



LEGISLATIVE COUNCIL

STANDING COMMITTEE ON SOCIAL ISSUES

# Homelessness amongst older people aged over 55 in New South Wales



Report 61

October 2022

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Standing Committee on Social Issues

# **Homelessness amongst older people aged over 55 in New South Wales**

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Homelessness amongst older people aged over 55 in New South Wales

Chair: Hon Scott Barrett MLC



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## Terms of reference

1. That the Standing Committee on Social Issues inquire into and report on homelessness amongst older people aged over 55 in New South Wales, and in particular:
  - (a) the rate of homelessness,
  - (b) factors affecting the incidence of homelessness,
  - (c) opportunities for early intervention to prevent homelessness,
  - (d) services to support older people who are homeless or at risk of homelessness, including housing assistance, social housing and specialist homelessness services,
  - (e) challenges that older people experience navigating homelessness services,
  - (f) examples of best-practice approaches in Australia and internationally to prevent and address homelessness amongst older people,
  - (g) options to better support older people to obtain and maintain secure accommodation and avoid homelessness,
  - (h) the adequacy of the collection of data on older people experiencing or at risk of homelessness and opportunities to improve such collection,
  - (i) the impact of homelessness on the health and wellbeing of older people and the related costs to the health system,
  - (j) the specific impact of homelessness, including the matters raised above, on older women,
  - (k) the impact of homelessness, including the increased risk of homelessness in the community, on older people in vulnerable groups, and
  - (l) any other related matter.
  
2. That the committee report by 20 October 2022.<sup>1</sup>

The terms of reference for the inquiry were referred to the committee by the Legislative Council on 23 March 2022.<sup>2</sup>

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<sup>1</sup> The original reporting date was 30 September 2022 (*Minutes*, NSW Legislative Council, 23 March 2022, pp 3056-3057). The reporting date was later extended to 20 October 2022 (*Minutes*, NSW Legislative Council, 11 August 2022, p 3587).

<sup>2</sup> *Minutes*, NSW Legislative Council, 23 March 2022, pp 3056-3057.



## Committee details

### Committee members

<b>The Hon Scott Barrett MLC*</b>	The Nationals	<i>Chair</i>
<b>Ms Abigail Boyd MLC</b>	The Greens	<i>Deputy Chair</i>
<b>The Hon Rose Jackson MLC**</b>	Australian Labor Party	
<b>The Hon Shayne Mallard MLC</b>	Liberal Party	
<b>The Hon Taylor Martin MLC***</b>	Liberal Party	
<b>Revd the Hon Fred Nile MLC</b>	Independent	
<b>The Hon Peter Primrose MLC</b>	Australian Labor Party	
<b>The Hon Chris Rath MLC****</b>	Liberal Party	

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\* The Hon Scott Barrett MLC was appointed Chair of the committee on 29 March 2022.

\*\* The Hon Rose Jackson MLC substituted for the Hon Mark Buttigieg MLC for the duration of the inquiry on 5 April 2022.

\*\*\* The Hon Taylor Martin MLC substituted for the Hon Scott Farlow MLC from 21 June 2022 for the duration of the inquiry. The Hon Scott Farlow MLC replaced the Hon Taylor Martin MLC as a substantive member of the committee from 29 March 2022.

\*\*\*\* The Hon Chris Rath MLC became a substantive member of the committee on 29 March 2022.

### Secretariat

Rhia Victorino, Director

Kate Mihaljek, Principal Council Officer

Arizona Hart, Principal Council Officer

Gareth Perkins, Administration Officer

## Chair's foreword

Access to safe and secure housing is a human right. Unfortunately, older people in New South Wales are increasingly finding themselves without a home, or at risk of becoming homeless.

Not only is this situation personally devastating for the individual but most often, it has ongoing consequences for the broader community and the government.

Sadly, while traditional stereotypes of people who experience homelessness persist, it is increasingly older people, particularly older women, who are the 'face' of homelessness of New South Wales today. This cohort may not sleep on the streets but may find themselves couch surfing among family and friends or sleeping in their cars, living in highly precarious situations. While the 'greying' of homelessness is occurring across Australia, the committee heard that due to a range of structural and individual factors, including feelings of shame and embarrassment, the true extent of homelessness amongst this cohort is unknown.

It was evident during the inquiry that older people are experiencing homelessness later in life. While each individual's journey to homelessness is unique and driven by a confluence of complex and diverse factors, such as domestic and family violence, including elder abuse, the primary drivers are financial difficulty, housing crisis and housing affordability stress.

Moreover, the committee found that the shortfall in both social and affordable housing is exacerbated by statewide housing shortages and is the single greatest challenge for people who are at risk of or experiencing homelessness in New South Wales. To this end, we have made a number of recommendations to improve the quantity and quality of social housing supply across the state to help overcome this concern. For example, the committee recommended that the NSW Government consider additional funding to the Social and Affordable Housing Fund and the Community Housing Innovation Fund. We have also recommended that the NSW Government consider increased investment in the maintenance and retrofitting of social housing stock to ensure the full utilisation of dwellings together with meeting the needs of tenants, including older people.

There was also a great deal of discussion during the inquiry about the impact that the housing affordability crisis in New South Wales is having on people at risk of homelessness, particularly its challenges for renters. Stakeholders raised concerns about rental housing supply, especially in regional areas, the cost of renting, evictions, the lack of accessible rental accommodation and discrimination. The committee has made recommendations to improve the security of tenancy arrangements and to provide targeted rental assistance to older people to help address these issues.

It was evident that older people, especially vulnerable groups such as older women and those with lower technical literacy skills, found navigating housing and homelessness support services difficult. This is not a reflection on the work of Specialist Homelessness Services or place-based support services which received praise from stakeholders. Rather, stakeholders' concerns often included that older people were unaware of where to access assistance, there was often no suitable available accommodation or housing for their particular needs, and that the housing application process was too long, arduous and potentially retraumatising as people are expected to constantly retell their story.

To help alleviate some of these issues, the committee has recommended a multifaceted approach to service delivery, including that the NSW Government consider the establishment of a funded specialist housing information and support service for older people that comprises both an early intervention and crisis response, similar to the 'Home at Last' model in Victoria. It has also made a suite of recommendations designed to streamline and improve the service delivery system. The committee has also recommended that the NSW Government consider additional funding to Specialist Homelessness

Services to provide more emergency and temporary accommodation, and transitional housing targeted to older people.

This report also recognised the importance of effective prevention and early intervention programs targeting older people at risk of homelessness, particularly Link2Home. And as such the committee has recommended that the NSW Government continue to support Link2Home and look for improvements to help it better meet the needs of older clients.

The committee also received evidence about the increased challenges faced by individuals within certain vulnerable groups, including women, First Nations people and people in rural, regional and remote areas. Where possible, the committee has sought to make recommendations that specifically target these groups and improve their access to housing and homelessness services.

The NSW Government has implemented various strategies and initiatives in response to homelessness, social housing, older people and domestic and family violence. For example, the committee received a great deal of evidence about the effectiveness of the Together Home program and its use of 'Housing First' principles. 'Housing First' prescribes safe and permanent housing as the first priority for people experiencing homelessness and seeks to provide a wraparound service of multidisciplinary supports to ensure people maintain access to their accommodation. The committee was so compelled by this concept it has recommended that the NSW Government incorporate 'Housing First' principles into its approach to addressing homelessness, and that the Australian Government be encouraged to do the same.

Indeed, the Australian Government has numerous housing and homelessness programs and policies, and has promised a suite of new policies following its election in May 2022. The committee has made a number of recommendations directed at collaboration between the Australian and NSW Governments to improve rates of homelessness and housing, including that the NSW Government advocate for an increase in funding to New South Wales under the new National Housing and Homelessness Agreement to improve and expand the stock of social and affordable housing, and extend housing and homelessness services in the state.

With all of this, I thank my committee colleagues for their diligent efforts in working collaboratively on such an important issue. Our efforts have resulted in a consensus report that provides a suite of recommendations that I anticipate will greatly help older people who are experiencing, or are at risk of, homelessness. I also thank the committee secretariat for their hard work and professional support.

Finally and importantly, on behalf of the committee, I express our sincere gratitude to all who contributed to this significant inquiry, particularly the people who shared their personal experience of homelessness and those who work tirelessly to advocate on their behalf. Your stories provided valuable insight into the experience of homelessness for older people in New South Wales.

We have sought to give voice to your struggles and hope this report and its recommendations play some part in making a difference in your lives, for the better.



Hon Scott Barrett MLC  
**Committee Chair**

## Findings

- Finding 1** 22  
The 'face' of homelessness is changing, reflecting in part the concerning upward trajectory of older people who are experiencing homelessness.
- Finding 2** 22  
The true extent of homelessness amongst older people is unknown.
- Finding 3** 22  
While a confluence of complex and diverse factors drive homelessness amongst older people, the primary drivers are financial difficulty, housing crisis and housing affordability stress.
- Finding 4** 23  
There is a direct relationship between insecure housing and poor health outcomes, particularly amongst older people.
- Finding 5** 24  
The system of homelessness services is considered complex and difficult for older people to navigate.
- Finding 6** 25  
'Housing-First' and 'Home at Last' models of homelessness service provision are best-placed to assist in addressing the increased prevalence of homelessness among older people.
- Finding 7** 74  
The shortfall in both social and affordable housing is the single greatest challenge for people who are at risk of or experiencing homelessness in New South Wales.
- Finding 8** 104  
Some groups of older people, in particular women, are disproportionately affected by homelessness and face particular challenges in accessing housing and other support services.
- Finding 9** 129  
Specialist Homelessness Services do not receive adequate funding despite playing a critical role in supporting people who are experiencing homelessness. This funding shortfall makes it particularly difficult for Specialist Homelessness Services to recruit and retain adequate staff. Low wages, challenging work conditions, vicarious trauma and burnout all contribute to the workforce issues faced by homelessness service providers delivering essential services and support to people experiencing homelessness.
- Finding 10** 131  
Place-based homelessness and support services play a vital role in assisting older people who are experiencing homelessness.

## Recommendations

- Recommendation 1** **22**  
 That the NSW Government investigate ways to collect, analyse and release more comprehensive and timely data on the real rates of homelessness in New South Wales, including amongst vulnerable groups.
- Recommendation 2** **23**  
 That the NSW Government consider additional support to the NSW Ageing and Disability Commission and other services to educate and provide advocacy services for people subject to elder abuse, particularly financial elder abuse and abuse via misuse of Enduring Power of Attorney and Power of Attorney.
- Recommendation 3** **24**  
 That the NSW Government incorporate 'Housing First' principles into its approach to addressing homelessness in the state.
- Recommendation 4** **24**  
 That the NSW Government urge the Australian Government to incorporate 'Housing First' principles in its approach to addressing homelessness in Australia.
- Recommendation 5** **25**  
 That the NSW Government consider the establishment of a funded specialist housing information and support service for older people that comprises both an early intervention and crisis response, similar to the 'Home at Last' model in Victoria.
- Recommendation 6** **44**  
 That the NSW Government consider implementing an explicit policy within the *Ageing Well in NSW: Seniors Strategy 2021-2031* on 'ageing in place' and establishing benchmarks against which wider government policies can be measured.
- Recommendation 7** **44**  
 That the NSW Government advocate for the Australian Government to include a specific allocation for older people on low incomes in the Help to Buy program.
- Recommendation 8** **45**  
 That the NSW Government actively contributes to the development of the National Housing and Homelessness Plan, including by advocating for the needs of New South Wales residents.
- Recommendation 9** **45**  
 That the NSW Government:
- advocate for the extension of the National Rental Affordability Scheme
  - in the absence of an extension of the National Rental Affordability Scheme, consider establishing a plan to assist older people transitioning out of the National Rental Affordability Scheme.

- Recommendation 10** 45  
That the NSW Government advocate for an increase in funding to New South Wales under the new National Housing and Homelessness Agreement to improve and expand the stock of social and affordable housing, and extend housing and homelessness services in the state.
- Recommendation 11** 46  
That the NSW Government ensure that, for older people at risk of homelessness who are not able to access the National Disability Insurance Scheme or aged care services:
- service gaps are identified and investigated
  - solutions to address these service gaps are identified and implemented in partnership with the Australian Government.
- Recommendation 12** 73  
That the NSW Government investigate targeted rent assistance and brokerage funds for older people.
- Recommendation 13** 73  
That the NSW Government urge the Australian Government to examine opportunities to increase social security payments, including an increase to Commonwealth Rent Assistance.
- Recommendation 14** 73  
That the NSW Government:
- examine opportunities to increase the security of tenure for older people in the private rental market
  - encourage the adoption of longer-term leases of at least three years to become the standard in residential tenancy agreements to increase security of tenure in the private rental market.
- Recommendation 15** 73  
That the NSW Government examine opportunities to amend the *Residential Tenancies Act 2010* to allow for home modifications in instances where it would improve the accessibility and functionality for older people, when not negatively affecting the value of the property.
- Recommendation 16** 74  
That the NSW Government examine measures to address ageism, sexism, gender and disability discrimination in the private rental market.
- Recommendation 17** 74  
That the NSW Government:
- consider additional funding to the Social and Affordable Housing Fund and the Community Housing Innovation Fund to build more social and affordable housing
  - examine opportunities to better expediate the development and construction of social and affordable housing, including accelerated planning approval processes and improved funding mechanisms.
- Recommendation 18** 75  
That the NSW Government urge the Australian Government to review national taxation and funding settings that constrain housing supply.

- Recommendation 19** 75  
That the NSW Government consider increased investment in the maintenance and retrofitting of social housing stock to ensure dwellings meet the needs of tenants, including older people.
- Recommendation 20** 75  
That the NSW Government work towards ensuring that all new social housing is fully accessible and addresses the needs of older people, including those with mobility issues or physical disabilities.
- Recommendation 21** 76  
That the NSW Government investigate the costs and implications of lowering the age limit for access to the Housing Elderly Persons priority group from 80 years to 55 years, and from 55 years to 45 years for Aboriginal and Torres Strait Islander people.
- Recommendation 22** 77  
That the NSW Department of Communities and Justice make publicly available more data, specifically surrounding:
- social and priority housing waiting list data by age, gender, disability status and geographic area
  - number of social and affordable housing dwellings available in New South Wales, including a breakdown of allocations by age and gender
  - number of dwellings built under housing commitments in the *NSW Homelessness Strategy 2018-2023*, Social and Affordable Housing Fund, and Community Housing Innovation Fund.
- Recommendation 23** 104  
That the NSW Government consider funding the construction of new social or community housing that is specifically allocated to older women and is appropriate to their health, safety and accessibility needs.
- Recommendation 24** 105  
That the NSW Government develop a campaign to educate health professionals, social workers, police, and other relevant service providers about the nature of domestic and family violence as it manifests for older women and their families.
- Recommendation 25** 105  
That the NSW Government review baseline funding for the specialist domestic and family violence sector to support older women at risk of homelessness due to domestic and family violence.
- Recommendation 26** 105  
That the NSW Government consider dedicating one of the already funded Core and Cluster refuges to pilot a crisis accommodation support service for older women who have experienced domestic and family violence.
- Recommendation 27** 105  
That the NSW Government consider designing protocols to waive documentary evidence requirements in social housing applications for applicants who have a demonstrated difficulty in accessing or providing such documents.
- Recommendation 28** 105  
That the NSW Government consider additional funding for homelessness and other social services that support culturally and linguistically diverse communities, including funding the employment of bilingual workers.

- Recommendation 29** **106**  
That the NSW Government work with ACON and the LGBTQ+ community to develop and fund strategies to address higher levels of homelessness amongst LGBTQ+ community members and in particular target people who are living with HIV and Transgender people who are at higher risk of homelessness and face particular challenges accessing housing and other support services.
- Recommendation 30** **107**  
That the NSW Government dedicate specific resources to ensuring older people in regional New South Wales have access to social and affordable housing, and that this be focussed on communities devastated by natural disasters as a priority area of focus.
- Recommendation 31** **128**  
That the NSW Government examine opportunities to make Link2Home more effective, including extending its service hours, providing more training to staff on how to elicit appropriate information from stakeholders, and how to promote the service to older people.
- Recommendation 32** **129**  
That the NSW Government review and consider additional funding to Specialist Homelessness Services to provide more emergency and temporary accommodation, and transitional housing targeted to older people.
- Recommendation 33** **129**  
That the NSW Government review the need for the 'seeker diary' requirement for accessing temporary accommodation.
- Recommendation 34** **129**  
That the NSW Government review the practicalities and feasibilities around extending the maximum length of stay in temporary accommodation.
- Recommendation 35** **130**  
That the NSW Government consider opportunities to broaden the scope of Together Home to capture a wider range of older people who are experiencing homelessness, as well as the feasibility of ongoing funding.
- Recommendation 36** **130**  
That the NSW Government urge the Australian Government to provide funding certainty to the Health on the Streets program.
- Recommendation 37** **131**  
That the NSW Government consider additional funding and support to place-based homelessness and supporting services that target older people who are experiencing homelessness.
- Recommendation 38** **131**  
That the NSW Government consider implementing a community awareness campaign targeted to older people about the risks of homelessness.
- Recommendation 39** **132**  
That the NSW Government consider training and education that ensures frontline service providers have an understanding of the diverse experiences of older people and homelessness, and of how to appropriately interact with people seeking assistance.



