



**Submission to the
2016-2017
Northern Territory
Budget**

November 2015

Who we are

With around 200,000 members aged 50-plus across the country, National Seniors is the consumer lobby for older Australians and the fourth largest organisation of its type in the world.

Our members trust us to fearlessly and independently reflect their views to government, business, media and society. And this we do.

The policy recommendations in this document are drawn from the membership through personal contact, emails, phone calls, and consolidated by the NT's Policy Advisory Group.

The development of these recommendations is supported by highly qualified policy staff and our respected Melbourne-based research arm, the National Seniors Productive Ageing Centre.

National Seniors stands for:

- Social and economic inclusion, including employment
- Decent safety nets for those who are unable to provide for themselves
- Recognition for those who work and sacrifice to provide for themselves in retirement
- Fairness and equity across generations
- Ageing with dignity, security and purpose

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Introduction

National Seniors strongly believes that ageing well is everyone's right. Almost every policy decision the NT Government makes in the coming years should be influenced by the necessity to accommodate an ageing demographic.

By 2061, it is estimated that 28.8 per cent of the Northern Territory's population will be 50 or over. In 2012, there were 12 people of working age for every one person over 65 in the Northern Territory. In 2061, it is estimated that there will be 5.4 people of working age for every person over 65¹.

In planning terms, 2061 is 'tomorrow'.

It is crucial that government, business and community organisations work together to develop progressive and innovative programs and structures that are suitable for both current and future needs.

This pre-Budget submission from National Seniors sets out a number of key recommendations to the NT Government to support and enhance outcomes for older Territorians in the next Budget cycle.

¹ Australian Bureau of Statistics 2012. *Population Projections, Australia, 2012 (base) to 2101* cat. no. 3222.0 Accessed 2 December 2015
[http://www.abs.gov.au/ausstats/free.nsf/LookupAttach/5877260486CF7EC1CA257C2E00172738/\\$File/PROJECTED%20POPULATION,%20Series%20B,%20NT%20-%20At%2030%20June-NT%20pop%20pyramid%20data.csv](http://www.abs.gov.au/ausstats/free.nsf/LookupAttach/5877260486CF7EC1CA257C2E00172738/$File/PROJECTED%20POPULATION,%20Series%20B,%20NT%20-%20At%2030%20June-NT%20pop%20pyramid%20data.csv)

Recommendations

Concessions

1. Examine options to provide supplementary assistance to seniors, with any initiative operating separate to the existing Northern Territory Pensioner and Carer Concession Scheme (NTPCCS).

Advance Personal Planning

2. Redesign the existing Advance Personal Planning website to include a training module, case history video clips, downloadable forms and information, which reflects Northern Territory's diverse population mix.
3. Launch the updated Advance Personal Planning website throughout the Northern Territory as a significant media event.
4. Design workshops for seniors and lay people to encourage uptake of Advance Personal Plans.
5. Co-opt Town and City Councils, public libraries, seniors' groups and service clubs to promote the uptake of Advance Personal Plans.

Elder Abuse

6. Provide NT government support to create national elder abuse legislation.
7. Provide funding to continue the trial of the Elder Abuse Information Line run by the Darwin Community Legal Service (DCLS) and provide support to ensure the evaluation methodology is robust.
8. Provide further research funding to design and develop elder abuse protocols and service guidelines for frontline workers in the Northern Territory.
9. Set aside funding to establish suitable service responses, which are sensitive to the needs of clients from diverse backgrounds.

Affordable Housing

10. Enable the development of 'affordable housing' for the widest cross-section of NT residents from low-income workers to self-funded retirees.
11. Provide seed-funding to establish a Not-for-Profit Government Business Division within the NT Department of Housing charged with the mandate of building affordable housing.
12. Stimulate Community Housing Projects that are financed through a mix of public subsidies, planning benefits, private equity and/or debt finance preferably in partnership with private capital.

13. Encourage private sector development of housing by creating optimal conditions for investment; supporting alternative housing supply models; and promoting joint ventures between government and private sector.
14. Provide development-ready sites for private developers to establish self-funded retiree 'lifestyle villages' in NT Towns that can demonstrate need and an identified market.

