a live in carer and is an alternative to a nursing home</td>
</tr>
<tr>
<td>7.</td>
<td>3, 2, 1</td>
<td>Pre-knowledge of the other women The people you share with are coming from an organisation with a common perspective</td>
<td>3. More flexible and encourages social connection</td>
</tr>
<tr>
<td>8.</td>
<td>3, when I can’t live independently otherwise 1, 3, 2.</td>
<td>As you get older you have to rely on other people Common experiences</td>
<td>3. Enables reciprocity and one of the four people could be helping the others</td>
</tr>
</tbody>
</table>

**Note:** Option 1 – no sharing; Option 2 – sharing with one other; Option 3: sharing with 3 others;
6. Design Guidelines

The objective of these guidelines is to provide architects, planners, housing providers and others working in this area with a design reference informed by the needs and perspectives of the end user.

Because these design guidelines have evolved from a co-design exercise involving older women with lived experience of being homeless, they can be used to shed light on clarifying policy and practice about the practical application of a NGBH and to offer new approaches on how housing for single older women can be incorporated into mixed developments as part of the AHSEPP.

These guidelines represent design principles that have been distilled from the preferences and requirements as expressed by the target group themselves. They articulate in spatial, planning and design terms what small studio and shared housing for single older women can and should do to achieve the target group’s desired performance outcomes.

6.1 Six performance outcomes:

Through the workshops there emerged six key performance outcomes that capture the overarching requirements of housing shared by all participants:

- **Ageing in place** – having flexibility and choices in the housing and not having to move again.
- **Security** – feeling safe with a place to call home and security of tenure
- **Mutual support** – belonging to a community of people with shared values and experiences who are prepared to mutually support each other including under some circumstances, shared housing.
- **Independence** – having accessible housing and being able to physically, financially and emotionally support themselves, with support when required, for as long as possible
- **Community participation** – well-located housing and access to appropriate and affordable mobility options that enable people to be part of a civil society where they are economically and socially engaged in the community
- **Well-being** – a sense of being at peace and maximising good health including physically, emotionally and spiritually.

Older single women want secure tenure in their housing that enables them to age in place, and supports their well-being and continuing participation within the community. By providing mixed housing options within developments built in locations that offer women access to their existing networks of friends, family and services, women can leverage support for extended independent living as well as contribute to the independent living of others.

While the workshop participants expressed a preference for self-contained small studio living spaces at their present stage of life, they readily saw the appropriateness and appeal of shared housing with several other residents into the future.

“My fear is getting older and not having the support as I get older.”

Housing developments in inner and middle ring areas that include a mix of small studio and accessible shared housing units can help to realise these identified performance outcomes. Medium density housing can house sufficient populations with broad enough ability and mobility to foster strong mutually supportive communities alongside efficiently providing shared housing options as residents’ needs for support increase.
6.2 Key design elements

These guidelines identify five key design elements that enable the built environment to contribute to realising the six performance outcomes. These are:

- Security
- Location
- Community and social belonging
- Design-supported well-being
- Liveability

The guidelines take as the preferred overall type a mixed development comprised of small studios and accessible shared housing units. The design insights and recommendations contained are especially relevant to those configurations, however, they may also be applied to other development types intended to provide housing for older women.

“We need flexible spaces that can change over time as we age.”

6.2.1 Security

Security of tenure was a primary concern for all women in the workshop group, all of whom had faced a significant degree of housing uncertainty. They experienced this lack of security, stability and continuity as a diminished sense of control over their life and future. Unsurprisingly, having secure tenure was viewed by all members of the group as the most valuable and desirable characteristic any housing proposition could offer.

“I would take a shoebox any day if I couldn’t be moved on from it”.

With an eye to the future, participants reported that having the option to move into a shared housing studio within the same complex, as they became less capable of fully independent living, would enable them to age in place with the security of tenure they crave.

6.2.2 Location

Site location is extremely important for this resident group, for whom ageing in place means not simply remaining within a specific built environment but also within a local area with which they are familiar and where they feel ‘at home’.

At their stage of life, these women have established social networks and often long-standing relationships with GPs and other locally based services. The benefits of maintaining these connections extend beyond participants’ well-being, enabling their own contribution to society and reducing longer-term demands on health and other support services.

“Civic participation and employment matter very much to me. I volunteer in my area and this is an opportunity to be of service, to help as well as to keep busy and feel needed.”

All workshop participants viewed car ownership as prohibitively expensive. While most did not have an existing mobility impairment, they were mindful that they may experience this in years to come. Close proximity to public transport is therefore critical, ensuring older women can maintain their networks and relationships, and can travel to attend work, events and appointments. Proximity to shops, parks and libraries etc. was also highly valued by the participants.

“Access to transport is important because it means I am connected to the community and have freedom to go out as I please.”
6.2.3 Community and social belonging

Workshop participants spoke of the positive benefits of receiving support and giving supporting others when required. They also expressed a unanimous desire to live among respectful, sympathetic other women who, like them, want to contribute to a liveable, secure environment where all residents have quiet enjoyment of private space, where they are known and where they feel comfortable in common areas. A community of this kind promotes mutual support and shared caring and facilitates respectful relationships with more frequent use of shared or common facilities, and a sense of belonging among residents.