**Recommendation 40**

**132**

That the NSW Government examine opportunities to streamline application processes for housing and support services, including reviewing documentation requirements and providing easy-to-read supporting materials, and ensuring the need for applicants to repeatedly retell their story is minimised.

## Conduct of inquiry

The terms of reference for the inquiry were referred to the committee by the Legislative Council on 23 March 2022.

The committee received 90 submissions and 3 supplementary submissions.

The committee held three public hearings: the first at Parliament House on 18 July 2022, the second at Club Parramatta on 19 July 2022, and the third at Wyong Town Hall on 21 July 2022.

The committee also conducted one site visit to the Women's Housing Company in Western Sydney and held a roundtable discussion in Wyong.

Inquiry related documents are available on the committee's website, including submissions, hearing transcripts, tabled documents and answers to questions on notice.

# Chapter 1      The experience of homelessness

This chapter explores the experience of homelessness in New South Wales. It considers not just the incidence of homelessness, but the stories of individuals with lived experience. The evidence of these stakeholders offered essential insight into the complex and multifaceted nature of homelessness and the challenges people face accessing services. Their journeys provided the context for the key issues raised throughout this report.

The chapter begins by outlining the right to housing and defines homelessness. It then discusses the increasing rates of homelessness amongst older people in New South Wales. Next, the chapter considers the drivers of homelessness, and the health and wellbeing impacts of having no fixed address. It also considers the 'Housing First' principle and its adoption in New South Wales. Finally, the chapter identifies the challenges older people face when accessing homelessness services, and opportunities to develop a 'one-stop-shop' to meet their needs.

## The right to safe and secure housing

- 1.1** Under the 1948 Universal Declaration of Human Rights and 1966 International Covenant on Economic, Social and Cultural Rights, safe and secure housing is recognised as part of the basic human right to an adequate standard of living. Indeed, as Ms Sabina Wynn, Senior Manager, Policy, Strategy and Compliance, Seniors Rights Service, articulated: 'Housing is a human right—the right to shelter is a human right and older people have the same rights as all people.'<sup>3</sup>
- 1.2** Stakeholders emphasised that having a home—a place where you feel safe and secure, not just a place to exist—is essential to an individual's health and overall wellbeing. Southern Sydney Regional Organisations of Councils (SSROC) articulated the need for housing, noting its many benefits for older people:
- Safe, long-term and affordable housing is the cornerstone of ageing well. Appropriate housing is also the foundation to wellbeing, health, social participation, utilising community aged care to maintain independence and preventing premature entry into residential aged care.<sup>4</sup>
- 1.3** SSROC added: 'Accordingly, housing must be at the centre of ageing and health policy because it is central to wellbeing in later life.'<sup>5</sup>
- 1.4** However, the committee heard that a growing number of individuals, particularly older people are struggling to obtain or maintain housing. As Community Housing Limited reflected: 'People of any age have a right to safe, secure, and affordable housing - but this basic human right is tenuous or unachievable for some older people, resulting in increasing numbers of people ageing without a place to call home.'<sup>6</sup> This report considers opportunities to address this situation and ensure that older people in New South Wales have safe, secure and affordable housing.

<sup>3</sup> Evidence, Ms Sabina Wynn, Senior Manager, Policy, Strategy and Compliance, Seniors Rights Service, 18 July 2022, p 44.

<sup>4</sup> Submission 61, Southern Sydney Regional Organisations of Councils, p 2.

<sup>5</sup> Submission 61, Southern Sydney Regional Organisations of Councils, p 2.

<sup>6</sup> Submission 38, Community Housing Limited, p 3. See also, Submission 1, Ms Jennifer Valentine, p 1; Submission 2, Name Suppressed, p 1.

## Definition of homelessness

1.5 There is no single definition of homelessness. However, stakeholders frequently cited the Australian Bureau of Statistics definition of homelessness which refers to not having an alternative to inadequate, insecure or inappropriate housing:

When a person does not have suitable accommodation alternatives, they are considered homeless if their current living arrangement:

- is in a dwelling that is inadequate;
- has no tenure, or if their initial tenure is short and not extendable; or
- does not allow them to have control of, and access to space for social relations.<sup>7</sup>

1.6 This definition broadly encompasses the concepts of primary, secondary and tertiary homelessness:

- primary homelessness refers to living in improvised dwellings, tents, or sleeping out (also known as sleeping rough)
- secondary homelessness includes persons in supported accommodation for the homeless or staying temporarily with other households (colloquially known as couch surfing)
- tertiary homelessness includes persons living in boarding houses, other temporary lodgings or in severely crowded dwellings, including caravans and boarding houses.<sup>8</sup>

1.7 During the inquiry, some stakeholders shared their personal experiences of homelessness. Their stories often involved secondary and tertiary homelessness and are discussed throughout the report.

## Rates of homelessness amongst older people in New South Wales

1.8 Inquiry participants expressed significant concern about the rates of older people experiencing homelessness in New South Wales.<sup>9</sup> While it was acknowledged that the 'greying' of homelessness exists across Australia,<sup>10</sup> the Community Housing Industry Association NSW described the homelessness rate for older people in New South Wales as 'alarming'.<sup>11</sup> Similarly, Ms Trina Jones, Chief Executive Officer of Homelessness NSW, reflected: 'We are experiencing a homelessness crisis. Every day across New South Wales older people are struggling in housing stress, fleeing violence, living in crisis or temporary accommodation, or bedding down in tents, parks and cars ... [and] in streets.'<sup>12</sup>

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<sup>7</sup> Australian Institute of Health and Welfare, *Homelessness and homelessness services*, (31 May 2022), <https://www.aihw.gov.au/reports/australias-welfare/homelessness-and-homelessness-services>, quoting Australian Bureau of Statistics, *Information Paper—A Statistical Definition of Homelessness* (2012).

<sup>8</sup> NSW Parliamentary Research Service, *Homelessness in NSW: Electorate Statistics* (2018), p 3. See also, Submission 19, ACON, pp 1-2; Submission 79, AMA New South Wales, p 1; Evidence, Mr Paul Moussa, Meals Plus Manager, Parramatta Mission, 19 July 2022, p 7.

<sup>9</sup> See for example, Submission 28, NSW Ageing on the Edge Coalition, p 3.

<sup>10</sup> Submission 27, Ministerial Advisory Council on the Ageing NSW, p 3.

<sup>11</sup> Submission 25, Community Housing Industry Association NSW, p 5.

<sup>12</sup> Evidence, Ms Trina Jones, Chief Executive Officer, Homelessness NSW, 18 July 2022, p 9. See also, Evidence, Ms Bee Teh, 18 July 2022, p 3; Evidence, Ms Glen-Marie Frost, 18 July 2022, p 4; Evidence,

1.9 Inquiry participants often evidenced these statements with homelessness data for New South Wales from the 2016 Census which showed that:

- around 37,715 people were experiencing homeless on Census night: an increase of approximately 37 per cent from 2011<sup>13</sup>
- about 6,407 people aged 55 or over were experiencing homelessness (approximately 17 per cent of the total number of homeless individuals):<sup>14</sup> an increase of 43 per cent from 2011<sup>15</sup>
- approximately 2,186 older women were homeless on Census night:<sup>16</sup> an increase of about 48 per cent from 2011<sup>17</sup>
- around 15,126 people aged over 50 lived in marginal, temporary, or improvised housing on Census night<sup>18</sup>
- certain cohorts of older people, such as First Nations and people from Culturally and Linguistically Diverse backgrounds, are more likely to experience homelessness.<sup>19</sup>

1.10 Rates of homelessness amongst vulnerable groups, including women and First Nations people, are discussed in chapter 4.

1.11 According to the NSW Parliamentary Research Service, the rate of homelessness amongst older people in New South Wales has increased from 2006-2016:

The number of homeless persons in NSW aged 55 years and above has increased over the past three Censuses, from 3,729 in 2006, to 4,475 in 2011 and 6,407 in 2016 ... The rate of people aged 55 years and over experiencing homelessness has also increased, from 24.5 per 10,000 in 2011 up to 30.4 in 2016.<sup>20</sup>

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Ms Megan Davidson, NSW State Manager, Community Housing Limited, 18 July 2022, p 27; Evidence, Ms Livia Stanton, Policy and Advocacy Officer, Domestic Violence NSW, 18 July 2022, p 37; Evidence, Mr Thomas Chailloux, Policy Officer, Homeless Persons' Legal Service, Public Interest Advocacy Centre, 18 July 2022, p 39; Evidence, Mr Paul Moussa, Meals Plus Manager, Parramatta Mission, 19 July 2022, p 8; Evidence, Dr Emma Power, Associate Professor, Geography and Urban Studies, School of Social Sciences and Institute for Culture and Society, Western Sydney University, 19 July 2022, p 13.

<sup>13</sup> Homelessness NSW, *Homelessness in New South Wales*, p 1, <https://homelessnessnsw.org.au/wp-content/uploads/2021/03/Homelessness-in-New-South-Wales-.pdf>.

<sup>14</sup> NSW Parliamentary Research Service, *Homelessness in NSW: Electorate Statistics* (2018), p 6; Homelessness NSW, *Homelessness in New South Wales*, p 2, <https://homelessnessnsw.org.au/wp-content/uploads/2021/03/Homelessness-in-New-South-Wales-.pdf>; Submission 40, Tenants' Union of NSW, p 6.

<sup>15</sup> Submission 25, Community Housing Industry Association NSW, p 5.

<sup>16</sup> Australian Human Rights Commission, *Older Women's Risk of Homelessness: Background Paper* (2019), p 8.

<sup>17</sup> Submission 87, NSW Government, p 7.

<sup>18</sup> Submission 44, Council on the Ageing (COTA) NSW, p 4.

<sup>19</sup> Submission 44, Council on the Ageing (COTA) NSW, p 5.

<sup>20</sup> NSW Parliament Research Service, *Homelessness in NSW: Electorate Statistics* (2018), p 6.

- 1.12** The committee heard that the rates of homelessness, particularly amongst older people, are anticipated to have significantly increased in the 2021 Census due to the pandemic and associated economic and employment impacts.<sup>21</sup> The Australian Bureau of Statistics anticipated that the 2021 Census Estimates of Homelessness will be release in early to mid-2023.<sup>22</sup>
- 1.13** Stakeholders also directed the committee's attention to the Specialist Homelessness Services (SHS) 2020-21 data for New South Wales published by the Australian Institute of Health & Welfare, including:
- 5,216 older people accessed SHS<sup>23</sup>
  - despite a small decrease in the overall service use rate from the previous year, 31 requests for assistance went unmet each day<sup>24</sup>
  - the rate of older people accessing SHS increased from 6.2 per 10,000 in 2019-20 to 6.4 per 10,000 in 2020-21.<sup>25</sup>
- 1.14** The Community Housing Industry Association NSW noted that older people only made up 7.45 per cent of the people contacting SHS, despite accounting for 28 per cent of the general population.<sup>26</sup> The association suggested that the underrepresentation of older people accessing these services underlined the need for a targeted homelessness service for older people.<sup>27</sup> This proposal is discussed later in this chapter.
- 1.15** It was also highlighted during the inquiry that the experience of homelessness is different around the state. For example, Dr Emma Power, Associate Professor, Geography and Urban Studies, School of Social Sciences and Institute for Culture and Society, Western Sydney University, told the committee that homelessness is characterised by more rough sleepers in the City of Sydney. However, in the Cumberland Local Government Area it is mostly people sleeping in overcrowded dwellings.<sup>28</sup> Similarly, Mr Michael Starr, Chief Executive Officer, Coast Shelter, said that the Central Coast is experiencing '... a lot more people living in very unsafe and precarious situations,' such as couch surfing and living in their cars.<sup>29</sup>
- 1.16** Inquiry participants emphasised that Census and other data is unlikely to accurately reflect the number of older people experiencing homelessness in New South Wales.<sup>30</sup> The NSW Ageing

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<sup>21</sup> Submission 25, Community Housing Industry Association NSW, p 5.

<sup>22</sup> Australian Bureau of Statistics, *2021 Census product release guide*, <https://www.abs.gov.au/census/2021-census-data-release-plans/2021-census-product-release-guide>.

<sup>23</sup> Submission 28, NSW Ageing on the Edge Coalition, p 3.

<sup>24</sup> Submission 28, NSW Ageing on the Edge Coalition, p 3.

<sup>25</sup> Australian Institute of Health & Welfare, *Specialist homelessness services 2020–21: New South Wales* (2021), p 2.

<sup>26</sup> Submission 25, Community Housing Industry Association NSW, p 9.

<sup>27</sup> Submission 25, Community Housing Industry Association NSW, p 9.

<sup>28</sup> Evidence, Dr Emma Power, Associate Professor, Geography and Urban Studies, School of Social Sciences and Institute for Culture and Society, Western Sydney University, 19 July 2022, p 15.

<sup>29</sup> Evidence, Ms Michael Starr, Chief Executive Officer, Coast Shelter, 21 July 2022, p 4.

<sup>30</sup> See for example, Submission 11, Name suppressed, p 1, Submission 15, Professor Michael Fine, pp 4-5. Submission 44, Council on the Ageing (COTA) NSW, pp 5-6.

on the Edge Coalition explained this is because many older people either do not identify as homeless or are too embarrassed to do so:

These figures are likely to be a gross underestimate because many older people do not identify as experiencing homelessness, do not disclose their housing situation due to shame and stigma, and therefore do not access mainstream housing and homelessness services.<sup>31</sup>

- 1.17** Moreover, stakeholders pointed out that traditional perceptions of a person who is experiencing homelessness no longer apply. The Country Women's Association of NSW, explained that its members have noted that women who are experiencing secondary and tertiary homelessness, not male rough sleepers, are the true face of homelessness in New South Wales:

Our traditional view of homelessness – older, males sleeping rough, was challenged when our branch provided food, clothing, and care packages to support community members during the Pandemic. We saw women and children, couch surfing, an entire family living out of their car. For these women trying to find safe shelter is a constant stress. - CWA Regional NSW Member.<sup>32</sup>

- 1.18** Stakeholders suggested that the lack of awareness about the depth and breadth of the issue has significant consequences. Often, their primary concern was that this lack of understanding leads to traditional stereotypes of homelessness being compounded which results in people feeling stigmatised, lacking dignity and self-respect and unwilling to seek help.<sup>33</sup> It was also suggested better data collection would help government and service providers make more effective and more cost-effective decisions.<sup>34</sup> Moreover, there was unanimity amongst inquiry participants that the NSW Government needed to take more action to address the rates of homelessness across the state. Opportunities for such action are discussed throughout the report.

## Drivers of homelessness

- 1.19** The committee heard that a confluence of factors drive homelessness amongst older people in New South Wales. Most often these factors relate to financial concerns. However, there were also a range of other drivers extending from interpersonal relationships, such as family and domestic violence and relationship breakdowns, and other pressures, such as the COVID-19 pandemic and natural disasters. These issues and their impact on older people and their experience of homelessness are discussed in the following section.

<sup>31</sup> Submission 28, NSW Ageing on the Edge Coalition, p 3.

<sup>32</sup> Submission 45, Country Women's Association of NSW, p 3.

<sup>33</sup> See for example, Evidence, Ms Livia Stanton, Policy and Advocacy Officer, Domestic Violence NSW, 18 July 2022, p 37; Evidence, Ms Yumi Lee, Chief Executive Officer, Older Women's Network NSW, 18 July 2022, p 31. Evidence, Ms Melanie Smith, Director, Community and Recreation Services, Central Coast Council, 21 July 2022, p 23.

<sup>34</sup> Evidence, Ms Kathy Beverley, Chief Executive Officer, Coast & Country Primary Care, 21 July 2022, p 7.

## Financial concerns

**1.20** There was consensus amongst stakeholders that the key drivers of homelessness amongst older people in New South Wales are financial difficulty, housing crisis and housing affordability stress.<sup>35</sup> For the most part, financial difficulty and housing affordability were seen as intrinsically linked. For example, Dr Power identified unaffordable housing, including as a consequence of rent increases, as contributing to homelessness amongst older people.<sup>36</sup> Other financial pressures identified by stakeholders included:

- having low incomes, either through employment or insufficient social security payments<sup>37</sup>
- having little or no savings and/or insufficient superannuation savings, particularly for older women<sup>38</sup>
- experiencing job or income loss<sup>39</sup>
- not having a family history of homeownership and intergenerational wealth transfer.<sup>40</sup>

**1.21** These factors are reflected in the experience of Mrs Marie Sillars who told the committee that housing costs and other financial pressures led her to homelessness:

... [W]hen I first went into a new place back 19 years ago I had to pay private rent and that meant that I either had food or medication. The food won out, and I became sicker and sicker. It was a very difficult situation. I had no superannuation. I had minimal education. I was so sick that I couldn't work so I had to go on a widow's allowance and hope for the best.<sup>41</sup>

**1.22** Inquiry participants noted that overcoming financial concerns was difficult for older people as they often face age discrimination when they attempt to return to the workforce.<sup>42</sup>

**1.23** In tandem, the committee heard that housing crisis, including insecure tenancy, lack of social and affordable housing, and inaccessible housing, are all critical contributors to homelessness.<sup>43</sup> These issues are examined further in chapter 3.