Administration of seniors issues within government

15. Rationalise the NT Government's organisational structures placing responsibility for seniors under a single Minister and Department/Agency to simplify seniors' interactions with government.

Concessions

Recommendation 1: *Examine options to provide supplementary assistance to seniors, with any initiative operating separate to the existing Northern Territory Pensioner and Carer Concession Scheme (NTPCCS).*

Concessions to seniors are an essential means of acknowledging and supporting older Territorians. National Seniors was disappointed with the way that the NT Government introduced changes to concessions eligibility in the 2014-15 Budget. While we acknowledge that there were Federal Government budget cuts and misuse of the concessions system, the failure to consult with seniors to develop alternative options was unacceptable.

The changes to the Northern Territory Pensioner and Carer Concession Scheme (NTPCCS) mean that only Pensioner Concession, Commonwealth Seniors Health Card and Health Care Card holders will have access to concessions in the Northern Territory (NT), which will simplify and reduce the cost of administering concessions. Under Seniors Health Card eligibility rules access to concessions will be restricted to single self-funded retirees of age pension age earning less than \$52,273 per year and couples earning less than \$83,636. While we support moves that improve the sustainability of the concessions system, National Seniors believes it is important to preserve the original intent of seniors concessions in the NT as much as possible.

Concessions to seniors in the NT were established in acknowledgement of the service and loyalty of senior Territorians. Concessions were not designed as welfare payments but as a means of encouraging seniors to remain in the NT in recognition of the challenges seniors face living in remote areas of Australia. In its original form the NTPCCS was a highly regarded scheme that assisted older Territorians to access concessions for a range of essential services that allow them to maintain a decent standard of living.

National Seniors recommends that the NT government examine options to provide supplementary assistance to seniors, with any initiative operating separate to the existing NTPCCS. For example, the NT government could examine the feasibility of extending access to concessions for essential services. This would go some way toward preserving the original intent of the concessions policy to acknowledge and support all older Territorians.

Advance Personal Planning

Recommendation 2: *Redesign the existing Advance Personal Planning website to include a training module, case history video clips, downloadable forms and information, which reflect Northern Territory's diverse population mix.*

Recommendation 3: *Launch the updated advance personal planning website throughout the Northern Territory as a significant media event.*

Recommendation 4: *Design workshops for seniors and lay people to encourage the use of Advance Personal Plans.*

Recommendation 5: *Co-opt Town and City Councils, public libraries, seniors' groups and service clubs to promote the uptake of Advance Personal Plans.*

The passing of the *Advance Personal Planning Act* in March 2014 was received positively by National Seniors members throughout the NT. Since the introduction of this legislation the uptake of the instrument has been mixed. We had requested attention to this in our previous budget submission but it has become increasingly obvious for people on the ground that a lack of promotional and educational materials and a lack of adequate training and information sharing opportunities has been a major factor in the limited uptake of Advance Personal Plans.

National Seniors believes that Advance Personal Planning website should be redesigned and redeveloped². This should involve the development of diverse web resources, including fact sheets, videos, forms and other information, that will operate as a primary tool to educate Territorians about advance personal planning. Resources should be developed to accommodate the NT's diverse population.

On the completion of the redesign of the Advance Personal Planning website it should be launched throughout the NT. The launch of the redesigned website should involve a highly visible media event that draws attention to the website and supports greater acceptance and uptake of Advance Personal Plans.

There is also a lack of training provided to assist seniors and other lay people to encourage the use of Advance Personal Plans. The simplification of the Powers of Attorney and Enduring Powers of Attorney in the Northern Territory, for example, is confusing for those who have previously filed these documents.

Recent information sessions run by the Department of Attorney General and Justice, for example, provided limited value for those who attended. Lay people, and indeed legal and medical professionals who attended the sessions, found them rushed and dismissive of the real concerns of the large audience of seniors, carers and family members who attended^{3,4}.

² Department of the Attorney-General and Justice 2015. 'Advance Personal Planning'
<http://www.nt.gov.au/justice/pubtrust/app/index.shtml>

³ Presentation by Department Attorney General and Justice introducing the Advance Personal Planning Bill May 2014, Alice Springs.