Designing for optimal community and social belonging includes:

• Creating private and common spaces for residents to host visitors
• Designing accommodation options that cater for mixed mobility
• Dedicating floor space to communal areas with carefully selected facilities that are of interest to prospective residents, e.g. gardens, activity spaces.
• Designing entry paths that facilitate passive surveillance and incidental interaction among residents
• Providing adequate parking for visitors, carers and service providers, including for mobility devices that need to be safely stored.

“If someone hasn’t been seen in the community garden for a little while, you knock on the door to ask if they are okay.” (Social housing resident of a housing co-operative)

“My unit is at the back of the block. I never see anyone all day.” (Social housing tenant in a private rental housing block)

6.2.4 Design-supported wellbeing

6.2.4.1 Safety

A number of participants reported grave experiences of unsafe living conditions. These involved issues of gendered, sexualised violence in mixed male and female housing, dangerous wiring and unsanitary water services that landlords were unprepared to fix. The most significant factor contributing to the women’s sense of safety was living with people who are known to them and who, broadly speaking, despite their diversity, are ‘like’ them.

In light of this, effective policies for appropriate allocation of housing within developments are integral to creating living environments in which older single women feel safe. However, there are also a number of fundamental considerations that can be integrated into building design to promote residents’ physical safety. These include:

• Windows that can be opened for ventilation without compromising security
• Design of communal areas, such as access points and passages, that maximises passive surveillance
• Accessible location of services for hassle-free maintenance
• Appropriately staged security to ensure private spaces are completely secured and communal areas and entry areas are fully securable

6.2.4.2 Privacy

All participants expressed their need for privacy and for choice about when they are in company and when they are alone. In design terms, this means:

• Designing studio layouts that afford some degree of visual separation between living (public) and sleeping areas (private) and, ideally, allow private areas to be sectioned or screened off - storage units are a highly space-efficient way to create visual partitioning.
• Designing floor plans so that bathrooms are not accessed via ‘private’ areas such as through a bedroom.

• Positioning windows and using screening techniques so they permit light and ventilation without undermining privacy

“My windows look out onto a nice area with trees etc., but a walkway goes right past my unit, so I have to close the blinds.”

6.2.4.3 Scale

The scale of the overall development should retain a domestic quality and maintain continuity with the surrounding built environment. This helps keep residents connected to the street context and the outside world while promoting acceptance of new developments and their residents among the local community.

6.2.4.4 Solar access and thermal performance

Good solar access was considered by all participants to be of huge value. Access to sunlight improves their mood as well as enables them to save energy, dry laundry and prevent damp in their homes. Design recommendations in support of this include:

• Passive thermal design that minimises the need for powered heating and cooling

• Courtyard design to maximise natural lighting throughout the development

“The two features [of a home] that are most important to me are light and privacy. I like the light to experience the weather and to feel part of the outside world.”

“My unit has no sun. It is 5% colder than outside. There is no sun on the balcony.”

6.2.4.5 Ventilation

Effective cross ventilation promotes healthy indoor spaces and is integral to passive thermal design in the Australian context.

Placement of windows should take into account not only aspect but also security and privacy

“I love to have a bathroom with a window for cross air flow”.

6.2.4.6 Outdoor space

Like ventilation and sunlight within indoor areas, outdoor space offers health benefits. It is also a key component of design for passive surveillance and for promoting community. Many participants commented on the enjoyment they derive from having a private outdoor space such as a balcony, and on the simple pleasure of tending plants.

• Where possible, small private outdoor spaces such as balconies should be incorporated in building design

• Additionally, or where private outdoor space is not viable, dedicated space for a community garden should be considered. This provides a much-valued gardening opportunity for residents while supporting sustainability and social engagement.

• Landscaping should contribute to the development’s aesthetic value and not impede passive surveillance

6.2.4.7 Design-supported liveability

Accommodating guests and carers is very important to older women.
Design should enable residents to have a guest or carer stay over in relative comfort. Options for this include:

- Designing the living area in small studios to allow adequate space for a sofa bed to be opened practicably
- Providing a single room in a shared housing unit for a carer or support worker that may also double as a treatment room or secondary common space, or, alternatively, allocating a bedroom or studio within the complex to a shared, live-in carer (who may also be a key worker and eligible for affordable housing).

While car ownership rates among the prospective resident group are low, visitor parking for friends, family, carers and services is essential, especially in inner ring areas with limited street parking.

- Provide for parking at the AHSEPP standard for NGBH as a minimum.
- Parking should also include accessible spaces for mobility devices such as scooters

“Where we are, parking is very tight and timed too. We couldn’t get a tradesperson to agree to do the maintenance unless we could guarantee a parking space.”

6.2.4.8 Creating functional zones

Workshop participants felt that what is more important than having a larger space is having space that is well laid out so that different functions and activities can be performed in visually delineated zones. Except for bathrooms, delineation need not be fixed or solid. Some strategies for creating zones include:

- Designing clear pathways through spaces
- Using screens or storage units to section off areas
- Varying floor materials

“Good set out of ‘rooms’ [in a small space] gives the feeling of a house.”