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<sup>35</sup> Submission 87, NSW Government, p 6; See also, Submission 6, Mr Fulin Yan, p 1; Submission 27, Ministerial Advisory Council on the Ageing NSW, pp 3-4; Submission 25, Community Housing Industry Association, pp 5-6; Evidence, Ms Trina Jones, Chief Executive Officer, Homelessness NSW, 18 July 2022, p 9.

<sup>36</sup> Evidence, Dr Emma Power, Associate Professor, Geography and Urban Studies, School of Social Sciences and Institute for Culture and Society, Western Sydney University, 19 July 2022, p 18.

<sup>37</sup> See for example, Submission 3, Name suppressed, p 1; Submission 25, Community Housing Industry Association NSW, p 7; Submission 38, Community Housing Limited, p 5.

<sup>38</sup> See for example, Submission 4, Mr Benjamin Cronshaw, p 1; Submission 25, Community Housing Industry Association NSW, p 6; Submission 35, Domestic Violence NSW, p 9.

<sup>39</sup> Submission 28, NSW Ageing on the Edge Coalition, p 6.

<sup>40</sup> Evidence, Dr Emma Power, Associate Professor, Geography and Urban Studies, School of Social Sciences and Institute for Culture and Society, Western Sydney University, 19 July 2022, p 15.

<sup>41</sup> Evidence, Mrs Marie Sillars, 19 July 2022, p 22.

<sup>42</sup> See for example, Submission 83, Name suppressed, p 1; Submission 6, Mr Fulin Yan, p 3.

<sup>43</sup> Evidence, Dr Emma Power, Associate Professor, Geography and Urban Studies, School of Social Sciences and Institute for Culture and Society, Western Sydney University, 19 July 2022, p 18.



## Personal relationships

**1.24** Stakeholders also explained that certain issues relating to personal relationships can contribute to homelessness. A particular concern for many inquiry participants was the rising rate of elder abuse in the community.<sup>44</sup> Mr Robert Fitzgerald AM, NSW Ageing and Disability Commissioner, NSW Ageing and Disability Commission, advised the committee of research indicating that one in six older Australians has experienced elder abuse, especially psychological abuse and financial abuse:

We are guided by the prevalence study which came out in December of last year by the Australian Institute of Family Studies, which showed that 15 per cent of older people in Australia state that they have been abused in the past year. That is one in six or 600,000 Australians maintain that they've been abused in the previous year. The vast majority of that is in relation to psychological abuse, mainly coercion by other people taking over the decision-making and, of course, financial abuse ...<sup>45</sup>

**1.25** Indeed, it was noted that elder abuse was the focus of an Upper House committee inquiry in 2016 which made a range of recommendations to develop a policy, legal and service framework for preventing, investigating and responding to the abuse of older people.<sup>46</sup> The NSW Government either supported or partially supported all of the committee's eleven recommendations and advised of its efforts to promote and support the rights of older people.<sup>47</sup>

**1.26** Inquiry participants identified a range of other issues related to a person's relationships that drive homelessness, such as:

- domestic and family violence, particularly for older women<sup>48</sup>
- major life events such as relationship breakdowns or death of a partner<sup>49</sup>
- caring responsibilities<sup>50</sup>
- 'inheritance impatience,' younger relatives placing pressure on older family members to sell their assets, so that they can keep the proceeds.<sup>51</sup>

**1.27** Some of these pressures, discussed in greater detail in chapter 4, were exemplified in the experience of Ms Connie Herrera who shared with the committee that her marriage breakdown and losing her home led to her seeking housing assistance:

<sup>44</sup> See for example, Evidence, Ms Deb Tipper, Convenor, Action on Housing for Older Women, 21 July 2022, p 20; Evidence, Ms Francesca Cathie, Policy Lead, NSW Council of Social Service, 18 July 2022, p 11.

<sup>45</sup> Evidence, Mr Robert Fitzgerald AM, NSW Ageing and Disability Commissioner, NSW Ageing and Disability Commission, 18 July 2022, p 46.

<sup>46</sup> See, Media Release, Hon Greg Donnelly MLC, Chair, General Purpose Standing Committee No. 2, 'Upper House committee releases report on elder abuse', 24 June 2016.

<sup>47</sup> Correspondence from NSW Government to the Clerk of the Parliaments, providing government response to the inquiry into elder abuse in New South Wales, 9 January 2017.

<sup>48</sup> See for example, Submission 87, NSW Government, p 3; Submission 21, Seniors Rights Service, p 4.

<sup>49</sup> Submission 28, NSW Ageing on the Edge Coalition, p 6.

<sup>50</sup> See for example, Submission 20, Carers NSW, p 2; Submission 13, Name suppressed, p 1.

<sup>51</sup> Submission 21, Seniors Rights Service, p 3.

... when I lost the house, separate from the husband ... I had my children, so I stayed with my kids ... But ... I got into depression, you know, so I stayed with my son but because he has his own family its like, I know I have a place for me to sleep but the comfort is not there.<sup>52</sup>

### Other drivers

**1.28** Inquiry participants identified a range of other factors that drive homelessness in older people, including:

- physical and mental health concerns, including disability<sup>53</sup>
- illness<sup>54</sup>
- age and gender discrimination<sup>55</sup>
- social disengagement, particularly during the COVID-19 pandemic<sup>56</sup>
- natural disasters<sup>57</sup>
- concerns that the current aged care system is not adequately equipped to support people from a range of backgrounds, including those who have experienced homelessness or are at risk of becoming homeless<sup>58</sup>
- limited access to technology and/or low technological literacy<sup>59</sup>
- lack of awareness about services and legislative protections<sup>60</sup>
- lack of early intervention services targeted towards and appropriate for older people.

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<sup>52</sup> Evidence, Ms Connie Herrera, 19 July 2022, p 22.

<sup>53</sup> See for example, Submission 28, NSW Ageing on the Edge Coalition, pp 30-31.

<sup>54</sup> See for example, Submission 28, NSW Ageing on the Edge Coalition, p 6; Submission 87, NSW Government, p 9.

<sup>55</sup> Submission 28, NSW Ageing on the Edge Coalition, p 6.

<sup>56</sup> Submission 21, Seniors Rights Service, p 1.

<sup>57</sup> Submission 27, Ministerial Advisory Council on Ageing NSW, pp 2-3. See also, Submission 20, Carers NSW, p 9; Submission 4, Mr Benjamin Cronshaw, p 1.

<sup>58</sup> Submission 54, Blacktown City Council, p 3.

<sup>59</sup> Submission 23, Marrickville Legal Centre, p 5

<sup>60</sup> See for example, Submission 23, Marrickville Legal Centre, p 5; Evidence, Ms Christina Hough, Head, Community Housing Operations, Women's Housing Company, 19 July 2022, p 8; Evidence, Dr Emma Power, Associate Professor, Geography and Urban Studies, School of Social Sciences and Institute for Culture and Society, Western Sydney University, 19 July 2022, p 14.

### A confluence of factors

- 1.29** Stakeholders asserted that it is often not a single factor that causes homelessness.<sup>61</sup> Rather, the NSW Ageing on the Edge Coalition commented that a confluence of factors is the '... catalyst for an older person shifting from being at risk to experiencing homelessness.'<sup>62</sup> The committee heard that the culmination of these risk factors is causing older people to experience homelessness for the first time later in their lives.<sup>63</sup>
- 1.30** This was reflected in the evidence presented by individuals with lived experience of homelessness. Indeed, while their paths to homelessness varied, these individuals often spoke about living traditional lives until a crisis, such as a relationship breakup or illness, led them towards homelessness.<sup>64</sup> For example, Ms Glen-Marie Frost said: 'I became homeless at 64 years of age and due to a health issue, I had to close my business ... I had no backup funds to support me through this time.'<sup>65</sup> Likewise, Mr James Brown told the committee that he became homeless after having a significant accident and being unable to return to his home in Lightning Ridge.<sup>66</sup>
- 1.31** Consequently, inquiry participants noted that the coalescence of the drivers of homelessness means that these factors cannot be dealt with in isolation.<sup>67</sup> Rather, it is essential to take a wider, more comprehensive approach that recognises and addresses the individual, and the issues of homelessness, as a whole. Mr Starr stated that an 'integrated' response to homelessness is needed:
- I would ask the Committee, as you work your way through the inquiry, your hearings with people and the submissions, to ensure that any suite of recommendations that you're looking at for this issue is an integrated response—that we don't leave employment behind, that we don't leave health behind and that we also look at more than just the housing option for people.<sup>68</sup>
- 1.32** Likewise, Ms Francesca Cathie, Policy Lead, NSW Council of Social Service, commented: 'There's not one solution to this problem.' Instead, Ms Cathie explained that addressing homelessness, particularly amongst older women, requires increased housing stock and investment in social infrastructure, such as sexual assault services and counselling.<sup>69</sup> Ms Petra Jenkins, State Manager Family Violence NSW/ACT, The Salvation Army, concurred, saying: 'Any investment in social housing needs to be accompanied with support from specialist

<sup>61</sup> See for example, Evidence, Mr Brett Macklin, Director of Homelessness and Housing, St Vincent de Paul Society NSW, 18 July 2022, p 19. See also, Submission 18, Community Action, Our Lady of Dolours Catholic Church Chatswood, p 1.

<sup>62</sup> Submission 28, NSW Ageing on the Edge Coalition, p 6.

<sup>63</sup> Submission 25, Community Housing Industry Association, pp 5-6. See also, Submission 87, NSW Government, p 9.

<sup>64</sup> See for example, Evidence, Ms Connie Herrera, 19 July 2022, p 22.

<sup>65</sup> Evidence, Ms Glen-Marie Frost, 18 July 2022, p 2.

<sup>66</sup> Evidence, Mr James Brown, 21 July 2022, p 29.

<sup>67</sup> Submission 23, Marrickville Legal Centre, p 5.

<sup>68</sup> Evidence, Mr Michael Starr, Chief Executive Officer, Coast Shelter, 21 July 2022, p 2.

<sup>69</sup> Evidence, Ms Francesca Cathie, Policy Lead, NSW Council of Social Service, 18 July 2022, p 11.

homelessness and housing services.<sup>70</sup> The committee also heard that there should also be greater investment in prevention and early intervention to help reduce of homelessness in the first instance.<sup>71</sup>

**1.33** Indeed, these and other areas for action in response to the many and varied factors driving and perpetuating the risk and experience of homelessness are considered throughout the report.

## The impact of homelessness on health and wellbeing

**1.34** There is a well-established body of evidence about the connection between housing and health outcomes.<sup>72</sup> To this, Ms Jenkins surmised: '... people experiencing the manifestations of homelessness represent the most disadvantaged and marginalised people in the country.'<sup>73</sup> This was echoed in the evidence presented to the committee which demonstrated that experiencing homelessness has a range of significant detrimental impacts on a person's health and wellbeing. For example, the committee heard that people experiencing homelessness:

- have higher prevalence of a range of chronic conditions, including mental health problems, problematic drug and alcohol use,<sup>74</sup> hepatitis C, hepatitis B, liver cirrhosis and sexual health issues<sup>75</sup>
- are more likely to age prematurely<sup>76</sup>
- have higher risk of both injury and trauma than the general population<sup>77</sup>
- have a higher risk of suicide and premature death than people who are housed<sup>78</sup>
- may employ 'precarious' coping mechanisms, like going without food, heating/cooling and medication<sup>79</sup>
- have increased rates of access to acute healthcare services<sup>80</sup>

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<sup>70</sup> Evidence, Ms Petra Jenkins, State Manager Family Violence NSW/ACT, The Salvation Army, 18 July 2022, p 19.

<sup>71</sup> Evidence, Ms Elyse Cain, Acting Director, Policy and Research, NSW Council of Social Service, 18 July 2022, 11.

<sup>72</sup> Submission 87, NSW Government, p 12.

<sup>73</sup> Evidence, Ms Petra Jenkins, State Manager Family Violence NSW/ACT, The Salvation Army, 18 July 2022, p 19.

<sup>74</sup> Submission 87, NSW Government, p 12. See also, Submission 38, Community Housing Limited, p 8;

<sup>75</sup> Evidence, Ms Kathy Beverley, Chief Executive Officer, Coast & Country Primary Care, 21 July 2022, p 5.

<sup>76</sup> Submission 38, Community Housing Limited, p 8. See also, Submission 28, NSW Ageing on the Edge Coalition, p 19.

<sup>77</sup> Submission 87, NSW Government, p 12.

<sup>78</sup> Submission 58, St Vincent's Health Australia, p 10.

<sup>79</sup> Submission 28, NSW Ageing on the Edge Coalition, p 24.

<sup>80</sup> Submission 87, NSW Government, p 12.

- experience barriers to referrals and follow-up care<sup>81</sup>
- are unable to access to complimentary federally funded services, such as the National Disability Insurance Scheme and My Aged Care, which are reliant on having housing.<sup>82</sup>

**1.35** Inquiry participants shared how homelessness impacted their health and wellbeing. For example, Ms Herrera told the committee that homelessness resulted in her feeling depressed.<sup>83</sup> Similarly, Ms Rochelle Taylor said that becoming homeless was 'traumatising' and led her to be in a 'very vulnerable state.'<sup>84</sup> Ms Taylor also noted that her diabetes worsened while she was homeless. Consequently, Ms Taylor explained: '... when you become homeless you just don't need to look for a house, you need support like with doctors and other services that are around to help you get back on your feet'.<sup>85</sup>

**1.36** There was also discussion during the inquiry about the interaction between addiction, including drugs and alcohol, and homelessness.<sup>86</sup> Certain inquiry participants shared that their gambling addictions were either caused by or were exacerbated during their experience with homelessness. Mr Adam Jackson told the committee his gambling led to sleeping in his car:

I was practically insane from gambling. I used to question my own behaviour and I just thought I was losing my mind completely. Why do I keep going and shoving a thousand dollars in a poker machine on a Thursday night? I had a really bad feeling in myself, if I can describe it that way there. Yeah, when you opt to live in your car and basically you start living in your car in the closeness of where and when you went to the pub, it was awful hard.<sup>87</sup>

**1.37** Ms Pauline West said that she used gambling as a means of social connection during her period of homelessness:

Since I've been homeless, I've become a gambler because it got me out of here and I could go there. The publican and the bar staff used to give me a glass of Coke. They'd come around with sandwiches and chocolates and chat to you and have a laugh, and all the while you're feeding your money into a machine.<sup>88</sup>

**1.38** Ms West said this behaviour led to addiction and subsequent health problems as well as difficulties in her relationship with her children.<sup>89</sup>

<sup>81</sup> Submission 87, NSW Government, p 12. See also, Submission 28, NSW Ageing on the Edge Coalition, p 24.

<sup>82</sup> Submission 28, NSW Ageing on the Edge Coalition, p 22.

<sup>83</sup> Evidence, Ms Connie Herrera, 19 July 2022, p 22.

<sup>84</sup> Evidence, Ms Rochelle Taylor, 18 July 2022, p 2.

<sup>85</sup> Evidence, Ms Rochelle Taylor, 18 July 2022, p 6.

<sup>86</sup> See for example, Ms Kathy Beverley, Chief Executive Officer, Coast & Country Primary Care, 21 July 2022, p 5; Evidence, Ms Jade Brown, Acting Lead, Youth and Homelessness, Uniting Doorways Program, 21 July 2022, p 10; Evidence, Mr Brett Macklin, Director of Homelessness and Housing, St Vincent de Paul Society NSW, 18 July 2022, p 21.

<sup>87</sup> Evidence, Mr Adam Jackson, 21 July 2022, p 28.

<sup>88</sup> Evidence, Ms Pauline West, 18 July 2022, p 7.

<sup>89</sup> Evidence, Ms Pauline West, 18 July 2022, p 7.

**1.39** Inquiry participants also shared the social implications of homelessness. At a personal level, some spoke of the challenge of relying on friends and family.<sup>90</sup> Others discussed how homelessness impacted their feelings of dignity and pride.<sup>91</sup> For example, Mr Brown stated: 'I feel rather embarrassed that I'm in this situation and I'm not proud that I'm taking the handout.'<sup>92</sup>

**1.40** While homelessness is associated with adverse health and wellbeing outcomes, the committee also heard that securing housing is not an immediate panacea to alleviating people's problems. For example, Ms West shared her feelings of loneliness even after finding housing:

I struggle each day with my loneliness. I'm on very strong medication for anxiety and depression, and I'm lonely. I can't work in the job that I wanted. And I think people get left out in the cold. You know, it's lovely where I am. I'm grateful beyond words—I am grateful. But I've been put here and now a job is done and people move on to help somebody else, which is fantastic. But now what do I do? I'm lonely and I have nothing going on in my life to keep me going, and that's not the way life is meant to be.<sup>93</sup>

**1.41** Similarly, Mrs Sillars told the committee that feeling isolated after having to accept accommodation away from family and friends led her to attempt suicide.<sup>94</sup>

**1.42** Following on from this, Mr Brett Macklin, Director of Homelessness and Housing, St Vincent de Paul Society NSW, insisted that it is vital to provide wraparound services to people, particularly men, once they are housed:

I'd say the biggest issue, once you've got them housed, is to keep them housed, so around ensuring that their vulnerabilities are taken care of, the support is wrapped around the individuals when they're placed into the housing of their choice. It needs to be based in a community where they feel safe and where they can access relevant services that meet their particular needs. It is around the services coming into their house to support them on site.<sup>95</sup>

**1.43** Likewise, Ms Jade Brown, Acting Lead, Youth and Homelessness, Uniting Doorways Program, commented: 'Getting the house, although it's not easy, is sometimes the easy part, but trying to keep someone in the house is where we all need to be working together to help that client. A client who presents with lots of complex needs lots of different services, and no one size fits all.'<sup>96</sup>

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<sup>90</sup> See for example, Evidence, Ms Glen-Marie Frost, 18 July 2022, p 4; Evidence, Ms Connie Herrera, 19 July 2022, p 22.