At another session embedded into a two day course for professionals in Darwin and Alice Springs, the trainer was unable to ensure that the information given fitted with the NT legislation and did not provide any sessions for clients or carers. Participants were directed to a South Australian website with information on South Australia Advanced Care Directives⁵. While this was an excellent resource, it was not applicable to the NT's ethnic diversity nor was it consistent with NT legislation.

National Seniors believes that basic training for professionals expected to assist in preparing, witnessing, and registering the final document is required to ensure that Advance Personal Plans are adequately completed and registered. The Office of Senior Territorians could facilitate this training by developing a train-the-trainer package. Residential and community care facilities could be targeted in this regard.

Elder Abuse

Recommendation 6: Provide NT government support to create national elder abuse legislation.

Recommendation 7: Provide funding to continue the trial of the Elder Abuse Information Line run by the Darwin Community Legal Service (DCLS) and support to ensure the evaluation methodology is robust.

Recommendation 8: Provide research funding to design and develop elder abuse protocols and service guidelines for frontline workers in the Northern Territory.

Recommendation 9: Set aside funding to establish suitable service responses, which are sensitive to the needs of clients from diverse backgrounds.

Preventing elder abuse in an ageing world is everybody's business. "Elder abuse is a violation of human rights and a significant cause of injury, illness, lost productivity, isolation and despair"⁶. Confronting and reducing elder abuse requires a multidisciplinary approach. There is a high level of media discussion related to fraud perpetrated against seniors. The issue of elder abuse incorporates not only the physical and emotional but extends to the issue of financial abuse and the development of wills, advanced care and estate planning^{7,8}. For Territorians concerned for their elderly experiencing 'humbugging', the emphasis on monetary pressure resonates very deeply.

National Seniors' members have read with much interest the issues paper produced by the Northern Territory Department of Attorney General and Justice, which signaled an intent to

⁴ Presentation by the Hon John Elferink, Attorney General and Minister for Health Darwin National Seniors Forum 15 August 2015

⁵ Government of South Australia 2015. *Advance Care Directives* <http://www.advancecaredirectives.sa.gov.au/>

⁶ World Health Organisation 2002. *Active Ageing: A policy framework*. World Health Organisation, Geneva.

⁷ Financial Services Council of Australia 2015. *Elder Financial Abuse Symposium: communique.*, Sydney, October 2015

⁸ National Seniors 2015. 'Seniors call for financial sector to help stamp out elder abuse' Media Release, Michael O'Neill (CEO), October 2015.

update the *Domestic and Family Violence Act 2007* in line with the *Domestic and Family Violence Reduction Strategy 2014-17*. Unfortunately the issues paper, the *Domestic and Family Violence Act* and the *Domestic and Family Violence Reduction Strategy* only briefly touch on the issue of elder abuse.

In a recent discussion with the Human Rights and Equal Opportunities Commissioner Susan Ryan, it became clear that the issue of elder abuse should not be simply included in the domestic violence legislation but be subject to its own specific legislation. National Seniors supports the development of national legislation to tackle this issue and urges the NT Government to support any moves to create a national elder abuse legislation.

In this respect, we repeat our request that the Government take seriously the initiative of the Darwin Community Legal Service to provide an information line within the Northern Territory and fund the ongoing maintenance and research that will be needed to identify immediate service needs and design responses.

Regardless of the postcode, Toorak, Parap or Papunya, all communities would have experienced physical, financial and psychological abuse of the elderly. Within the Territory the information line is beginning to provide ample proof of the need⁹. Further funding and support for the service should be made a priority to ensure that Territorians have access to timely information and support to address instances of elder abuse.

National Seniors also questions the lack of progress made by government with regard to the introduction of service responses. The Northern Territory is the only state or territory where service responses are not established or being developed.

Workers throughout the Northern Territory within health, law enforcement, aged care and legal services express concern at professional limitations when presented with elderly clients with suspected or clearly identifiable abuse. There is a significant gap in the services available to senior Territorians.

Until mandatory reporting is introduced the issue of elder abuse will be too daunting, too painful and will be avoided by many, including the victims. Reluctance to confront elder abuse is an obvious inhibitor of action. This requires our politicians and community leaders to acknowledge the need and to implement protocols and service guidelines to help frontline workers recognise and report elder abuse within all sectors.