6.2.4.9 Functional fittings and accessibility

While relevant accessibility and liveability standards are detailed elsewhere, key considerations for the prospective resident group include the following:

- Handles, taps and other fittings should be selected for their easy usability by people who may have impaired strength and/or movement
- Not all small studios may need to be fully accessible but where space permits, this standard should be implemented. Liveable floor plans designed to allow cost-effective modification for accessibility should also be considered.
- Shared housing units need to be fully accessible, enabling continued access for people of all levels of mobility and their carers into and throughout the unit
- Common areas such as gardens must be accessible

6.2.4.10 Storage

Good built-in storage capacity is very beneficial for prospective residents, many of whom may not have much furniture of their own.

- Where possible, storage should be functionally integrated with furniture and/or spatial separation
- Storage should be ergonomic, easy to operate, and located primarily at accessible heights
- Storage should be designed at varying dimensions to efficiently store a range of expected household items
- Smaller stoves and fridge spaces should be considered to free up more kitchen/ette space for shelves and cupboard space

“It would be helpful if more furniture were built into the place.”
6.3 Reflecting on what this means for adapting a New Generation Boarding House for older women

The housing needs and preferences of older single women who are homeless or at risk of homelessness, as represented by the workshop participants, are modest but definite. The performance outcomes they are seeking stand to promote both their quality of life and their ability to contribute to the well-being of other residents. In addition to the inherent human value of these outcomes, they would be expected to generate a flow-on economic benefit for government, through reducing demand for services such as health and social care.

Developments that:

- offer both shared and self-contained housing types located in transport-accessible inner and middle ring locations;
- are designed with consideration for the recommendations presented in these guidelines;
- provide secure tenure (within the building site as a whole, rather than within a specific unit); and
- have tenant allocation and housing management policies sympathetic to the needs and preferences of this target group,

are well placed to realise these outcomes and support the resource efficient, mutually caring communities the women wish to be a part of.

Effective social housing requires a combination of good policy and strong management alongside excellent building design. These guidelines are intended to help achieve a high standard in building design in social housing for older single women. It is the authors’ hope that the end user insights presented in this report and the recommendations underpinned by them, will be duly considered by designers, housing providers and policy makers who have the responsibility and opportunity to create high performing housing for this group.
6.3.1 What we learned about the shortcomings of existing guidelines and designs for small studio housing

Figure 4: Studio Apartment: Apartment Design Guide NSW – 35m²

This indicative studio floor plan from the Apartment Design Guide NSW reflects the minimum 35m² internal area (including wet areas) stipulated for studio apartments in SEPP 65. The design is incompatible with the needs and preferences of the workshop participants in various ways. For example, there is a lack of separation between functional areas; the sleeping area lacks privacy and the balcony’s small dimensions severely limits its usability.
6.3.2 New Generation Boarding Houses

We struggled for information about NGBHs. Most examples of NGBHs have been used to house students on a commercial basis. We took an example of a NGBH that complies with the existing guidelines. It provided student accommodation on a commercial basis. We used this example to demonstrate the shortcomings of what could be described as the leanest interpretation of a NGBH to compare this against the insights expressed by the women in this project. This example met none of the women’s insights.

Figure 5: New Generation Boarding House: Example – Iglu Student Accommodation, Chatswood – 35m²

This is an actual studio layout from an existing NGBH development. Based on insights from the older women who participated in this project, this layout provides no room for the resident to place a lounge or any other space in which to relax and/or to host guests. The outdoor balcony is not large enough to garden, be seated or to entertain visitors. The layout does not provide a division of space internally to conceal private space (bedroom) from public space (living area). There is also inadequate space for storage including of clothing and other personal items, books, linen and bathroom storage. For older women, who spend significant amounts of time in their home, who want to be able to host visitors and who generally need their home to perform as more than a place for sleeping and studying as is the case in student housing, this layout has major shortcomings.
6.3.3 The changes the women wanted in the small studio concept were modest and are closely aligned with current guidelines.

These two floor plans were developed from the insights gleaned from the project workshops. They demonstrate how nearly all of the women’s expressed preferences and requirements for self-contained housing can be accommodated within a small studio of 25m², which area is consistent with the maximum unit size permitted in the NGBH Guide. There is however a compromise in each layout. The first one (Figure 6) provides visitor access to the public space (living area) and to an external area (balcony) via a private bedroom zone. It does have the advantage of the living area being adjacent to the external balcony area which aligned with the women’s insights about the importance of outlook and light.

Figure 6: Indicative Studio Apartment: Sole Use – 25m²

This example does not provide the ability for visitor/s to use bathroom without walking through private space (bedroom) but provides outdoor space off living space

private outdoor space large enough to garden, sit, and entertain visitor/s

division of space internally to conceal private space (bedroom) from more public space (living area)

maximise storage for clothing and personal items, bathroom storage, linen storage, books, etc
6.3.4 What a small studio would need to look like to fully accommodate the women’s insights

This second design layout (Figure 7) also provides visitor access to the bathroom without passing through the bedroom, however it still requires access to the external balcony area to be through the private bedroom zone.