<sup>91</sup> See for example, Evidence, Mrs Marie Sillars, 19 July 2022, p 24 and p 26.

<sup>92</sup> Evidence, Mr James Brown, 21 July 2022, p 30.

<sup>93</sup> Evidence, Ms Pauline West, 18 July 2022, p 3.

<sup>94</sup> See for example, Evidence, Mrs Marie Sillars, 19 July 2022, p 23.

<sup>95</sup> Evidence, Mr Brett Macklin, Director of Homelessness and Housing, St Vincent de Paul Society NSW, 18 July 2022, p 21.

<sup>96</sup> Evidence, Ms Jade Brown, Acting Lead, Youth and Homelessness, Uniting Doorways Program, 21 July 2021, p 12.

- 1.44** It was also brought to the committee's attention that health and wellbeing impacts are compounded by intersecting experiences or identities such as sexuality and gender diversity, and living with a chronic condition such as HIV, and age.<sup>97</sup>
- 1.45** The NSW Government advised that it is difficult to estimate the acute health utilisation and costs for older people experiencing homelessness.<sup>98</sup> However, Ms Kathy Beverley, Chief Executive Officer, Coast & Country Primary Care, asserted that that people experiencing homelessness present significant pressures on the healthcare system:
- They are a significant financial burden, I think as we all know, on the health system. We estimate, on average, someone who is homeless requiring access to accident and emergency, not necessarily a hospital admission—on average, for a very basic assessment, we are normally looking at \$1,000 or so.<sup>99</sup>
- 1.46** Similarly, the NSW Ageing on the Edge Coalition, noted that people with no fixed address are more likely to present at emergency departments and need hospitalisation resulting in significant financial consequences:
- People with no fixed address were found to be 3.3 times more likely to presenting at Emergency Departments and 1.7 times likely to be hospitalised. The costs were estimated at an average of \$20,850 per person experiencing homelessness compared with \$8,870 per person over the 12 months for those who had housing.<sup>100</sup>
- 1.47** The committee heard that certain services, like Coast & Country Primary Care which provides Health on the Streets, provide medical assistance to people experiencing homelessness. These services can also partner with other organisations to provide the wraparound assistance people need to secure and maintain housing. Homelessness services such as these are examined in chapter 5.

## The 'Housing First' approach to homelessness

- 1.48** 'Housing First' is an approach to addressing homelessness that prioritises finding a person housing and providing support services. The NSW Government explained this approach offers affordable housing to people experiencing homelessness as quickly as possible, removes potential barriers and provides the supports they need to avoid returning to homelessness.<sup>101</sup>
- 1.49** Following on, Mercy Foundation explained: 'It [Housing First] is based on the idea that people need a stable and secure home before they can address any other challenges.'<sup>102</sup> The foundation also briefly detailed how Housing First operates:
- housing is provided as quickly as possible for people experiencing chronic homelessness

<sup>97</sup> Submission 19, ACON, p 2.

<sup>98</sup> Submission 87, NSW Government, p 12

<sup>99</sup> Evidence, Ms Kathy Beverley, Chief Executive Officer, Coast & Country Primary Care, 21 July 2022, p 5.

<sup>100</sup> Submission 28, NSW Ageing on the Edge Coalition, p 24.

<sup>101</sup> NSW Government, *NSW Homelessness Strategy 2018–2023* (2018), p 34.

<sup>102</sup> Submission 53, Mercy Foundation, p 16. See also, Evidence Ms Trina Jones, Chief Executive Officer, Homelessness NSW, 18 July 2022, p 11; Submission 41, Coast Shelter, p 4.

- there are no pre-requisites for people to access housing
- people are provided with permanent housing and access to services needed to help them sustain their tenancy.<sup>103</sup>

**1.50** Inquiry participants informed the committee that Housing First has proven successful in addressing homelessness.<sup>104</sup> For example, studies have found that compared to more traditional housing arrangements, tenants in Housing First programs produces higher tenancy retention, improved health outcomes, better employment and training outcomes, and are more engaged with the community.<sup>105</sup> The NSW Government reported that Housing First projects in New South Wales have demonstrated similar results.<sup>106</sup>

**1.51** The NSW Government has incorporated Housing First into the *NSW Homelessness Strategy 2018-2023* specifically in its actions to reduce rough sleeping and prevent chronic homelessness through flexible, tailored supports.<sup>107</sup> Most notably, this approach has been adopted in the Together Home program. The homelessness strategy is discussed in chapter 2 and Together Home is examined in chapter 5.

**1.52** Stakeholders encouraged the NSW Government to continue and expand its Housing First approach to homelessness.<sup>108</sup> For example, the NSW Council on Social Services (NCOSS) stated: 'NSW needs investment in programs that meet all the criteria for successful Housing First models including support and housing for as long as is needed.'<sup>109</sup> However, NCOSS cautioned: 'While Housing First models and Home at Last services are important, neither will succeed unless housing supply issues are first addressed.'<sup>110</sup> Housing is examined in chapter 3.

## Accessing homelessness services

**1.53** It was widely acknowledged by stakeholders that older people find accessing homelessness services overwhelming and difficult. The committee heard that this was in part due to the structure of the services system which Community Housing Limited referred to as 'fragmented, poorly resources and unable to provide long-term solutions.'<sup>111</sup> Inquiry participants also noted that personal impediments, including a lack of digital literacy and feelings of embarrassment, make navigating the service system complicated for older people. There was consensus that the most effective solution to this predicament was the establishment of a Specialist Homelessness Service specifically for older people. These ideas are explored in the following section.

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<sup>103</sup> Submission 53, Mercy Foundation, p 16.

<sup>104</sup> See for example, Evidence Ms Trina Jones, Chief Executive Officer, Homelessness NSW, 18 July 2022, p 16; Submission 29, Combined Pensioners & Superannuants Association of NSW Inc, p 17.

<sup>105</sup> Submission 53, Mercy Foundation, p 16. See also, Submission 58, St Vincent's Health Australia, pp 16-17.

<sup>106</sup> NSW Government, *NSW Homelessness Strategy 2018–2023* (2018), p 19.

<sup>107</sup> NSW Government, *NSW Homelessness Strategy 2018–2023* (2018), p 12.

<sup>108</sup> See for example, Evidence, Caitlin McDowell, Head of Policy, Community Housing Industry Association NSW, 18 July 2022, p 22.

<sup>109</sup> Submission 51, NSW Council of Social Services (NCOSS), p 14.

<sup>110</sup> Submission 51, NSW Council of Social Services (NCOSS), p 14.

<sup>111</sup> Submission 38, Community Housing Limited, p 4.



- 1.54** The first challenge for many people seeking to access services is not knowing where to find housing assistance. This is exemplified in the experience of Ms Taylor who told the committee: "When I first became homeless I went straight to my doctor and asked for help and she said, "Just find someone's lounge, sleep on the floor. Don't worry about it, Rochelle. You'll be okay". I had no help. I had nowhere to turn to. I just didn't know what to do."<sup>112</sup>
- 1.55** Likewise, Ms Teh told the committee that after a period of couch surfing amongst family, she was unsure where or how to access homelessness services, so she spent a night in her car before asking for assistance at Campbelltown Hospital.<sup>113</sup> Ms Frost similarly said that after sharing her experience with homelessness in the media, many women have contacted her about "... a solution to their homelessness, or just anywhere they could go for advice as to what they could do tomorrow."<sup>114</sup>
- 1.56** The committee heard that this issue is compounded by the fact that there is no early intervention service targeting older people experiencing housing insecurity. The NSW Ageing on the Edge Coalition explained this leaves older people to seek support from services that are not well placed to assist them to navigate the housing system.<sup>115</sup> Early intervention services are examined in chapter 5.
- 1.57** Moreover, the committee heard that the services system is over-stretched and underresourced. For example, Ms Cathie stated: 'SHS services are stretched beyond capacity ...'<sup>116</sup> Ms Livia Stanton, Policy and Advocacy Officer, Domestic Violence NSW, concurred, saying Specialist Homelessness Services are 'critically under-resourced.'<sup>117</sup> Specialist homelessness services are examined further in chapter 5.
- 1.58** Another concern for stakeholders was the complexity of the service system which older people are often expected to navigate independently.<sup>118</sup> The committee heard that was the experience of Ms West who tried, and failed, to independently receive housing support from various services including hospitals and Centrelink. Ms West said she would have appreciated having a person to guide her towards housing during this period of her life.<sup>119</sup>
- 1.59** Inquiry participants were also concerned about the application process for accessing services, particularly housing. Indeed, one witness referred to the system as being 'riddled with poor practice.'<sup>120</sup> A particular concern for stakeholders, was the large number of forms and additional documentation required to access services. For example, Ms Teh, said: 'Initially, it is very difficult to apply for housing, because the forms that you have to fill in, it is like you need a

<sup>112</sup> Evidence, Ms Rochelle Taylor, 18 July 2022, p 6.

<sup>113</sup> Evidence, Ms Bee Teh, 18 July 2022, p 3.

<sup>114</sup> Evidence, Ms Glen-Marie Frost, 18 July 2022, p 2.

<sup>115</sup> Submission 28, NSW Ageing on the Edge Coalition, p 10.

<sup>116</sup> Evidence, Ms Francesca Cathie, Policy Lead, NSW Council of Social Service, 18 July 2022, p 9.

<sup>117</sup> Evidence, Ms Livia Stanton, Policy and Advocacy Officer, Domestic Violence NSW, 18 July 2022, p 29.

<sup>118</sup> See for example, Evidence, Ms Elena Katrakis, Chief Executive Officer, Carers NSW, 18 July 2022, p 36.

<sup>119</sup> Evidence, Ms Pauline West, 18 July 2022, pp 6-7.

<sup>120</sup> *In camera* evidence, Name suppressed, 18 July 2022, p 2.

degree.<sup>121</sup> Likewise, Mrs Sillars referred to the 'constant' requirement to fill in forms and to 'continuously get proof of your health issues.'<sup>122</sup> It was also noted that homelessness services are not resourced to assist with social housing applications.<sup>123</sup>

**1.60** It was further suggested that the application process, specifically the need to retell one's story, can be traumatic for housing applicants. Mrs Sillars explained that she grew increasingly 'scared and frightened' as she repeated her story, including her health concerns, to various providers:

I never felt safe. Maybe if you were across the desk from someone that understood what the problem was, it's not so bad, but you've got people that are not listening and are not interested and then you become more scared and frightened and it just goes round and round in a circle. Forms and forms and forms and interviews and proving your health problems—and it just goes on and on.<sup>124</sup>

**1.61** Service providers acknowledged that the application process, particularly the need to retell one's experience, is often retraumatising. Mr Paul Moussa, Meals Plus Manager, Parramatta Mission, surmised: 'We really just need to get that program and implement it so that wherever a person journeys, especially a person over 55, they don't have to go through that trauma of retelling their story'.<sup>125</sup>

**1.62** Stakeholders identified a raft of other personal reasons that older people find accessing homelessness services difficult, including:

- older people are experiencing homelessness later in life and have no previous experience of accessing services<sup>126</sup>
- being unaware of, or unwilling to accept, the fact that they are in housing crisis or are experiencing abuse<sup>127</sup>
- stigma and shame are barriers to older people knowing when and where to seek help<sup>128</sup>
- feelings of giving up a right to privacy when sharing information with services<sup>129</sup>
- older people rely on informal networks of support<sup>130</sup>
- older people feel 'invisible' and 'voiceless' and are often unwilling to 'rock the boat' thus are less likely to make contact with service providers<sup>131</sup>

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<sup>121</sup> Evidence, Ms Bee Teh, 18 July 2022, p 3.

<sup>122</sup> Evidence, Mrs Marie Sillars, 19 July 2022, p 25.

<sup>123</sup> Submission 28, NSW Ageing on the Edge Coalition, p 12.

<sup>124</sup> Evidence, Mrs Marie Sillars, 19 July 2022, p 25.

<sup>125</sup> Evidence, Mr Paul Moussa, Meals Plus Manager, Parramatta Mission, 19 July 2022, p 6.

<sup>126</sup> Submission 45, Country Women's Association of NSW, p 7.

<sup>127</sup> See for example, Submission 44, Council on the Ageing (COTA) NSW, pp 5-6.

<sup>128</sup> Submission 28, NSW Ageing on the Edge Coalition, p 11; Submission 45, Country Women's Association of NSW, p 7.

<sup>129</sup> Submission 73, Museum of Understanding Through Tolerance & Inclusion, p 1.

<sup>130</sup> Submission 28, NSW Ageing on the Edge Coalition, p 23.

<sup>131</sup> Evidence, Mr Robert Fitzgerald AM, NSW Ageing and Disability Commissioner, NSW Ageing and Disability Commission, 18 July 2022, p 55. See also, Submission 45, Country Women's Association, p 7.

- the complexity of a client's need requires intensive case management,<sup>132</sup> especially women experiencing domestic violence<sup>133</sup>
- older people have lower levels of digital literacy and/or access to the internet, computer and mobile devices<sup>134</sup>

**1.63** Inquiry participants indicated that older people are also impeded by certain structural factors within the homelessness services sector:

- people are not provided with support unless they are in crisis or in need of emergency accommodation<sup>135</sup>
- this crisis-orientated approach makes it difficult to implement prevention and early intervention measures (discussed further in chapter 5)
- organisations sometimes adopt a siloed approach to service delivery<sup>136</sup>
- there is no overarching service provider so older people often fall through the cracks, experiencing a lack of continuity of support as they are referred from one service to another<sup>137</sup>
- at times, NSW Department of Communities and Justice has provided discouraging information and told people to look for assistance elsewhere<sup>138</sup>
- the housing assessment process can be extremely time consuming<sup>139</sup>
- Centrelink is unhelpful in addressing housing need<sup>140</sup>
- staff need to be suitably trained to provide services to older people from a range of backgrounds<sup>141</sup>
- the lack of community outreach, support, and information available to those at risk of elder abuse and domestic and family violence, including a lack of translated and/or accessible information<sup>142</sup>
- the disconnect between federally funded services, like the National Insurance Disability Scheme and My Aged Care services, and the state funded housing and homelessness services can lead to confusion and leave older people not accessing the available services<sup>143</sup>

<sup>132</sup> Submission 44, Council on the Ageing (COTA) NSW, p 12.

<sup>133</sup> Submission 17, CatholicCare Wilcannia Forbes, p 1.

<sup>134</sup> Submission 28, NSW Ageing on the Edge Coalition, p 15.

<sup>135</sup> Submission 28, NSW Ageing on the Edge Coalition, p 11.

<sup>136</sup> Evidence, Ms Jane Bowtell, President, Woy Woy Branch, Country Women's Association of NSW, 21 July 2022, p 17.

<sup>137</sup> Submission 35, Domestic Violence NSW, p 18.

<sup>138</sup> Submission 28, NSW Ageing on the Edge Coalition, p 12.

<sup>139</sup> Submission 28, NSW Ageing on the Edge Coalition, p 13.

<sup>140</sup> Submission 28, NSW Ageing on the Edge Coalition, p 14.

<sup>141</sup> Submission 29, Combined Pensioners & Superannuants Association of NSW Inc, p 15.

<sup>142</sup> Submission 35, Domestic Violence NSW, p 18.

<sup>143</sup> Submission 28, NSW Ageing on the Edge Coalition, p 22.