Strategies and protocols have been trialed and tested in other states and territories. Knowledge, experience and practice models developed within the public, community and private sectors should be built on to develop effective approaches in the Northern Territory.

National Seniors requests that the NT Government become a lead player in the development of protocols and service responses sensitive to the needs of the clients from diverse backgrounds.

⁹ Darwin Community Legal Service (2015). 'Elder Abuse Information Line' flyer from the Aged Care Advocacy Service within the Darwin Community Legal Service

Affordable Housing

Recommendation 10: *Enable the development of 'affordable housing' for the widest cross-section of NT residents from low-income workers to self-funded retirees.*

Recommendation 11: *Provide seed-funding to establish a Not-for-Profit Government Business Division within the NT Department of Housing charged with the mandate of building affordable housing.*

Recommendation 12: *Stimulate Community Housing Projects that are financed through a mix of public subsidies, planning benefits, private equity and/or debt finance preferably in partnership with private capital.*

Recommendation 13: *Encourage private sector development of housing by creating optimal conditions for investment; supporting alternative housing supply models and through the creation of joint ventures between government and private sector.*

Recommendation 14: *Provide development-ready sites for private developers to establish self-funded retiree 'lifestyle villages' in NT Towns that can demonstrate need and an identified market.*

It is indisputable that people on low incomes are intensely affected by the shortage of affordable housing. Many are seniors living off low, fixed incomes. Those most at risk of housing stress do not own their own home. Nationally nearly 20 per cent of people over 65 do not own their own home outright. Many rely on inadequate rental subsidies to stay in the private rental market. As data has shown, 26 per cent of people over 75 who receive Commonwealth Rental Assistance (CRA) in the private rental sector are in housing stress, spending more than 30 per cent of income on housing¹⁰.

A high level of housing stress amongst older people is directly related to the lack of affordable housing available to low-income renters. As Anglicare's 2015 Housing Snapshot has shown just 3.4 per cent of rental properties nationwide were affordable for couples living on the Age Pension and only 0.9 per cent of rental properties were affordable to single people living on the Age Pension¹¹.

Older women, in particular, are at risk of having poor housing outcomes. Because of illness, a partner's death, broken work patterns or choosing to financially support a child or children when following traditional family roles, women are more likely to be locked out of home ownership and will struggle with the high cost and insecurity found in the private rental market. Ultimately, this increases women's risk of becoming homeless.

The NT Government is currently active in the seniors housing policy area. The Department of Housing has commissioned a wide-ranging review of the NT Government's housing programs, and a residential retirement facilities investigation component has been added to

¹⁰ SCRGSP (Steering Committee for the Review of Government Service Provision) 2015. Report on Government Services 2015. Productivity Commission, Canberra.

¹¹ Anglicare Australia 2015. *Anglicare Australia Rental Affordability Snapshot*, Canberra.

the review. The investigation is tasked with identifying how best to use land, existing facilities and infrastructure to create better living options for seniors and “to get the planning spot on and look after our seniors no matter where they live”¹². There is little doubt that ensuring everyone is suitably housed in affordable accommodation is a duty firmly within any government’s remit.

Affordable housing options should be made available to those on low incomes who face a lifetime of insecure renting or with living in unacceptable circumstances. Unfortunately, current policy settings are failing to deliver social, economic or intergenerational equity for those on low incomes. The case for reform is compelling and government action is essential because the supply of affordable housing is at critically low levels.

Research by AHURI shows that a robust policy and institutional framework to attract and direct public and private investment towards affordable housing has not yet been established, despite having a well evidenced need. An adequate flow of investment into the supply of affordable housing in Australia is a major challenge for all governments and for the housing industry but one that must be addressed.

Government can support the development of affordable housing by providing seed funding for a Government Business Division (GBD) within the Department of Housing to construct affordable housing. In accordance with the legislation¹³ an ‘Affordable Housing’ GBD would build and operate affordable housing projects that would recover a significant proportion of its operating costs through the operation of these projects.