Figure 7: Indicative Studio Apartment: Sole Use – 25m2

Indicative shared accommodation – the preferred sharing option

Figure 8: Indicative shared accommodation: based on a shared housing concept such as in the Abbeyfield model - approx. 25m2/person
6.3.5 Indicative shared accommodation – the preferred sharing option

This floor plan shows an indicative layout for a shared accommodation option that draws on the insights of the women about the conditions under which they would agree to share space. For the workshop participants, this option addressed their need for security and certainty if they were in need of more support with advancing age and deteriorating health care needs. It shows that by pooling some of the 25m2 allocated to each resident in the single occupancy examples, each resident could enjoy the benefits of having a larger bedroom than is possible in the small studio (Figures 6 and 7). In this concept, there is access to a full kitchen and several indoor and outdoor living and dining areas. However, in this concept, each bathroom is shared by two residents.

This shared housing option emerged in the second workshop when we explored how accommodation needs can change with advancing age and declining health and mobility. In this shared housing option which is fully accessible, through sharing, the women could potentially have a larger private bedroom, a larger kitchen with additional facilities such as an oven and choices in living areas as would be experienced in a shared house. This shared housing concept also enabled the women to contemplate how sharing could make it easier for them to be supported in older age either by a live-in support worker (carer) or through the mutual support of living with other women.
6.3.6 Illustrating how the shared care studios could work as part of a mixed development

Figure 9: Indicative concept showing integration of the self-contained living/studio option in the same residential complex with the shared housing concept

This design concept shows a mixed development incorporating the self-contained small studio living option on the first floor and fully accessible shared housing living (as described in Figure 8) on the ground floor. This medium to high density option allows women to age in place – a prospect they value highly – by enabling them to remain in the same geographic location and residential community as their needs change.

The policy and management implications of these shared housing options requires more testing. However, under certain circumstances, it is possible they may attract a more diverse supply of providers beyond those whose main focus is on housing. For example, this integrated concept potentially expands the range of management options available including to aged care providers who are also registered community housing providers; partnerships or joint ventures between housing providers and organisations providing aged care or home support; and direct engagement of support workers (including key workers eligible for affordable housing) through pooling of funding in consumer directed home care packages.
7. Policy issues and implications

The AHSEPP is well intended as a way to increase the supply of affordable housing through enabling planning bonuses. Each of the concepts tested in this project is within the AHSEPP. However, when we compare existing guidelines for small studios and NGBHs under the AHSEPP, they fall short against the insights and design guidelines developed through this project. Whilst this work involved a group of 13 older women, who had all experienced homelessness or being at risk of becoming homeless, there would need to be further clarification through the AHSEPP and related policy guidelines for how to use the policy to achieve the planning bonuses whilst at the same time appropriately house this cohort of women doing this in a way that enables them to have security of tenure and to age well in place. They are looking for secure permanent accommodation in locations that are close to transport and to their community networks and for most of the women in this project, those were inner city locations.

7.1 AHSEPP and NGBH policy and guidelines

The policy and guidelines available for small studio housing and NGBH’s do not adequately describe the context of housing for single older women. Importantly, there are problems with how a NGBH is defined, especially the reference to it being for transitional lodgings. This risks causing stigma, making it harder to get community buy-in and does not reflect the important insight from this project that older women want to be housed quickly and permanently.

During the project, we spoke with an architectural firm currently designing a NGBH for single older women in a middle ring Sydney suburb. They reinforced this observation that there is no policy context or guidelines to assist good design outcomes for small studio accommodation and NGBH’s for older women, or on how different types of affordable housing within the guidelines of the AHSEPP can be accommodated in the one development and attract the planning bonuses. We suspect that this would also be the case with some other cohorts of people such as people with disabilities, young people leaving out of home care and people from diverse cultural backgrounds.

Despite these shortcomings, the project has highlighted that the older women are prepared to live in smaller studios particularly if this gives them security of tenure and the option to age in place. However, how this housing is managed and with whom they live is vitally important for them to be able to move on with their lives and experience good health and wellbeing. For these women, if their transition out of being homeless is done well, they are more likely to adapt and be independent with less long-term reliance on government funded health and human services.

7.2 Who manages small studio housing for older women matters

Throughout the project, we heard disturbing experiences some of these women had experienced when they were in crisis and faced being homeless. This helped us to identify the attributes older women look for in a housing provider.

“Treat me humanely; can affect stress levels if treated badly”

“I need to be in a respected environment”

“It is important to myself that the areas outside my home and surroundings are clean and neat and well-kept.”

We heard examples from the women about not being treated with respect or given choice about her housing. Allocation practices that don’t treat women with respect and provide no opportunity for choice about where it is located or with whom they live, fail to realise the potential that older women have for becoming empowered through the mutual support of other women and creating positive living environments from this. Additionally,
being able to have an adequate supply of appropriately designed and managed small studio housing and avoiding the transitional stage where possible, will enable single older women to adapt more quickly to enable them to achieve independence and more control of their lives.