- there is a lack of available services in outer metro, regional and rural and remote areas<sup>144</sup>
- there is a lack of social and community spaces for people to access clean safe spaces,<sup>145</sup> and to gather and discuss or identify their needs<sup>146</sup>
- the timeframes and requirements for accessing temporary accommodation are insufficient, restrictive and onerous<sup>147</sup> (discussed further in chapter 5)
- the extensive waitlists and age requirements for social housing can act as deterrents for seeking assistance (examined further in chapter 3).<sup>148</sup>

**1.64** The committee heard that these issues are compounded for vulnerable groups, like those from Culturally and Linguistically Diverse Backgrounds.<sup>149</sup>

### **A one-stop-shop for housing advice for older people**

**1.65** The overwhelming consensus amongst inquiry participants was that many of these concerns could be addressed if the NSW Government funded a 'one-stop-shop' that provides targeted services to older people, particularly women, experiencing housing insecurity and homelessness.<sup>150</sup> For example, Ms Yumi Lee, Chief Executive Officer, Older Women's Network NSW, commented: 'It would make a world of difference to these older women to know that there's just one place they can go to, tell their story once, and have a person assigned to help them navigate the system.'<sup>151</sup>

**1.66** Mr Moussa noted that the targeted service would relieve some of the pressure on other Specialist Homelessness Services (SHS), organisations that are funded by the government to support individuals experiencing homelessness:

... a one-stop shop that would take, then, the pressure off the SHS services to try and give the time that's required for an older person because the thought patterns and the action patterns are a little bit slower, and the understanding is also a little bit slower. In essence, that one-stop shop would be great. It would serve the purpose of alleviating

<sup>144</sup> See for example, Submission 75, Age Matters, p 9.

<sup>145</sup> Submission 45, Country Women's Association of NSW, p 7.

<sup>146</sup> See for example, Evidence, Ms Jane Bowtell, President, Woy Woy Country Women's Association, 21 July 2022, p 19.

<sup>147</sup> See for example, Evidence, Ms Elfa Moraitakis, Chief Executive Officer, SydWest Multicultural Services, 19 July 2022, p 3; Evidence, Mr Paul Moussa, Meals Plus Manager, Parramatta Mission, 19 July 2022, p 9.

<sup>148</sup> See for example, Evidence, Ms Glen-Marie Frost, 18 July 2022, p 5; Evidence, Mrs Marie Sillars, 19 July 2022, p 26.

<sup>149</sup> Submission 28, NSW Ageing on the Edge Coalition, pp 28-29.

<sup>150</sup> See for example, Evidence, Ms Glen-Marie Frost, 18 July 2022, p 5; Evidence, Ms Rochelle Taylor, 18 July 2022, p 6; Evidence, Mrs Marie Sillars, 19 July 2022, p 21; Evidence Ms Francesca Cathie, Policy Lead, NSW Council of Social Service, 18 July 2022, p 12; Submission 27, Ministerial Advisory Council on the Ageing NSW, p 8.

<sup>151</sup> Evidence, Ms Yumi Lee, Chief Executive Officer, Older Women's Network NSW, 18 July 2022, p 29.

people in need and in obvious distress, and allow the SHS service to free up and be more proactive.<sup>152</sup>

**1.67** Specialist Homelessness Services are examined in chapter 5.

**1.68** To this end, stakeholders encouraged the committee to consider a Specialist Homelessness Service that is a 'one-stop-shop' for the provision of housing advice to older people experiencing housing insecurity or homelessness.<sup>153</sup> Ms Elise Phillips, Interim Chief Executive Officer, Domestic Violence NSW, explained that preferably the service would include multiple contact points for older people, including a phone service and an in-person facility that offers personalised case management until a person has access to appropriate housing:

Ideally, they would be a phone helpline so that people could call and receive tailored support, but that also needs to be combined with opportunities for face-to-face support, because we know that older people might not be comfortable accessing phone or virtual support that might be more appropriate for younger generations. We would suggest that such a model would require an ongoing kind of case coordination approach so that it's not just one-off referral and support but ongoing support that walks alongside somebody until they are able to access safe, stable and secure housing.<sup>154</sup>

**1.69** Likewise, Ms Melanie Smith, Director, Community and Recreation Services, Central Coast Council, stated it supported a 'single hub', noting that such a model has proven successful in other situations, such as natural disaster recovery. The council also said that it was interested in being a key partner to pilot a hub for older people.<sup>155</sup>

#### *Victoria's Home at Last service*

**1.70** Inquiry participants suggested that the 'one-stop-shop' could provide similar services to the Home At Last service that operates in Victoria.<sup>156</sup> For example, the NSW Ageing on the Edge Coalition, which comprises organisations such as the Housing for the Aged Action Group, Council on the Ageing (COTA) NSW, Women's Electoral Lobby, Women's Housing Company, Uniting, Older Women's Network NSW, Mercy Foundation and Shelter New South Wales, called on the NSW Government to '[f]und a specialist older person's housing information and support service that comprises both an early intervention and crisis response, similar to the HAAG [Housing for the Aged Action Group] Home at Last model in Victoria.'<sup>157</sup>

<sup>152</sup> Evidence, Mr Paul Moussa, Meals Plus Manager, Parramatta Mission, 19 July 2022, p 6. See also, Evidence, Ms Jade Brown, Acting Lead, Youth and Homelessness, Uniting Doorways Program, 21 July 2022, p 13.

<sup>153</sup> See for example, Submission 49, Local Government NSW, p 3.

<sup>154</sup> Evidence, Ms Elise Phillips, Interim Chief Executive Officer, Domestic Violence NSW, 18 July 2022, p 30. See also, Evidence, Mr Paul Moussa, Meals Plus Manager, Parramatta Mission, 19 July 2022, p 5.

<sup>155</sup> Evidence, Ms Melanie Smith, Director, Community and Recreation Services, Central Coast Council, 21 July 2022, p 23.

<sup>156</sup> See for example, Submission 35, Domestic Violence NSW, p 20; Submission 61, Southern Sydney Region Organisations of Councils, p 4; Submission 72, Women's Electoral Lobby (NSW), p 1, Submission 74, Full Stop, p 1, Submission 75, Age Matters, p 10; Evidence, Ms Trina Jones, Chief Executive Officer, Homelessness NSW, 18 July 2022, p 9.

<sup>157</sup> Submission 28, NSW Ageing on the Edge Coalition, p 2.

- 1.71 The Community Housing Industry Association NSW also supported this proposal, suggesting such a service would provide various wraparound services such as 'assistance with housing applications, support with housing, moving, and establishing a new home, accessing aged care services and referrals into aged care as appropriate'.<sup>158</sup>
- 1.72 The following case study provides more detail about the Home At Last service.

#### Case study Home At Last<sup>159</sup>

Home At Last service in Victoria is operated by the Housing for the Aged Action Group and aims to ensure older people have access to secure, affordable and appropriate accommodation. This service speaks to about 1,000 individuals per year and provides:

- confidential advice
- support, including tailored housing information, assistance with housing applications, support during the move, establishing a new home and referrals into aged care
- advocacy for people aged 50 years and older to assist them to find housing.

Home At Last has an early intervention focus and engages with the community, including local GPs, aged care providers and hospital social workers, to identify individuals at risk of homelessness, including those from Culturally and Linguistically Diverse Backgrounds.

The service is free and available to all older people on a low income. It houses between 130 and 160 older people a year, mainly in public and community housing but also in low-cost retirement housing and other appropriate housing options.

Home At Last also supports older people to access appropriate complementary services, including navigating My Aged Care and the National Disability and Insurance Scheme.

Social benefits of Home At Last are reported to include increased community connections, reduced reliance on multiple community services and increased reliance on government services, targeted service delivery, and increased contribution of clients to their community via volunteering.

Additionally, an economic analysis undertaken by Ernst & Young found the Home At Last has a benefit cost ratio of 2:3 which means that every dollar spent generates at least \$2.30 in societal value.

- 1.73 Stakeholders, including Domestic Violence NSW, argued that the success of a model such as Home At Last depends on the availability of safe, long-term accommodation for older people and thus encouraged the NSW Government to also invest in social and community housing.<sup>160</sup> Housing, including calls to increase and improve social housing stock, is examined in chapter 3.

<sup>158</sup> Submission 25, Community Housing Industry Association NSW, p 10.

<sup>159</sup> Submission 35, Domestic Violence NSW, p 20; Evidence, Ms Fiona York, Executive Officer, Housing for the Aged Action Group, 18 July 2022, p 10 and p 12; Evidence, Ms Francesca Cathie, Policy Lead, NSW Council of Social Service, 18 July 2022, p 12; Submission 28, NSW Ageing on the Edge Coalition, pp 21-22.

<sup>160</sup> Submission 35, Domestic Violence NSW, p 21.

### *Services in Queensland*

- 1.74** The committee also received evidence about the work being undertaken in Queensland to better address the needs of people experiencing homelessness. For example, the Ministerial Advisory Council on the Ageing NSW noted the work of the Micah Projects in Brisbane which provide wraparound services for people on their journey to housing:

The Micah Projects in Brisbane strive for equality and community diversity for people working to better themselves, and to pursue their goals with dignity. Throughout the process services are wrapped around the clients from start to finish of their journeys out of homelessness.<sup>161</sup>

- 1.75** The NSW Ageing on the Edge Coalition noted that the Queensland Government has also committed to establish a specialist housing hub based on the Home at Last model.<sup>162</sup>

### **Committee comment**

- 1.76** Everyone deserves to have a safe and secure home. However, sadly this is not the reality for many Australians, including a great number of older people who face the risk of or are experiencing homelessness today. The committee acknowledges that for those living through it, the path to accessing and maintaining housing is not an easy one.
- 1.77** To this end, we are grateful to the individuals who provided evidence of their personal experiences of homelessness during the inquiry. Their stories were our paramount consideration when drawing our conclusions and formulating the recommendations made throughout the report.
- 1.78** We know that the impact of homelessness is extremely damaging - on individuals and on society as a whole. Individuals, particularly older people, who experience homelessness have poorer physical and mental health outcomes. This is harmful not only to them, but to our shared health system. Our community also suffers when more and more people experience acute vulnerability and the social contract on which our shared stability and prosperity rests is undermined.
- 1.79** It is clear to the committee that the 'face' of homelessness is changing. While rough sleeping is problematic, it is increasingly individuals who are housed in precarious and unsafe circumstances, like sleeping in cars or overcrowded dwellings and couch surfing, that make up the vast proportion of the homelessness population in this state.
- 1.80** There was concern amongst the committee about the upward trajectory of homelessness rates in New South Wales, especially for older people. It was particularly disheartening to hear that the rates of homelessness amongst people aged 55 and over are likely to be much higher than actually recorded, suggesting that the true extent of homelessness amongst older people is unknown. The committee therefore recommends that the NSW Government investigate ways to collect, analyse and release more comprehensive and timely data on the real rates of homelessness in New South Wales, including amongst vulnerable groups.

<sup>161</sup> Submission 27, Ministerial Advisory Council on the Ageing NSW, p 3.

<sup>162</sup> Submission 28, NSW Ageing on the Edge Coalition, p 22.

- 1.81** There is considerable stigma associated with admitting you are struggling with homelessness. This stigma contributes to the low rates of self-reporting as homeless amongst older people, particularly older women.
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**Finding 1**

The 'face' of homelessness is changing, reflecting in part the concerning upward trajectory of older people who are experiencing homelessness.

**Finding 2**

The true extent of homelessness amongst older people is unknown.

**Recommendation 1**

That the NSW Government investigate ways to collect, analyse and release more comprehensive and timely data on the real rates of homelessness in New South Wales, including amongst vulnerable groups.

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- 1.82** The committee acknowledges each person's journey to homelessness is unique, often based on a confluence of complex and diverse factors. We acknowledge the evidence, however, that the primary drivers of homelessness amongst older people in New South Wales are financial difficulty, housing crisis and housing affordability stress. The depth of these pressures is even more worrying considering the rising cost of living.
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**Finding 3**

While a confluence of complex and diverse factors drive homelessness amongst older people, the primary drivers are financial difficulty, housing crisis and housing affordability stress.

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- 1.83** Beyond this, we note that many other factors can lead to homelessness, including family and domestic violence, illness and caring responsibilities. The committee acknowledges that it is the culmination of such risk factors that are causing older people to experience homelessness for the first time later in life.
- 1.84** The committee is especially concerned about the rise in elder abuse and its contribution to the increasing rates of homelessness. It is disturbing to hear of older, vulnerable members of the community being abused in this way. We understand that older people may have difficulty recognising or accepting when they are subject to abuse, particularly financial abuse such as inheritance impatience.
- 1.85** To this end, the committee recommends that the NSW Government consider additional support to the NSW Ageing and Disability Commission and other services, such as Seniors Rights Service, to educate and provide advocacy services for people subject to elder abuse, particularly financial elder abuse and abuse via misuse of Enduring Power of Attorney and Power of Attorney.
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**Recommendation 2**

That the NSW Government consider additional support to the NSW Ageing and Disability Commission and other services to educate and provide advocacy services for people subject to elder abuse, particularly financial elder abuse and abuse via misuse of Enduring Power of Attorney and Power of Attorney.

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- 1.86** The committee recognises the importance of safe, secure and affordable housing on the health and wellbeing of older people. We also acknowledge that, conversely, the experience of homelessness can have a significant detrimental impact on a person's health and wellbeing. Chronic health conditions, increased risk of injury and trauma, addiction, social isolation, shame and depression are among the many impacts of homelessness. By all accounts, it is apparent that additional meaningful and immediate action to address homelessness is needed.
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**Finding 4**

There is a direct relationship between insecure housing and poor health outcomes, particularly amongst older people.

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- 1.87** With this, the committee shares the views of stakeholders who maintain that an integrated response to homelessness, drawing on a suite of housing and service solutions, is required. In this regard, we make a number of recommendations throughout the report which acknowledge and seek to play a part in achieving this.
- 1.88** For now, the committee acknowledges the 'Housing First' principles commended by inquiry participants as the preferred approach to addressing homelessness. We understand that the model prescribes safe and permanent housing as the first priority for people experiencing homelessness, and seeks to provide a wraparound service of multidisciplinary supports to ensure people maintain access to their accommodation. Moreover, we note that under this approach the individual's engagement with these support services is not required for them to continue to access housing.
- 1.89** The committee is encouraged by reports of the success of this model, and notes that the NSW Government has already acknowledged to a certain extent 'Housing First' principles in its *NSW Homelessness Strategy 2018-2023*. We therefore recommend that the NSW Government incorporate 'Housing First' principles into its approach to addressing homelessness in the state. Additionally, the committee recommends that the NSW Government urge the Australian Government to incorporate 'Housing First' principles in its approach to addressing homelessness in Australia.
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**Recommendation 3**

That the NSW Government incorporate 'Housing First' principles into its approach to addressing homelessness in the state.

**Recommendation 4**

That the NSW Government urge the Australian Government to incorporate 'Housing First' principles in its approach to addressing homelessness in Australia.

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- 1.90** While homelessness services are examined closely in chapter 5, the committee acknowledges from the outset evidence suggesting that older people face many difficulties when attempting to access these services. The committee appreciates that stakeholders consider the service system itself to be incredibly complex and trying to traverse its many facets when experiencing housing crisis or homelessness is understandably overwhelming for older people, many of whom have never engaged with social services and are not digital natives.
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**Finding 5**

The system of homelessness services is considered complex and difficult for older people to navigate.

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- 1.91** In particular, the committee acknowledges that for many people there is no sense of knowing where to even begin seeking assistance. Even more troubling is the fact that, once set on a path, people often relive their trauma when asked to tell and retell their story time and again.
- 1.92** Moreover, the committee notes that people at risk of or experiencing homelessness have varied and complex needs and thus may require the assistance of numerous service providers. However, many factors, including a lack of resources and an often-siloed approach to service delivery, have seen people 'fall through the gaps' of service provision.
- 1.93** In response to these concerns, the committee acknowledges that there was consensus support amongst stakeholders for a Specialist Homelessness Service that specifically targets the housing needs of older people. It is clear that older people would benefit from accessing a 'one-stop-shop' that can direct them to housing and other services as needed. The committee shares in the consensus and anticipates that such a service could provide early intervention services, crisis support, and referrals tailored to wraparound supports, much in the same way as the 'Home At Last' service in Victoria operates.
- 1.94** The committee therefore recommends that NSW Government consider the establishment of a funded specialist housing information and support service for older people that comprises both an early intervention and crisis response, similar to the 'Home at Last' model in Victoria.
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**Finding 6**

'Housing-First' and 'Home at Last' models of homelessness service provision are best-placed to assist in addressing the increased prevalence of homelessness among older people.

**Recommendation 5**

That the NSW Government consider the establishment of a funded specialist housing information and support service for older people that comprises both an early intervention and crisis response, similar to the 'Home at Last' model in Victoria.

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## Chapter 2 Government policy

Following on from examining the experience of homelessness in chapter 1, this chapter outlines the government policies in place across all levels government to address homelessness amongst older people in New South Wales. It first considers how the NSW Government approaches homelessness and its associated concerns, including housing, older people, and family and domestic violence. The chapter then explores how the Australian Government responds to homelessness and considers opportunities for better coordination between the state and federal government in this area. Finally, it discusses the work of local governments to address homelessness.

### NSW Government

**2.1** The NSW Government has a range of strategies, policies and initiatives in place to address homelessness and housing, as well other areas of relevance to this inquiry, including ageing and older people, and family and domestic violence. These are discussed in turn in the section below.

#### Housing and homelessness

**2.2** The NSW Government's approach to addressing homelessness in New South Wales is guided by the *NSW Homelessness Strategy 2018-2023* and the Premier's Priority to reduce street sleeping by 50 per cent by 2025.<sup>163</sup> In addition, housing strategies are also in place, including *Future Directions for Social Housing in NSW (2016-2025)* and *Housing 2041: NSW Housing Strategy*.