An ‘Affordable Housing’ GBD could be given a brief that includes a stretch target of completed dwellings to supplement the severely limited supply of public housing within the NT. Rental rates could be controlled to be higher than those offered in the public housing sector but at significantly lower rates than the private rental sector to ensure they were affordable to low-income renters.

Dwellings within this scheme should be designed and constructed so that they are suitable for seniors. Options for secure long-term tenure should be available to appropriate tenants. Rental rates should be controlled to remain affordable, higher than those offered in public housing dwellings but lower than those offered in the private rental market.

Aside from encouraging the development of public and community housing, policy-makers must also improve the supply of affordable housing through the private market. Government could increase the supply of affordable housing by creating improved conditions for private investment. This can be done by reducing timeframes and uncertainty within the development process.

Decisions that add uncertainty and costs within the development process will negatively affect the supply of affordable housing. Strategic planning decisions should take into account project viability, for example density restrictions or imposing minimum heights in low value

¹² Adam Giles (Chief Minister of the Northern Territory) and Bess Price (Minister for Housing) 2015. ‘Residential retirement facilities investigation’ Media Release, 16 September 2015

¹³ Northern Territory Government 2014. *Financial Management Act*
http://www5.austlii.edu.au/au/legis/nt/consol_act/fma164/s3.html#government_business_division

areas. Policy-makers need to be open and accountable for their decisions to ensure that policies have a positive impact on potential projects.

The NT Government could aid developers, where possible, by creating joint ventures to help reduce potential development risk, again making a scheme more attractive to potential lenders. Joint ventures could be structured in a number of ways. Possible NT Government initiatives include the use of government-owned land; government guarantees to purchase unsold units; pre-sales to government and direct profit sharing partnerships.

Such joint ventures can help government meet their housing targets by delivering a range of affordable housing outcomes. Joint ventures could make smaller developments more feasible, assisting smaller developers to build positive relationships with financial institutions to strengthen their capacity to secure investment for future developments.

Alternative models of housing supply and ownership are also required to increase the supply of affordable housing in the NT. This could be facilitated through community land trusts and shared equity schemes, which have the potential to deliver positive outcomes. One of the barriers to growth in this area is the reluctance of banks to lend money to alternative products. The NT Government should examine which alternative housing supply models used in other jurisdictions could provide low risk investment opportunities in the NT.

For example, the Keystart low deposit scheme and shared ownership home loan scheme in Western Australia has been successful in helping thousands of low to moderate income individuals and families into home ownership. Lending to individuals who might not otherwise have been able to access the private market is an approach that the Government of Western Australia has demonstrated is low risk and has positive social outcomes.

Administration of seniors issues within government

Recommendation 15: *Rationalise the NT Government's organisational structures placing responsibility for seniors under a single Minister and Department/Agency to simplify seniors' interactions with government.*

Currently, the Office of Senior Territorians (with an Executive Director - Social Policy Coordination Unit, Manager of Community Engagement and the Senior Policy Officer) comes under the responsibility of the Chief Minister; the budget for the Pensioner and Carers Concession Scheme and Seniors Card are nominally controlled by the Minister for Health; and the Ministerial Advisory Council for Senior Territorians (MAC-ST) is a function of the Minister for Senior Territorians (a role that appears to rely solely on influence as s/he appears to have no administrative or fiscal responsibility). This complex and unwieldy state of affairs undermines the status and effectiveness of the MAC-ST and diminishes the status of seniors as a whole.

With each Minister carrying heavy responsibilities for numerous government activities it is unnecessarily complex for them (and older Territorians) to interact with multiple Departments/Agencies to achieve coherence in addressing policy issues. Accessing information on concessions or eligibility for a variety of programs through the current system is a major cause of concern for older Territorians.

National Seniors recommends that the NT Government rationalise the organizational structures pertaining to seniors to provide a more coherent and consistent approach to government by placing responsibility for seniors issues under a single Minister and Department/Agency.

This inefficient structure must be simplified to remove structural impediments to the well-being and democratic participation of seniors. Such consolidation will ensure effective input to government and adequate and timely access to accurate and appropriate information for senior Territorians. It has the potential of increasing the effectiveness and efficiency of administrative and representative actions.