The preferred design concepts in this project are likely to be more suited to being operated by community housing providers and through co-operative housing governance models where high levels of resident participation are fostered. This finding is especially timely as this report coincides with the release of the Affordable Housing Working Group report to the Council on Federal Financial Relations.\textsuperscript{13} This report included consideration of four financing options to increase the supply of affordable housing, one of which was housing co-operatives. Whilst the report seems to have considered co-operatives as a financing option rather than as both a potential financing and management option, the report concluded housing co-operatives (and also impact investment models) are important funding and delivery mechanisms, but were not capable of generating the required scale of investment needed to meet the demand for affordable housing supply. A bond aggregator model was determined to be the preferred financing option and the report concluded this would not preclude co-operative options for management and delivery of affordable housing and services.

The two preferred concepts could also provide choice and diversity within larger residential developments and infill housing providing appropriate tenancy management and security of tenure was arranged.

7.3 Fostering a policy interface between affordable housing and aged care

The project has also highlighted the concerns of single older women about being able to support themselves in older age, not just financially but also with the practical supports and assistance they need when they have health conditions that no longer enable them to live independently. Aged care policy used to provide affordable solutions in the form of low care supported hostels and before that, small independent living units. However, with much tighter targeting around eligibility for residential care, these dedicated low care accommodation options are no longer viable to operate.

Aged care policy in Australia is gradually becoming more consumer directed with the opportunity now for people eligible for home care packages to choose their provider and how and where their needs are met. This opens up new opportunities to pool resources in shared care and housing arrangements. The aged care sector has also released a forward thinking Aged Care Reform Roadmap\textsuperscript{14} that provides for a separation of accommodation from care in residential care, paving the way in the future for supply-side de-regulation of residential care where eligible people could potentially receive care to a residential care level in different accommodation settings. Whilst this is not yet government policy, should this reform occur, there is an opportunity to embrace different models of affordable and appropriately designed housing for older people (reflecting the guidelines suggested in this report) and include provision for support services and practical assistance.

Aged care providers, especially those that are also nationally registered as community housing providers, are likely to be enthusiastic partners to enable some of these shared housing and small studio housing options to emerge for older women.

Fostering this policy interface between affordable housing and aged care will add diversity and new perspectives to this vital area of public policy with potential to open up new business models and revenue streams including shared equity and flexible payment options for making capital contributions.

\textsuperscript{13} Council on Federal Financial Relations (October 2016) Innovative Financing Models to Improve the Supply of Affordable Housing: Report to Heads of Treasuries by Affordable Housing Working Group

\textsuperscript{14} Aged Care Sector Committee (2016) Aged Care Roadmap
8. Financial implications of the preferred models

Stage 2 costed three models designed in Stage 1 – individual studio apartments at 25sqm and 35sqm and four person shared apartments. The costings are indicative and based on developing 24 units for singles and two 4 bedroom shared apartments, and they illustrate just how big a gap there is for anyone developing housing for older women, even small housing for older women.

Modelling a split of 75% social housing tenants and 25% affordable housing tenants for a studio development in the inner or middle ring of Sydney means a land and construction cost of around $8-9m, revenue of around $220k per annum servicing slightly over $800k of debt. The debt that can be serviced also reduces if 100% of the development is for social housing tenants.

This leaves a gap in the funds required of around $7.3m for the smaller studio apartments and $8.6m for the larger ones. For the shared apartments, the upfront capital required would be lower at around $5.4m. However, this scenario would only house 8 tenants.

If this is expressed as an annual subsidy, this would equate to around $450k to $550k depending on the size of the units and if land was contributed the shortfall required would still be significant at around $3.5m to $4m.

### Table: Financial Implications

<table>
<thead>
<tr>
<th>Scenario One</th>
<th>Scenario Two</th>
<th>Scenario Three</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Inputs</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Units (#)</td>
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<td>24</td>
</tr>
<tr>
<td>Block size (m²)</td>
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<tr>
<td>Tenancy split (% social)</td>
<td>75</td>
<td>75</td>
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<tr>
<td>social tenants (#)</td>
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<td>18</td>
</tr>
<tr>
<td>affordable tenants (#)</td>
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<td>6</td>
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<tr>
<td>Cost of construction ($/unit)</td>
<td>$180k</td>
<td>$200k</td>
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<tr>
<td>Cost of land ($/m²)</td>
<td>$6.4k</td>
<td>$6.4k</td>
</tr>
<tr>
<td>Operating costs ($/unit/annum)</td>
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<td>$4.2k</td>
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<tr>
<td>Management costs ($/unit/annum)</td>
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<td>Interest rate (%)</td>
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<tr>
<td>Social rent ($/week)</td>
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<td>$167</td>
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<tr>
<td>Affordable rent ($/week)</td>
<td>$256</td>
<td>$288</td>
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<td><strong>Modelling</strong></td>
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<tr>
<td>Costs</td>
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<tr>
<td>- land</td>
<td>$3.86m</td>
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<tr>
<td>- construction</td>
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<tr>
<td>- average for operating and management from Year 1</td>
<td>$132k</td>
<td>$137k</td>
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<tr>
<td>- average vacancy and bad debt from Year 1</td>
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<td><strong>Revenues</strong></td>
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<td>- average rent from Year 1</td>
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<td>$221k</td>
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<tr>
<td>- average surplus from Year 1 (before debt servicing)</td>
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<td><strong>Gap after debt finance</strong></td>
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<tr>
<td>Upfront capital; or</td>
<td>$7.34m</td>
<td>$8.6m</td>
</tr>
<tr>
<td>Upfront capital assuming land provided; or</td>
<td>$3.48m</td>
<td>$4m</td>
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<tr>
<td>Annual operating subsidy</td>
<td>$467k</td>
<td>$555k</td>
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What the modelling of the costs tells us is that even if you want to build small homes for older women, there is still a significant subsidy gap. This gap can only be met by other contributors – Government who can provide land and grant funding, housing providers who can cross subsidise this type of development, and the philanthropic sector. Without that support, the shortage in appropriate housing for older women in housing need will continue to grow.
### Appendix A Consumer insights to inform design guidelines