#### *NSW Homelessness Strategy 2018-2023*

**2.3** The *NSW Homelessness Strategy 2018-2023* is the NSW Government's five-year framework for driving a systemic response to homelessness. Accountability for the strategy is shared across government departments, including the NSW Department of Communities and Justice, NSW Health and the NSW Department of Education.<sup>164</sup>

**2.4** Following stakeholder consultation, the strategy was based on national and international evidence to prevent, reduce and address homelessness.<sup>165</sup> The strategy recognises that a person's pathway into homelessness is driven by the intersection of:

- structural drivers, such as housing affordability, labour market forces, a reliance on income support, and intergenerational poverty
- risk factors, like unemployment, financial stress and family breakdown,
- protective factors, for example employment, involvement in community and healthy family relationships.<sup>166</sup>

<sup>163</sup> Evidence, Ms Zoë Dendle, Acting Executive Director, Housing, Homelessness and Disability, NSW Department of Communities and Justice, 18 July 2022, p 47.

<sup>164</sup> Submission 87, NSW Government, p 28.

<sup>165</sup> Submission 87, NSW Government, p 25.

<sup>166</sup> NSW Government, *NSW Homelessness Strategy 2018-2023* (2018), p 6.

- 2.5** The strategy has three focus areas: prevention and early intervention, better access to support and services, and an integrated, person-centred system.<sup>167</sup> The 2018-19 Budget committed \$61 million in new funding for actions in the strategy, including:
- homelessness social impact investment
  - sustaining tenancies supports
  - additional transitional accommodation
  - co-located homeless-health services
  - expanding Staying Home Leaving Violence to five new sites
  - universal risk screening and supports
  - assertive outreach to support rough sleepers.<sup>168</sup>
- 2.6** The committee heard that there has been additional investment to address actions in the strategy since this time.<sup>169</sup>
- 2.7** During the inquiry, the NSW Government advised that it was difficult to develop a holistic long-term solution to homelessness in the strategy due to gaps in the available evidence base. The government anticipates that data collected from the strategy will address some of these gaps and help identify the best interventions for broader roll out across the state.<sup>170</sup>
- 2.8** Indeed, some of these issues were acknowledged by the Audit Office of NSW in its report, *Responses to homelessness*, which examined how effectively the NSW Government is responding to homelessness through the strategy. Tabled in June 2021, the key findings from the report included:
- the strategy's reach is limited because it is building the evidence base on what works
  - the NSW Department of Communities and Justice received significantly less funding than sought and designed the strategy to build the evidence base rather than eliminate homelessness
  - actions may not be scaled up at the end of the strategy's term, perpetuating the strategy's limited reach and narrow impact on homelessness
  - the NSW Department of Communities and Justice effectively planned and implemented its homelessness response to the pandemic
  - the NSW Department of Communities and Justice does not know how many people who were sleeping rough and assisted into temporary accommodation that have returned to homelessness
  - the Together Home program (discussed further in chapter 5) will not meet demand as a standalone response.<sup>171</sup>

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<sup>167</sup> NSW Government, *NSW Homelessness Strategy 2018-2023* (2018), p 7.

<sup>168</sup> NSW Government, *NSW Homelessness Strategy 2018-2023* (2018), p 5.

<sup>169</sup> See for example, Submission 87, pp 3-4.

<sup>170</sup> Submission 87, NSW Government, p 25.

<sup>171</sup> Audit Office of New South Wales, *Responses to Homelessness* (2021), pp 4-6.

- 2.9** The NSW Government advised that the NSW Department of Communities and Justice has developed an action plan in response to these recommendations.<sup>172</sup>
- 2.10** The NSW Department of Communities and Justice also informed the committee that work is underway to deliver a new homelessness strategy.<sup>173</sup> The committee heard that part of this task will include an evaluation of the strategy that assesses its effectiveness in achieving its objectives, and the effectiveness of the associated programs to improve client outcomes.<sup>174</sup>
- 2.11** Stakeholder responses to the effectiveness of various elements of the strategy are discussed throughout the report.

***Premier's Priority to reduce street sleeping***

- 2.12** In 2019, the NSW Government committed to reducing street sleeping by 50 per cent by 2025, as one of its 14 Premier's Priorities. To meet this target, the government advised that the NSW Department of Communities and Justice focuses on initiatives that:
- collect and use data to deliver targeted support to where it is needed most
  - engage more directly and regularly with people who are experiencing street homelessness and ensuring they have a pathway to secure, stable and long-term housing
  - build on and invest in prevention and early intervention.<sup>175</sup>
- 2.13** There is evidence to suggest that the number of people who are sleeping rough has declined in New South Wales. On the evening of the 2016 Census 2,588 people across the state were recorded to be living in improvised dwellings, tents, or sleeping out.<sup>176</sup> Since 2020 the NSW Government, in partnership with local councils and non-government service providers, has conducted a NSW Statewide Street Count. In 2022, 1,207 people were recorded as sleeping rough.<sup>177</sup> It is noted, however, that this is an increase from the 1,141 people who were counted as street sleeping in 2021.<sup>178</sup>
- 2.14** A key initiative to support the Premier's priority to reduce street sleeping by 50 per cent by 2025 is the Together Home program. The program is a \$122.5 million investment by the NSW Government to support people who are street-sleeping into stable accommodation and linked to wraparound support.<sup>179</sup> Together Home is examined in greater detail in chapter 5.

<sup>172</sup> Submission 87, NSW Government, pp 25-26.

<sup>173</sup> Evidence, Ms Zoë Dendle, Acting Executive Director, Housing, Homelessness and Disability, NSW Department of Communities and Justice 18 July 2022, p 47.

<sup>174</sup> Submission 87, NSW Government, p 26.

<sup>175</sup> Submission 87, NSW Government, p 28.

<sup>176</sup> NSW Department of Communities and Justice, *2022 NSW Statewide Street Count Technical Paper (2022)*, p 1.

<sup>177</sup> NSW Department of Communities and Justice, *2022 NSW Statewide Street Count Technical Paper (2022)*, p 1.

<sup>178</sup> NSW Department of Communities and Justice, *NSW Statewide Street Count 2021 Technical Paper (2021)*, p 1.

<sup>179</sup> Submission 87, NSW Government, p 16.

### ***Future Directions for Social Housing in NSW (2016-2025)***

**2.15** *Future Directions for Social Housing in NSW* provides the NSW Government's ten-year vision for social housing across the state:

Future Directions is a 10 year plan to drive better outcomes for social housing tenants. The strategy has a focus on supporting people's independence so that social housing helps break the cycle of disadvantage. It aims to deliver more homes, better places, and a better experience for social housing tenants.<sup>180</sup>

**2.16** There are a number of initiatives associated with the delivery of future directions under this plan, including:

- Communities Plus – a \$22 billion building program to renew the government's social housing portfolio
- Social and Affordable Housing Fund (SAHF) – a \$1.1 billion fund that supports projects which deliver social and affordable housing stock through partnerships between community housing providers, non-government organisations and the private sector
- Community Housing Innovation Fund – a \$150 million program delivering social and affordable housing in collaboration with community housing providers
- social impact investment – the NSW Office of Social Impact Investment has been established to grow the social impact market
- private rental assistance – products and services designed to help people set up or maintain a tenancy in the private rental market
- Rent Choice – a rental subsidy for the private market and support services that is available for up to 36 months
- Start Safely – a private rental subsidy for people escaping family or domestic violence who are homeless or at risk of homelessness that is available for up to 36 months
- MyHouse - an online service for social housing clients
- Social Housing Community Improvement Fund – a program to improve the liveability and amenity of social housing communities.<sup>181</sup>

**2.17** Many of these initiatives are considered by stakeholders in chapter 3.

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<sup>180</sup> Submission 87, NSW Government, p 29.

<sup>181</sup> NSW Department of Communities and Justice, *Communities Plus*, (2022), <https://www.facs.nsw.gov.au/reforms/future-directions/initiatives/communities-plus>; NSW Department of Communities and Justice, *About Future Directions* (2019), <https://www.facs.nsw.gov.au/reforms/future-directions/about-future-directions/chapters/more-social-housing>; NSW Department of Communities and Justice, *About Future Directions, Supporting clients to access the private rental market* (2019), <https://www.facs.nsw.gov.au/reforms/future-directions/about-future-directions/chapters/more-opportunities>; NSW Department of Communities and Justice, *About Future Directions, A better social housing experience* (2019) <https://www.facs.nsw.gov.au/reforms/future-directions/about-future-directions/chapters/a-better-social-housing-experience>; Submission 87, NSW Government, pp 20-21; NSW Government, *NSW Homelessness Strategy 2018-2023* (2018), p 5.



### *Housing 2041: NSW Housing Strategy*

- 2.18** Launched in 2021 *Housing 2041: NSW Housing Strategy* is the government's 20-year vision to help ensure people have housing that supports security, comfort, independence, and choice.<sup>182</sup> The strategy is centred around housing supply, affordability, diversity and resilience and aims to:
- enhance partnerships and collaboration
  - increase support for those most in need
  - invest in new housing that is adaptable to changing needs and environments
  - improve alignment of housing with infrastructure and community services
  - provide support for first home buyers
  - provide support and security for people in private rental.<sup>183</sup>
- 2.19** The strategy is supported by an action plan that outlines the NSW Government's five priority areas for action, specifically:
- enabling access to and promoting the use of data and evidence-based decision-making
  - providing planning, regulation and guidelines to support the NSW Government housing objectives
  - maximising the impact of government-owned land, investment or assets, and government-led development projects or funding to achieve the housing vision
  - establishing a research agenda that invests in best practice and new ways of building and living
  - working with local governments and communities to achieve the NSW Government housing objectives.<sup>184</sup>
- 2.20** The NSW Government established two new bodies to help forward the work of the strategy. The NSW Expert Housing Advisory Panel supports cross-sector collaboration and provides independent advice to ensure the strategy improves housing outcomes for communities.<sup>185</sup> The Housing Directors Working Group will regularly update the action plan to help ensure the NSW Government can meet its objectives.<sup>186</sup>
- 2.21** The strategy is supported by the *State Environmental Planning Policy (Housing) 2021* (Housing SEPP) which commenced on 26 November 2021. The Housing SEPP aims to drive the development of affordable and diverse housing to meet the needs of the community.<sup>187</sup>

<sup>182</sup> NSW Government, *Housing 2041: NSW Housing Strategy* (2021), p 8.

<sup>183</sup> NSW Government, *Housing 2041: NSW Housing Strategy* (2021), p 10.

<sup>184</sup> NSW Government, *Housing 2041: NSW Housing Strategy* (2021), p 10.

<sup>185</sup> NSW Department of Planning and Environment, *Housing 2041, Frequently Asked Questions* (2022), p 1, <https://www.planning.nsw.gov.au/-/media/Files/DPE/Factsheets-and-faqs/Policy-and-legislation/Housing/NSW-Housing-Strategy-FAQs-August-2022.pdf>.

<sup>186</sup> NSW Department of Planning and Environment, *Housing 2041, Frequently Asked Questions* (2022), p 1, <https://www.planning.nsw.gov.au/-/media/Files/DPE/Factsheets-and-faqs/Policy-and-legislation/Housing/NSW-Housing-Strategy-FAQs-August-2022.pdf>.

<sup>187</sup> NSW Department of Planning and Environment, *Housing SEPP* (August 2022), <https://www.planning.nsw.gov.au/Policy-and-Legislation/Housing/Housing-SEPP>.

**2.22** In 2022, the NSW Government launched its \$2.8 billion Housing Package.<sup>188</sup> Aligning with the strategy, the package includes nine key initiatives to help people access safe, secure, affordable homes.<sup>189</sup> One key policy area is social housing where the rejuvenation of existing homes and the delivery of new homes through the previously discussed Together Home program is being sought.<sup>190</sup>

### Ageing

**2.23** The *Ageing Well in NSW: Seniors Strategy 2021-2031* sets out the NSW Government's ten-year plan to manage the state's ageing population. The focus areas of the strategy are:

- living in age-friendly environments
- participating in inclusive communities
- staying safe, active and healthy
- being resilient and informed.<sup>191</sup>

**2.24** These focus areas are underpinned by five guiding principles identified from the collective beliefs and values that emerged during the stakeholder consultation process. One such principle is 'enabling people to live in their home and community' which is described as:

Where we have the option and ability to age in place or live in an environment that is safe and suits our needs. We want homes and services that enable continued mobility, help us remain independent and are in a community we choose.<sup>192</sup>

**2.25** Stakeholders to the inquiry noted this principle, particularly the concept of 'ageing in place', as paramount to addressing homelessness amongst older people.<sup>193</sup> As Ms Trina Jones, Chief Executive Officer, Homelessness NSW, stated when reflecting on the recently announced Housing Package and its aim to maintain social housing: 'We must support people to age in place.'<sup>194</sup>

**2.26** The strategy is supported by the *Ageing Well in NSW: Action Plan 2021-22*. The action plan specifically references the *NSW Homelessness Strategy 2018-2023* discussed earlier, and details actions being undertaken to meet the housing needs of older people, particularly women:

<sup>188</sup> NSW Department of Planning and Environment, *2022 Housing Package program and initiatives* (2022), <https://www.dpie.nsw.gov.au/our-work/2022-housing-package-programs-and-initiatives>.

<sup>189</sup> NSW Department of Planning and Environment, *2022 Housing Package program and initiatives* (2022), <https://www.dpie.nsw.gov.au/our-work/2022-housing-package-programs-and-initiatives>.

<sup>190</sup> NSW Department of Planning and Environment, *2022 Housing Package* (2022), <https://www.planning.nsw.gov.au/Policy-and-Legislation/Housing/Housing-Package>.

<sup>191</sup> NSW Department of Communities and Justice, *Ageing Well in NSW: Seniors Strategy 2021-2031* (2021), p 12, <https://www.facs.nsw.gov.au/inclusion/seniors/overview#:~:text=as%20single%20page-,About%20the%20strategy,across%20government%20and%20the%20community>.

<sup>192</sup> NSW Department of Communities and Justice, *Ageing Well in NSW: Seniors Strategy 2021-2031*, (2021) p 11, <https://www.facs.nsw.gov.au/inclusion/seniors/overview#:~:text=as%20single%20page-,About%20the%20strategy,across%20government%20and%20the%20community>.

<sup>193</sup> See for example, Submission 25, Community Housing Industry Association NSW, p 10.

<sup>194</sup> Evidence, Ms Trina Jones, Chief Executive Officer, Homelessness NSW, 18 July 2022, p 14.

Under the [homelessness] strategy, smaller units are being trialled to accommodate growing demand for social and affordable housing for older women in financial hardship, reflecting the overwhelming preference for women to have their own home that is permanent and safe.<sup>195</sup>

- 2.27** The action plan also contains opportunities for preventing homelessness through career upskilling. Action 32 of the action plan requires the NSW Department of Communities and Justice to work with TAFE NSW in their Career Pathways Employability Skills program to create Work Opportunities for Women targeting mature-aged women who have been out of work for a significant period of time.<sup>196</sup>

### Domestic and family violence

- 2.28** As noted in chapter 1, domestic and family violence is considered a key contributing factor to homelessness in New South Wales, particularly for older women. The NSW Health *Strategy for Preventing and Responding to Domestic and Family Violence 2021-2026* provides strategic direction and guides action to strengthen the public health system's role in preventing and responding to domestic and family violence.<sup>197</sup>

- 2.29** The strategy aims to have the public health system to support individuals to live free from violence, abuse and neglect by:

- preventing domestic and family violence by challenging gender inequality and promoting healthy, safe relationships
- increasing identification and improve early intervention, with a focus on priority populations
- providing trauma-informed, culturally safe, and integrated responses to victims of domestic and family violence
- increasing visibility and accountability of perpetrators while keeping victims safe
- harnessing evidence and promote quality and safety in responding to domestic and family violence

<sup>195</sup> NSW Government, *Ageing Well in NSW: Action Plan 2021-22* (2021), p 5, [https://media.opengov.nsw.gov.au/pairtree\\_root/5c/bd/44/14/a6/9f/4e/72/ba/93/1e/3c/eb/ad/f1/71/obj/Ageing\\_Well\\_NSW\\_Action\\_Plan\\_2021\\_2022.pdf#:~:text=The%20Ageing%20Well%20in%20NSW%3A%20Seniors%20Strategy%202021%E2%80%932031%20will,be%20undertaken%20in%202026%E2%80%932027](https://media.opengov.nsw.gov.au/pairtree_root/5c/bd/44/14/a6/9f/4e/72/ba/93/1e/3c/eb/ad/f1/71/obj/Ageing_Well_NSW_Action_Plan_2021_2022.pdf#:~:text=The%20Ageing%20Well%20in%20NSW%3A%20Seniors%20Strategy%202021%E2%80%932031%20will,be%20undertaken%20in%202026%E2%80%932027).