Consumer Insights to inform design guidelines for small studio housing for older women who have experienced homelessness

<table>
<thead>
<tr>
<th>Insights</th>
<th>What the women said in workshop one</th>
</tr>
</thead>
</table>
| **Insight 1: Security of tenure and affordability** | “Need to have somewhere to call home”  
“The features that are most important to me are stability and security”.  
“The 2 most important things for me in my housing? 1. Security of housing (tenure); 2. Environment – other tenants; 3. Cleanliness; 4. even access to transport and activities; 5. Health – stairs and access to facilities;”  
“Housing is most important followed by transport, respect and social inclusion and civic participation”  
“Permanent lease; (Priority housing) for over 55’s; women not in mixed housing”  
“Having permanent long-term housing is very important to me (for life). Too much health issues physically and emotionally and affordability to move too many times”.  
(What is important to me in my housing) “Support and (relief from anxiety of) constant moving”.  
“I don’t want to be homeless again or feel the need to look for a new place”.  
“Work is my biggest worry in order to pay my rent” |
| **Insight 2: Peace and feeling safe** | “Not stressed/worried about being homeless/stability”  
“Safety (is important) for the obvious reasons”  
“Having a place to call home, a safe place to sleep at night”  
“Good – my veggie patch and outdoor seating area on the balcony”  
(Outdoor spaces and buildings) “important for healing, uplift the spirit, for emotional, psychological and brain health; prevent dementia; fresh air; sunshine and clean”  
“I am not safe in my current housing”  
“Pet friendly” |
| **Insight 3: Personal space and privacy** | “Getting older means you want to share less”  
“The two features that are most important to me in my housing are light/sunshine and privacy. Privacy because I have my own bathroom and this allows me to shower and go to the toilet without someone moving into my space”  
“Windows look out on a nice area – trees etc.; BUT walkway past my unit (with window looking in) means blinds”.  
“What works well? Privacy (I have) a separate unit”; “Security – only one key and unit is lockable; clean” |
## Insight 4: Sharing

Older women are open to sharing spaces outside of their personal space. This includes entertainment areas and gardens. They do not think that community meeting rooms work because they are often unused. In terms of personal space, they may be open to supplementing smaller cooking areas in their personal unit with a larger shared meal preparation and dining area.

| "Privacy is a big issue; share laundry; share outdoor areas; space for carer.” |
| "Common area; rooftop washing lines and shared laundry” |
| "Common rooms are institutional” “(shared kitchen) is often dirty” |
| "I could not accommodate a visitor overnight unless they shared my bed” |
| (An older woman living in co-operative housing) “Having an external common area and meeting place for outdoor entertaining is important neutral area” |
| "We have a Pizza Oven in the outdoor shared area – great for get-togethers on neutral ground” |
| "We all have our own unit but we are there for other residents when they need help”. |
| "I have no kitchen; communal kitchen on floor used potentially by 15 tenants; housekeeping issues” |
| "Outdoor spaces and buildings would be nice but not essential” |
| "No sharing!!” |
| (Sharing) “it would be detrimental to my mental health” |
| "You have to be able to lock your door and it’s your space” |
| Different religions/cultures – its (sharing) becoming less appropriate” |
| "Everyone has to have their own cooking facilities” |
| "A mini-kitchen would solve all the problems” “A bar fridge, a sink, 2 power points, running water” |
| "Most prefer (having) a smaller area and less sharing”. |
| (If I had to I could) “share with family – more forgiving, more understanding – PEACE!!” |
| "Pain – sharing with others is difficult” |
| "You need more caring than sharing” |
| "When the need arises, I can share with a live-in carer” |
| (What functional space would you be prepared to share with others? – “Living, kitchen and WC NOT bedroom” |
| (Sharing with others) “Does not make sense to share because of health issues”. |
| "The Co-op common space is most important (in that model). Utility area is always used” |
| Common Equity Housing – “the sharing did not work for us. Living alone (in your own unit) does not mean you don’t care for others” |
| "Your house and you are available for support” |
| (Best) “if the units are self-contained” |
| "(Sharing spaces depends on) “who are our neighbours” |
| "Common areas are not used” |
| (Sharing?) “Shared outdoor spaces – oven/BBQ for families” |
| "Outdoor areas and entertaining spaces, laundry –could be shared” |
| "What if someone wants to watch a different channel on the TV?” |
### Insight 5: Small spaces

Older women who have experienced being homeless appear to consider that being able to perform essential functions within their personal space is more important to them than the size of the unit. Those essential functions are:

- Living area with designated spaces including TV/relaxing; study space; eating space for small pull-out table;
- Bathroom
- Small cooking area
- Bedroom, preferably with double bed and separate to the bathroom
- Space for pull-out couch suitable for a sleepover for grandchildren, children and other visitors
- Small balcony

“Having an extra bedroom”
“Improvements – a balcony; a bedroom; ground level; few steps;”

A woman living in studio accommodation on its adequacy and asked if she could live with less space said “No”.