<sup>196</sup> NSW Government, *Ageing Well in NSW: Action Plan 2021-22* (2021), p 12, [https://media.opengov.nsw.gov.au/pairtree\\_root/5c/bd/44/14/a6/9f/4e/72/ba/93/1e/3c/eb/ad/f1/71/obj/Ageing\\_Well\\_NSW\\_Action\\_Plan\\_2021\\_2022.pdf#:~:text=The%20Ageing%20Well%20in%20NSW%3A%20Seniors%20Strategy%202021%E2%80%932031%20will,be%20undertaken%20in%202026%E2%80%932027](https://media.opengov.nsw.gov.au/pairtree_root/5c/bd/44/14/a6/9f/4e/72/ba/93/1e/3c/eb/ad/f1/71/obj/Ageing_Well_NSW_Action_Plan_2021_2022.pdf#:~:text=The%20Ageing%20Well%20in%20NSW%3A%20Seniors%20Strategy%202021%E2%80%932031%20will,be%20undertaken%20in%202026%E2%80%932027).

<sup>197</sup> NSW Health, *Strategy for Preventing and Responding to Domestic and Family Violence 2021-2026 Summary* (2021), p 1, <https://www.health.nsw.gov.au/parvan/DV/Documents/dfv-strategy-2021-2026-summary.pdf>.

- enhancing the public health system's response to domestic and family violence<sup>198</sup>

**2.30** The NSW Government supports a range of programs that target domestic and family violence, including Staying Home Leaving Violence, the Integrated Domestic Family Violence program and Rent Choice Start Safely.<sup>199</sup>

**2.31** Additionally, the NSW Government advised that it has made an investment of \$484.3 million to support women and children escaping domestic abuse with housing and specialist services, including \$426.6 million over four years to deliver and operate approximately 75 new women's refuges that will support women and children escaping domestic and family violence.

## Australian Government

**2.32** While the NSW Government plays the key role in addressing homelessness among older people, the federal Australian Government also performs certain functions, including setting national policy platforms and allocating funding to the states and territories. This section outlines the main Australian Government policies and programs in relation to housing and homelessness, aged and disability care, and domestic and family violence.

### Housing and homelessness

**2.33** The Australian Government has various policies and initiatives to address housing and homelessness. These include the National Housing and Homelessness Agreement, the National Rental Affordability Scheme, and the Assistance with Care and Housing program.

**2.34** The recent election of a new federal government is likely to lead to new housing and homeless strategies. Policy announcements made prior to the election included the creation of the Housing Australia Future Fund, the Help to Buy program, and the National Housing Supply and Affordability Council. These are considered further in chapter 3.

### *National Housing and Homelessness Agreement*

**2.35** The National Housing and Homelessness Agreement (NHHA) is the principal document setting out the roles and responsibilities of the Australian and state governments with respect to housing, homelessness and housing affordability. The primary role of the Australian Government is to provide funding to the states to deliver programs, services and reforms.<sup>200</sup> The Australian Government is also responsible for monitoring and assessing performance under the agreement; leading the development of data improvements; ensuring that building

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<sup>198</sup> NSW Health, *Strategy for Preventing and Responding to Domestic and Family Violence 2021-2026 Summary*, (2021), p 4, <https://www.health.nsw.gov.au/parvan/DV/Documents/dfv-strategy-2021-2026-summary.pdf>.

<sup>199</sup> NSW Department of Communities and Justice, *Domestic violence, programs, services and resources*, (2019), <https://www.facs.nsw.gov.au/domestic-violence/services-and-support>.

<sup>200</sup> Australian Government, *National Housing and Homelessness Agreement* (2018), Federal Financial Relations, [https://federalfinancialrelations.gov.au/sites/federalfinancialrelations.gov.au/files/2021-07/NHHA\\_Final.pdf](https://federalfinancialrelations.gov.au/sites/federalfinancialrelations.gov.au/files/2021-07/NHHA_Final.pdf), p 2 and p 5.

projects done under the agreement use accredited construction workers; and ensuring compliance with the Code for the Tendering and Performance of Building Work 2016.<sup>201</sup>

**2.36** The NHHA commenced in the 2018-2019 financial year (replacing the National Partnership Agreement on Homelessness and the National Affordable Housing Agreement).<sup>202</sup> In that year, the Australian Government provided an estimated financial contribution to the states of \$1,536 million. The Australian Government's financial contribution under the NHHA is indexed annually.<sup>203</sup>

**2.37** The NSW Government reported to the committee that there has been no real increase in funding under the NHHA since 2011.<sup>204</sup> It called on the funding to be increased, particularly to increase and improve the stock of social and affordable housing in New South Wales.<sup>205</sup>

**2.38** The NHHA is shortly due to be renegotiated, with a new Agreement commencing in July 2023.<sup>206</sup> In its submission to this inquiry, the NSW Government set out its list of recommendations to the Australian Government for the renegotiation. These include that:

- the Commonwealth should fully fund its obligations to older Australians and people with disability
- the NHHA should reflect and be resourced to respond to the broader socio-economic context that drives need for social housing and homelessness
- the NHHA should reflect the accountabilities of all parties to ensure sustainable social housing and specialist homelessness systems that respond to community need
- the NHHA should specifically address Aboriginal and Torres Strait Islander housing demand and need
- dedicated funding is required to support people who have been homeless to sustain long-term housing
- dedicated funding is required to increase the stock of social and affordable housing and the quality of existing dwellings
- Commonwealth Rent Assistance should be reviewed, including consideration of extending access to public housing tenants, and

<sup>201</sup> Australian Government, *National Housing and Homelessness Agreement* (2018), Federal Financial Relations, pp 5-6, [https://federalfinancialrelations.gov.au/sites/federalfinancialrelations.gov.au/files/2021-07/NHHA\\_Final.pdf](https://federalfinancialrelations.gov.au/sites/federalfinancialrelations.gov.au/files/2021-07/NHHA_Final.pdf).

<sup>202</sup> Australian Government, *The National Housing and Homelessness Agreement*, Federal Financial Relations, p 3, <https://federalfinancialrelations.gov.au/agreements/national-housing-and-homelessness-agreement-0>.

<sup>203</sup> Australian Government, *National Housing and Homelessness Agreement* (2018), Federal Financial Relations, p 3, [https://federalfinancialrelations.gov.au/sites/federalfinancialrelations.gov.au/files/2021-07/NHHA\\_Final.pdf](https://federalfinancialrelations.gov.au/sites/federalfinancialrelations.gov.au/files/2021-07/NHHA_Final.pdf).

<sup>204</sup> Submission 87, NSW Government, p 24.

<sup>205</sup> Submission 87, NSW Government, p 4.

<sup>206</sup> Submission 87, NSW Government, p 24.

- Commonwealth taxation and funding settings that constrain housing supply should be reviewed.<sup>207</sup>

### ***The National Rental Affordability Scheme***

**2.39** The National Rental Affordability Scheme (NRAS) is an Australian Government program which provides annual financial incentives to housing providers to provide affordable rental dwellings below 80 per cent of market rates.<sup>208</sup> The scheme is intended to increase the supply of new and affordable rental dwellings.<sup>209</sup>

**2.40** Inquiry participants advised the committee that:

- there are about 36,370 residences in the NRAS, of which around 6,455 (17.7 per cent) are in New South Wales<sup>210</sup>
- there are approximately 63,000 tenants living in NRAS residences nationally,<sup>211</sup> and
- around 15 per cent of NRAS tenants across Australia are over the age of 55.<sup>212</sup>

**2.41** The NRAS commenced in 2008 and will conclude in 2026.<sup>213</sup> Some stakeholders reported concern about the future for residents living in NRAS housing when the scheme expires.<sup>214</sup> Community Housing Limited submitted: "The problem is, once the ten year subsidy period runs out, the tenants on low incomes will be forced back into the private market, with no government transition process in place."<sup>215</sup>

### ***Assistance with Care and Housing program***

**2.42** The Commonwealth Home Support Programme is a federal program within My Aged Care that assists older Australians to access entry-level support services to live independently and safely at home.<sup>216</sup> A subset of this program is the Assistance with Care and Housing program. This is targeted to frail older people 65 years and over, or prematurely aged people 50 years and over, who are on a low income and who are homeless or at risk of homelessness.<sup>217</sup> Under this

<sup>207</sup> Submission 87, NSW Government, p 24.

<sup>208</sup> Australian Government, *About National Rental Affordability Scheme (NRAS)* (9 September 2022), Department of Social Services, <https://www.dss.gov.au/housing-support-programs-services-housing-national-rental-affordability-scheme/about-the-national-rental-affordability-scheme-nras>.

<sup>209</sup> Australian Government, *About National Rental Affordability Scheme (NRAS)* (9 September 2022), Department of Social Services, <https://www.dss.gov.au/housing-support-programs-services-housing-national-rental-affordability-scheme/about-the-national-rental-affordability-scheme-nras>.

<sup>210</sup> Submission 26, Retirement Village Residents Association Inc., p 2.

<sup>211</sup> Submission 38, Community Housing Limited, p 7.

<sup>212</sup> Submission 47, St Vincent de Paul Society NSW, p 13.

<sup>213</sup> Submission 26, Retirement Village Residents Association Inc., p 2.

<sup>214</sup> Submission 26, Retirement Village Residents Association Inc., pp 1-2; Submission 38, Community Housing Limited, p 7; Submission 47, St Vincent de Paul Society NSW, pp 12-13.

<sup>215</sup> Submission 38, Community Housing Limited, p 7.

<sup>216</sup> Australian Government, *Commonwealth Home Support Programme, My Aged Care*, <https://www.myagedcare.gov.au/help-at-home/commonwealth-home-support-programme>.

<sup>217</sup> Australian Government, *Commonwealth Home Support Programme (CHSP): Assistance with Care and Housing (ACH) Sub-Program* (February 2019), My Aged Care,

program, participants are linked with providers who assist them to find suitable and stable accommodation.<sup>218</sup>

- 2.43** The Council on the Ageing (COTA) NSW told the committee that this program is 'poorly funded and with low coverage across the state.'<sup>219</sup> They reported that it is proposed to be incorporated into the new Care Finder Program, which is to commence on 1 January 2023.<sup>220</sup> St Vincent de Paul Society raised concerns about the future of clients assisted by this program: 'If this program transitions to individualised funding arrangements as currently planned ... there is a risk that some social inclusion opportunities will no longer be viable as people prioritise more immediate and tangible supports.'<sup>221</sup>

### *Housing Australia Future Fund*

- 2.44** One election commitment by the recently elected Australian Government was the establishment of the Housing Australia Future Fund. This is a \$10 billion fund for the construction and repair of social and affordable housing across Australia.<sup>222</sup> According to the Australian Labor Party, in the first five years, the fund will be used to build 20,000 social housing properties and 10,000 affordable homes for frontline workers.<sup>223</sup>
- 2.45** The fund will be invested and of the returns from the first five years, \$200 million will be used for repair, maintenance and improvements to housing in remote Indigenous communities; \$100 million for crisis and transitional housing options for women and children fleeing domestic and family violence and older women on low incomes who are at risk of homelessness; and \$30 million to build more housing and fund specialist services for veterans who are experiencing homelessness or are at risk of homelessness.<sup>224</sup>
- 2.46** Ms Megan Davidson, NSW State Manager, Community Housing Limited, argued the NSW Government should take advantage of the announcement of the Fund:

With the Federal Government establishing a Housing Australia Future Fund to deliver 30,000 social and affordable housings across Australia over the next five years, the New South Wales Government is ideally placed to leverage State assets and attract institutional investment with the community housing sector to deliver these 20,000 new social housing homes for New South Wales.<sup>225</sup>

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<https://www.health.gov.au/sites/default/files/documents/2019/12/assistance-with-care-and-housing-ach-sub-program-fact-sheet.pdf>, p 1.

<sup>218</sup> Australian Government, *Support for People Facing Homelessness, My Aged Care*, <https://www.myagedcare.gov.au/support-people-facing-homelessness>.

<sup>219</sup> Submission 44, Council on the Ageing (COTA) NSW, p 12.

<sup>220</sup> Submission 44, Council on the Ageing (COTA) NSW, p 12.

<sup>221</sup> Submission 47, St Vincent de Paul Society NSW, p 16.

<sup>222</sup> Australian Labor Party, *Safer and More Affordable Housing: Labor's Housing Australia Future Fund*, <https://www.alp.org.au/policies/safer-and-more-affordable-housing>.

<sup>223</sup> Australian Labor Party, *Safer and More Affordable Housing: Labor's Housing Australia Future Fund*, <https://www.alp.org.au/policies/safer-and-more-affordable-housing>.

<sup>224</sup> Australian Labor Party, *Safer and More Affordable Housing: Labor's Housing Australia Future Fund*, <https://www.alp.org.au/policies/safer-and-more-affordable-housing>.

<sup>225</sup> Evidence, Ms Megan Davidson, NSW State Manager, Community Housing Limited, 18 July 2022, p 20.

2.47 St Vincent de Paul Society shared this view, stating:

... the Federal Labor Government's election commitment to establish a ten-billion-dollar Housing Australia Future Fund represents a significant injection of funds in social housing and this should be leveraged by the NSW Government to radically boost supply.<sup>226</sup>

### ***Help to Buy program***

2.48 Another election commitment from the new Australian Government was the establishment of the Help to Buy program. Under this program, the Australian Government will assist home buyers to purchase a property by contributing up to 40 per cent of the purchase price of a new home, or 30 per cent of the purchase price of an existing home.<sup>227</sup>

2.49 The program is open to individuals earning \$90,000 or less per year, or couples earning \$120,000 or less per year. Program participants are required to contribute a minimum two per cent deposit towards the property. According to the Australian Labor Party, this program will mean 'a smaller deposit, a smaller mortgage and smaller mortgage repayments.'<sup>228</sup>

2.50 The Home to Buy program is very similar to a shared equity scheme currently being trialled by the NSW Government. Under this scheme, the NSW Government will pay a proportion of the purchase price of a property (up to 40 per cent for a new property and up to 30 per cent for an existing property) in exchange for an equivalent ownership share. The scheme is open to single parents, single persons 50 years of age or above, or first home buyer key workers, with a gross income under \$90,000 for singles and \$120,000 for couples.<sup>229</sup>

2.51 Domestic Violence NSW recommended that the Help to Buy program should be expanded to include a specific quota for older people. They commented:

This scheme would particularly benefit older women who are on a low fixed income but may have modest savings available after the sale of the family home due to relationship breakdown. Often women in this situation cannot secure a mortgage, due to low income and age. Expanding the shared equity housing scheme to include an allocation for older women on low incomes may help break the cycle of insecure renting and would assist in moving older women into stable long-term housing and alleviate some of the pressure on the social housing system and private rental market.<sup>230</sup>

### ***National Housing Supply and Affordability Council***

2.52 Another election commitment from the new Australian Government was to establish a National Housing Supply and Affordability Council. According to the Australian Labor Party, the Council will 'ensure the Commonwealth plays a leadership role in increasing housing supply and

<sup>226</sup> Submission 47, St Vincent de Paul Society NSW, p 14.

<sup>227</sup> Australian Labor Party, *Helping More Australians Into Home Ownership: Help to Buy*, <https://www.alp.org.au/policies/helping-more-australians-into-home-ownership>.

<sup>228</sup> Australian Labor Party, *Helping More Australians Into Home Ownership: Help to Buy*, <https://www.alp.org.au/policies/helping-more-australians-into-home-ownership>.

<sup>229</sup> NSW Government, *Shared equity scheme* (18 August 2022), <https://www.nsw.gov.au/housing-and-construction/shared-equity-scheme>.

<sup>230</sup> Submission 35, Domestic Violence NSW, pp 24-25.



improving housing affordability.<sup>231</sup> It will be advised by experts from fields including finance, economics, urban development, residential construction, urban planning and the social housing sector.<sup>232</sup>

**2.53** The Council will also play a key role in developing a National Housing and Homelessness Plan, in conjunction with states and territories, local government, not for profit and civil society organisations, industry bodies, and superannuation funds.<sup>233</sup> According to the Australian Labor Party, the plan will set out the short, medium and long-term reforms to address housing affordability and homelessness.<sup>234</sup>

**2.54** Several participants in this inquiry spoke of the need for a national housing and homelessness strategy.<sup>235</sup> The Salvation Army argued that it would assist governments to address areas of need:

We believe a National Strategy, working alongside the established National Housing and Homelessness Agreement, could better tackle critical areas of homelessness need, continue targeted actions for the six priority cohorts recognised under the Agreement, including older people, and set clear, achievable and measurable goals for eradicating homelessness.<sup>236</sup>

**2.55** The NSW Council of Social Service (NCOSS) also contended that a strategy is needed given the significant increase in housing costs in recent years:

A National Housing and Homelessness Strategy is urgently needed to utilise all the levers, innovations, and policy settings available, along with significant funding to enable people experiencing poverty and disadvantage to access safe, secure, long-term housing through a rapid increase in social and affordable housing. With housing cost increases in some regional areas of up to 44% last year, and homelessness increasing in NSW by 37% from 2011 to 2016, there are no longer any viable excuses for avoiding this.<sup>237</sup>

**2.56** Further reference to this election commitment, along with those previously discussed, can be found in chapter 3.

<sup>231</sup> Australian Labor Party, *National Housing Supply and Affordability Council*, <https://www.alp.org.au/policies/national-housing-supply-and-affordability-council>.