“A TV nook”.

“Small drop-size table”

“What works? Set out of the “rooms” good. Gives a feeling of a house e.g. separate kitchen; bedroom; bathroom and separate living space in three areas (living/TV/reading) work (computer/desk) and eating (table and chairs)”

“If you have a little space you can keep it clean” (different cleaning standards)

“Improvement? – it would be helpful if more furniture is built in to the place to save space”.

“If I had to do with less? No, but if I had to I would make the bathroom smaller. Just a small shower and toilet would be OK and smaller fridge and stove”.

(My current housing – 2-bedrooms) “ideal space (not claustrophobic); cannot be less, don’t need more”.

“I have one-bedroom but a pull-out sofa bed when family visit”

“(We are all) psychologically traumatized and need space around us. Mental attitude improved with better housing”.

“Compact kitchen and lots of shelf space”

“Each activity has its own space”

“Sofa beds for when kids come to stay”

“Well-designed (studios) with one room but had to utilize divisions to enclose some spaces from others”

“L-shaped living, dividing up space (into separate uses)”

What doesn’t work? “Dining area off from the front door”.

“after living in a studio, No I need space”.

(Otherwise) “its claustrophobic”

“I need space to do hobbies/art”

“I need space to read my Bible and to be quiet”

### Insight 6: Cleanliness

The experience of being homeless for many older women means they have experienced living in rundown, poorly maintained and dirty places. They appreciate living in clean well-maintained environments and this applies equally to personal and shared spaces.

“It is important to myself that the areas outside my home and surroundings are clean and neat and well-kept. To have these areas well cared for is important to my emotional well-being as it calms my senses to look at the gardens neat and tidy and the paths clean and swept”

“What works well? – CLEAN”

“(There is) No access to clean windows from the outside”
### Insight 7: Respect and inclusion

Older women feel they have been exploited and mistreated through their experience of homelessness so that having good neighbours and landlords who treat them with respect is very important to them being able to have privacy while feeling included, valued and safe as part of a community.

“Treat humanely; can affect stress levels if treated badly”

“I need to be in a respected environment”

Personal stories were told about landlords exploiting and sexually abusing and intimidating women and refusing to maintain housing to acceptable standards of safety and cleanliness.

“I don’t want to live in housing managed by the Department of Housing”. One woman spoke of being told by a Housing Department officer that she would have to live on the street if she did not accept the housing offered to her”

“Respect and social inclusion? As long as I don’t have to talk to anyone”.

### Insight 8: Physical accessibility and adaptability

When older women who have experienced being homeless eventually find a place to call home they want to stay there for the rest of their lives. This means both internal and external spaces need to be accessible and adaptable to meet the changing circumstances associated with the ageing process.

Frequent comments about being able to access public transport to get to medical appointments, shopping and other services.

“No stairs”

“The kitchen cupboards are too high”

“Disabled access”

### Insight 9: Storage

Having enough storage is very important and contributes to insights about tidiness and cleanliness. Older women say they want to have a built-in wardrobe in the bedroom and good storage in their own unit supplemented if possible with secure storage elsewhere in the housing block.

“The apartment is very humid and there is no storage space”

“Built in wardrobe ceiling to floor – good size”.

“Bookcases from Ikea – good for storage”

“Problems? Storage – no areas for brooms/mops etc. Not enough kitchen storage”.

What doesn’t work well? “Not enough storage;”

“A smaller fridge and stove could save space for more cupboards”.

Good – “Built in robes in bedrooms”

“Cage in garage for (extra) storage”

What doesn’t work? “Lack of linen storage/general storage”;

What doesn’t work? “Utility storage for tools, mop, iron, buckets, etc.; fridge and stove block opening of the cupboards (in kitchen)”

### Insight 10: Sun and light

Being able to have good sunlight and a pleasant outlook is very soothing and contributes to feelings of wellbeing, peace and safety for women who have been homeless.

“The two features that are most important to me in my housing are light/sunshine and privacy. I like the light to experience the weather and the feeling part of the outside world”.

What doesn’t work well? “Outlook could be better”; “Outside walkway means I must keep the blinds down”.

“Light and sun – access to hospitals etc. Access to garden areas”

“The two most important features to me in my housing are warmth and health”.

“Sun kills the bacteria and prevents mould”. “This lifts (my) spirit”

“Balcony is important to me to wake-up to the beauty of nature, to do hobbies, have a herb garden and to hear the pitter patter of raindrops on the roof (cannot sleep)”
### Insight 11: Information and empowerment

**Having access to reliable and accurate information and knowing where to go to get help is empowering for older women and would save them time and the anguish that is associated with being and older women and homeless.**

"Being able to talk to people"

"Keep updated"

Stories were shared in the workshop between women who found different solutions to their housing e.g. story about getting a rental retirement unit through Uniting; there was great interest in the Co-operative (Common Equity NSW) model. It became very evident that there was not a good understanding of the different alternatives available to them beyond specialist homelessness services.

"Some of these women are very smart and knowledgeable about how to navigate the system".

### Insight 12: Area and location

**Location of housing is very important for older women because they need to be able to get access to transport and other mobility options, including walking. This includes being able to do their shopping and attend medical and other appointments and living in a community close to family and friends.**

"Housing (that is) close to public transport to be able to visit family and friends; close to healthcare provider; close to public parks; close to community centres; close to cultural institutions; close to libraries".

"I like to be physically active to see what happens in my neighbourhood; I like to be mentally stimulated – libraries, exhibitions and talking to people I have common interests with” “Yoga, Pilates, dancing, gym”.

"Access to transport (is important to me) because I am connected to the community and (have) freedom to go out as I please”.

"Having shops, medical services, activity centres close by to have a social outlet”

"Civic participation and employment – volunteer opportunity to be of service to help as well as providing an opportunity to keep busy and feel needed”.

(Having access to transport is) “much a necessity to go for medical appointments”

"Not having a car, I need easy access to transport”.

### Insight 13: “Living with people like me”

**Older women who have experienced being homeless long to be with people with whom they feel safe with and their privacy respected – “people like them”. Being part of a community is also very important which means helping each other out in times of need without necessarily doing everything together. This may have implications for the size of the housing community and approach to sharing.**

"Seniors, quieter, non-intrusive”

"Social Participation? OK, but with my phone, TV and Internet I have enough”

"The best solutions are not always about the physical form of the house”.

"Bond strength as a group – advocacy”

"Consider everyone”

"Not many women (where I live)”

### Insight 14: Maintenance

**Being able to get things fixed when they break down and knowing how to fix it yourself is an important skill for older women and they will often help each other out with repairs and maintenance.**

(I do) “own maintenance”
**Insight 15: Growing older and needing support**

- Being able to age in place without having to move house contributes to feelings of wellbeing and security for older women who have been homeless. Being able to get easy access to home care and other support when they can no longer live independently is very reassuring to them because they live in fear of being forced to move. They are open to the idea of being able to benefit from being able to access these services by mutually supportive arrangements with other residents.

- “But would like space for a carer if needed”

- “Aged Care (is important as we get older)”

- “In 10-years’ time I think what supports do I need? In view of my extent of acute progression of osteoporosis throughout my body and possible cancer recurrence...”

- “Having in-home medical services and support”

- “In-home or compatible live-in carer (available) on an ongoing basis”

- “My fear is getting older and not having the support as I get older”.

- “Need flexible spaces that can change over time as we age”

- “Medical issues”

**Insight 16: Separate bedroom and bathroom**

- Older women are open to studio accommodation however they want their bedroom to be physically separate from living spaces and access to the bathroom should not be from the bedroom.

- “Not satisfied. Need a bedroom”

- “I love to have a bathroom with a window for cross air-flow”

- “The studio is freshly painted and everything works well, however there is no door to separate the bedroom from the rest of the apartment so when a person enters the front door the bed is on view and I would like that my bedroom is private”.

- “(Where I live now) is somewhat adequate (but) I would like to have a bedroom with a door”.

- “(I have) a single bed – would prefer a double bed”

- “Not good? Guests have to walk in my room to go to the toilet”.

- “Good – my own bedroom”.

**Insight 17: Energy sustainability**

- Affordability is a primary concern for older women who have been homeless and the cost of heating and light is a major expense. The aspect of their housing and building materials used can be important for them in reducing the cost of electricity and gas.

- “(My unit) has no sun. It’s 5% colder than outside. No sun on the balcony”

**Insight 18: Laundry**

- There is a preference for the laundry to be internal to the unit and an acceptance this can be done in a compact way.

- “Good – a good size stainless steel laundry tub”

- (Not good) “We have a clothes line downstairs” “2 flights of stairs up to my unit”

- “Laundry in bathroom is OK”

- What doesn’t work? “lack of room for a laundry (in the unit)”
### Insight 19: Context matters

Older women who have been homeless are looking for permanent, long-term safe and secure housing for the rest of their lives. This presents a different context for considering the appropriateness of small studio accommodation compared to more usual options such as short-term crisis or student housing.

<table>
<thead>
<tr>
<th>Car Parking and mobility</th>
<th>“If too small it is depressing”</th>
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<tr>
<td></td>
<td>“Where you live and work is very important – psychological wellbeing”</td>
</tr>
<tr>
<td></td>
<td>“There is no garage, just a car parking space (not good)”</td>
</tr>
<tr>
<td></td>
<td>“I don’t have a car so location is important, being able to walk to shops and for medical appointments”</td>
</tr>
<tr>
<td></td>
<td>“Being close to transportation – buses, trains, taxis. The ease of getting around if you don’t have a car is important”</td>
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