<sup>232</sup> Australian Labor Party, *National Housing Supply and Affordability Council*, <https://www.alp.org.au/policies/national-housing-supply-and-affordability-council>.

<sup>233</sup> Australian Labor Party, *National Housing Supply and Affordability Council*, <https://www.alp.org.au/policies/national-housing-supply-and-affordability-council>.

<sup>234</sup> Australian Labor Party, *National Housing Supply and Affordability Council*, <https://www.alp.org.au/policies/national-housing-supply-and-affordability-council>.

<sup>235</sup> Evidence, Ms Francesca Cathie, Policy Lead, NSW Council of Social Service, 18 July 2022, p 11; Evidence, Ms Petra Jenkins, State Manager Family Violence NSW/ACT, The Salvation Army, 18 July 2022, p 19; Evidence, Ms Annabelle Daniel, Chief Executive Officer, Women's Community Shelters, Chair of Domestic Violence NSW, 18 July 2022, p 24.

<sup>236</sup> Submission 43, The Salvation Army, p 12.

<sup>237</sup> Submission 51, NSW Council of Social Service (NCOSS), p 11.

## Interface between housing, aged care and disability services

**2.57** Aged care and disability support are two areas which are primarily funded by the Australian Government, through My Aged Care and the National Disability Insurance Scheme (NDIS) respectively. Some inquiry participants described challenges that people experiencing or at risk of homelessness face in accessing these services. These include:

- there is often an assumption that participants of aged care or NDIS services have access to permanent or long-term housing, which may not be the case<sup>238</sup>
- many older people experiencing or at risk of homelessness are likely to be focused on finding appropriate housing solutions, which may mean they do not access other services that are available to them<sup>239</sup>
- there can be long wait times to access aged care services, which may mean a person has no housing while they wait for their application be assessed,<sup>240</sup> and
- people experiencing homelessness may face barriers in applying for NDIS supports, including being unable to pay assessment costs and lacking required documentation.<sup>241</sup>

**2.58** Another issue presented to the committee was the 'service gap' for people who are not eligible for housing through aged care or the NDIS, but who are unable to resolve their housing needs themselves. St Vincent de Paul Society submitted: 'For older people who are not eligible for either the NDIS or aged care services, but who have health or other issues that mean are unable to work or live independently without support, there is a gap in services.'<sup>242</sup> St Vincent de Paul Society contended that this situation causes people to either miss out on assistance or enter high care facilities before they need to:

One caseworker told us that it can feel as though they have no choice but to play a waiting game until a client is old enough to receive the support available to people over the age of 65. While there is some provision for early access to aged care services for people on low incomes, homeless, or at risk of homelessness, this process is not transparent and well understood. This service gap can also mean that some people enter higher care facilities earlier than they would otherwise have needed to, as this can be the path of least resistance when it comes to resolving a person's housing issues.<sup>243</sup>

**2.59** In light of the issues surrounding the interaction of these services, both the NSW Ageing on the Edge Coalition and Age Matters argued better coordination between Australian and State Governments is needed:

Considering the intersections between services provided by federal and state governments, there is a clear need for seamless coordination between different layers of government as well as across different portfolios. This whole-of-government

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<sup>238</sup> Submission 28, NSW Ageing on the Edge Coalition, p 22.

<sup>239</sup> Submission 28, NSW Ageing on the Edge Coalition, p 22.

<sup>240</sup> Submission 47, St Vincent de Paul Society NSW, p 19.

<sup>241</sup> Submission 47, St Vincent de Paul Society NSW, p 19.

<sup>242</sup> Submission 47, St Vincent de Paul Society NSW, p 19.

<sup>243</sup> Submission 47, St Vincent de Paul Society NSW, p 19.

approach should at minimum include areas such as health, planning and environment, justice, aged care, NDIS and other parallel services.<sup>244</sup>

### Domestic and family violence

- 2.60** The Australian Government plays a key role in relation to domestic and family violence. As previously noted and further discussed in chapter 4, this is a main driver of homelessness among older people, particularly women.
- 2.61** The primary national policy relating to domestic and family violence is the National Plan to Reduce Violence against Women and their Children 2010 – 2022. There have been four Action Plans produced under this plan, with the latest published in August 2019.<sup>245</sup> Action 20 of the Fourth Action Plan is to 'improve access to suitable and safe accommodation within their communities for women who have experienced domestic, family and sexual violence.'<sup>246</sup>
- 2.62** One program set up under Action 20 is the Safe Places Emergency Accommodation Program. This program provides new or expanded emergency accommodation for women and children experiencing family and domestic violence. It is anticipated this program will fund approximately 1,500 places nationally by the time it is completed in 2027.<sup>247</sup>
- 2.63** Another program set up under Action 20 is Keeping Women Safe in their Homes. Under this initiative, the Australian Government funds state and territory governments and select providers to deliver services to improve the safety of women and their children who have experienced family and domestic violence. These include risk assessments, safety planning, home security audits and upgrades, and case management. According to the Australian Government, since 2015-16, \$34.6 million has been committed to Keeping Women Safe in their Homes nationally.<sup>248</sup>
- 2.64** In New South Wales, funding from Keeping Women Safe in their Homes supports the Staying Home Leaving Violence program delivered by the NSW Department of Communities and Justice, as noted earlier.<sup>249</sup>

<sup>244</sup> Submission 28, NSW Ageing on the Edge Coalition, p 23; Submission 75, Age Matters, p 10.

<sup>245</sup> Australian Government, *The National Plan to Reduce Violence against Women and their Children 2010-2022* (9 August 201), <https://www.dss.gov.au/women/programs-services/reducing-violence/the-national-plan-to-reduce-violence-against-women-and-their-children-2010-2022>.

<sup>246</sup> Australian Government, *Fourth Action Plan: National Plan to Reduce Violence against Women and their Children 2010-2022* (2019), Department of Social Services, [https://www.dss.gov.au/sites/default/files/documents/08\\_2019/fourth\\_action-plan.pdf](https://www.dss.gov.au/sites/default/files/documents/08_2019/fourth_action-plan.pdf) pp 6, 36.

<sup>247</sup> Australian Government, *Safe Places Emergency Accommodation Program (Safe Places)* (6 April 2022), Department of Social Services, <https://www.dss.gov.au/housing-support/programmes-services/homelessness/domestic-and-family-violence>.

<sup>248</sup> Australian Government, *Keeping Women Safe in their Homes* (17 August 2021), Department of Social Services, <https://www.dss.gov.au/women-programs-services-reducing-violence/keeping-women-safe-in-their-homes>.

<sup>249</sup> Australian Government, *Keeping Women Safe in their Homes* (17 August 2021), Department of Social Services, <https://www.dss.gov.au/women-programs-services-reducing-violence/keeping-women-safe-in-their-homes>; NSW Government, *Staying Home Leaving Violence* (21 July 2021), Department of Communities and Justice, <https://www.facs.nsw.gov.au/domestic-violence/services-and-support/programs/staying-home-leaving-violence>.

- 2.65** Another way in which the Australian Government works in the area of family and domestic violence is through construction of social and affordable housing. Of the 20,000 social housing properties which are to be built under the Housing Australia Future Fund (discussed previously), 4,000 will be allocated for women and children fleeing domestic and family violence and older women on low incomes who are at risk of homelessness.<sup>250</sup> Wesley Mission commented that 'this is a positive step towards alleviating the issue,' however noted there is still uncertainty as to the configuration and location of these builds and argued that 'they meet only a fraction of the projected need'.<sup>251</sup>
- 2.66** Social and affordable housing is discussed in greater detail in the next chapter.

## Local government

- 2.67** The state and Commonwealth governments have the main responsibility for addressing homelessness among older people in New South Wales. However, local governments also perform key functions.<sup>252</sup>
- 2.68** The committee received evidence from Blacktown City Council, Central Coast Council and the Southern Sydney Regional Organisations of Councils (SSROC). All indicated concern about the growing issue of homelessness among older people in their local government areas.<sup>253</sup>
- 2.69** In its submission to this inquiry, Local Government NSW outlined the main ways in which local councils are involved in responding to homelessness. These are through:
- maintaining public space
  - planning decisions
  - provision of community services and facilities
  - advocacy
  - management of community concerns and complaints about rough sleeping
  - conducting outreach programs, and
  - clean-ups and syringe disposal.<sup>254</sup>
- 2.70** In relation to service delivery, Ms Melanie Smith, Director, Community and Recreation Services, Central Coast Council told the committee that local councils primarily play a coordination or facilitation role, rather than providing services directly:

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<sup>250</sup> Australian Labor Party, *Safer and More Affordable Housing: Labor's Housing Australia Future Fund*, <https://www.alp.org.au/policies/safer-and-more-affordable-housing>.

<sup>251</sup> Submission 60, Wesley Mission, p 3.

<sup>252</sup> Submission 49, Local Government NSW, p 1.

<sup>253</sup> Submission 54, Blacktown City Council, p 1; Submission 61, Southern Sydney Regional Organisations of Councils (SSROC), p 1; Evidence, Ms Melanie Smith, Director, Community and Recreation Services, Central Coast Council, 21 July 2022, p 23.

<sup>254</sup> Submission 49, Local Government NSW, pp 1-2.

I see council's role as being a role of facilitating the specialist organisations that work in that area to come together ... I think one of the models that works quite well across a number of different areas is a hub model. So I see council's role as facilitating those specialist agencies to maybe form some sort of hub where it's a one-stop place for people to seek help. It's about encouraging those services and helping those networks to grow and reach the broader community.<sup>255</sup>

- 2.71** Similarly, Local Government NSW reported that local councils often work closely with local service providers, including housing and homeless services, domestic violence agencies, and specialist homelessness services, including assisting with case management of vulnerable people.<sup>256</sup>
- 2.72** Central Coast Council did, however, provide some examples where they had provided services directly. These included distributing Opal Cards, prepaid mobile phones and limited financial assistance to people at risk of homelessness; distributing weather resistant swags to local outreach services; and distributing Emergency Food Services Cards and Financial Services Cards to stakeholders in the community to disseminate to those in need.<sup>257</sup>
- 2.73** In relation to planning, local councils can play a role in facilitating the development of social and affordable housing. Ms Christina Hough, Head, Community Housing Operations, Women's Housing Company, told the committee that she had seen 'a few councils doing really good things around their use of the development levy.'<sup>258</sup> Mr Glenn Cannard, Unit Manager, Community and Culture, Central Coast Council, reported that Central Coast Council has a dedicated affordable housing officer who works 'around the planning area and planning controls'.<sup>259</sup>
- 2.74** Local councils may also use their property stock directly to provide affordable housing. Mr Cannard reported that Central Coast Council had repurposed some cottages owned by the Council and provided them to a local community housing provider to be used as community housing.<sup>260</sup> He also reported the Council had identified parcels of land and were intending to work with the homelessness sector to provide opportunities for development on that land.<sup>261</sup>
- 2.75** The use of local council-owned land for affordable housing was identified as a key lever by some inquiry participants.<sup>262</sup> For example, Ms Elfa Moraitakis, Chief Executive Officer, SydWest

<sup>255</sup> Evidence, Ms Melanie Smith, Director, Community and Recreation Services, Central Coast Council, 22 July 2022, p 24.

<sup>256</sup> Submission 49, Local Government NSW, p 2.

<sup>257</sup> Answers to questions on notice, Ms Melanie Smith, Director, Community and Recreation Services, Central Coast Council, 18 August 2022, pp 2-3.

<sup>258</sup> Evidence, Ms Christina Hough, Head, Community Housing Operations, Women's Housing Company, 19 July 2022, p 11.

<sup>259</sup> Evidence, Mr Glenn Cannard, Unit Manager, Community and Culture, Central Coast Council, 21 July 2022, p 25.

<sup>260</sup> Evidence, Mr Glenn Cannard, Unit Manager, Community and Culture, Central Coast Council, 21 July 2022, p 25.

<sup>261</sup> Evidence, Mr Glenn Cannard, Unit Manager, Community and Culture, Central Coast Council, 21 July 2022, pp 25-26.

<sup>262</sup> See for example, Evidence, Ms Annabelle Daniel, Chief Executive Officer, Women's Community Shelters, Chair of Domestic Violence NSW, 18 July 2022.

Multicultural Services commented that there is 'a lot of dead space out there' which the sector could 'build into social housing and have all tiers of government working together'.<sup>263</sup> This also ties into the opportunities created by 'meanwhile use', which we consider further in Chapter 3.

## Committee comment

- 2.76** The committee acknowledges the various strategies and initiatives that the NSW Government has implemented in response to homelessness and its associated concerns, including social housing, older people and domestic and family violence. The effectiveness of many of these actions is examined throughout the report.
- 2.77** The committee notes in particular the preference for older people to 'age in place.' Indeed, much of the evidence discussed in this report is about the importance of providing suitable accommodation for people aged 55 and over. While the *Ageing Well in NSW: Seniors Strategy 2021-2031* does make some reference to 'ageing in place', it does not explicitly make it a focus. To this end, the committee recommends that the NSW Government consider implementing an explicit policy within the *Ageing Well in NSW: Seniors Strategy 2021-2031* on 'ageing in place' and establishing benchmarks against which wider government policies can be measured.
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### Recommendation 6

That the NSW Government consider implementing an explicit policy within the *Ageing Well in NSW: Seniors Strategy 2021-2031* on 'ageing in place' and establishing benchmarks against which wider government policies can be measured.

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- 2.78** The committee also recognises the various programs and policies undertaken by the Australian Government to address housing and homelessness.
- 2.79** The committee is cautiously optimistic that, combined with the actions taken by the NSW Government, the policies promised by the new Australian Government, including creating the Housing Australia Future Fund, the Help to Buy program, and establishing the National Housing Supply and Affordability Council, will make a concrete and positive difference in this space. We believe, however, that the impact of these programs could be further strengthened by including a focus on older people, such as through a specific allocation in the Help to Buy program.
- 2.80** To this end, the committee recommends that the NSW Government advocate for the Australian Government to include a specific allocation for older people on low incomes in the Help to Buy program.
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### Recommendation 7

That the NSW Government advocate for the Australian Government to include a specific allocation for older people on low incomes in the Help to Buy program.

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<sup>263</sup> Evidence, Ms Elfa Moraitakis, Chief Executive Officer, SydWest Multicultural Services, 19 July 2022, p 11.

- 2.81** Acknowledging the consistent stakeholder support expressed during the inquiry for a national housing strategy, the committee also supports the new government's commitment to developing a National Housing and Homelessness Plan. We acknowledge the evidence that this is something stakeholders have been calling on the Australian Government to do for many years. In this regard, we recommend that the NSW Government actively contributes to the development of this Plan, including by advocating for the needs of New South Wales residents to ensure they are addressed.

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**Recommendation 8**

That the NSW Government actively contributes to the development of the National Housing and Homelessness Plan, including by advocating for the needs of New South Wales residents.

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- 2.82** Notwithstanding this support, the committee is concerned about the future of existing federal programs. For example, there does not appear to be a strategy to support residents affected by the phasing out of the National Rental Affordability Scheme. Acknowledging the concerns raised by inquiry participants, we call on the NSW Government to advocate for the extension of the scheme, and in the absence of an extension, consider establishing a plan to assist older people transitioning out of the National Rental Affordability Scheme.

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**Recommendation 9**

That the NSW Government:

- advocate for the extension of the National Rental Affordability Scheme
- in the absence of an extension of the National Rental Affordability Scheme, consider establishing a plan to assist older people transitioning out of the National Rental Affordability Scheme.

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- 2.83** The committee also notes evidence with respect to funding under the National Housing and Homelessness Agreement. We are disappointed by evidence that New South Wales has not received any real increase in funding under the National Housing and Homelessness Agreement for over a decade. We support the NSW Government's recommendations for the upcoming renegotiation of the Agreement, as outlined in its submission. In particular, we share the view that the NSW Government should advocate for an increase in funding to New South Wales under the new National Housing and Homelessness Agreement to improve and expand the stock of social and affordable housing, and extend housing and homelessness services in the state.

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**Recommendation 10**

That the NSW Government advocate for an increase in funding to New South Wales under the new National Housing and Homelessness Agreement to improve and expand the stock of social and affordable housing, and extend housing and homelessness services in the state.

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- 2.84** Further to the concerns raised in chapter 1 about traversing the homelessness services system, we note that several stakeholders described in particular the challenges and complexities in navigating the intersections between aged care, disability, and housing services. In this regard, the committee believes there needs to be more coordination between the Australian and NSW

Governments to ensure that vulnerable older people needing assistance across these services remain captured.

- 2.85** The committee therefore recommends that the NSW Government ensures that, for older people at risk of homelessness who are not able to access the National Disability Insurance Scheme or aged care services, service gaps are identified and investigated, and solutions are implemented in partnership with the Australian Government.
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**Recommendation 11**

That the NSW Government ensure that, for older people at risk of homelessness who are not able to access the National Disability Insurance Scheme or aged care services:

- service gaps are identified and investigated
  - solutions to address these service gaps are identified and implemented in partnership with the Australian Government.
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## Chapter 3 Housing

Central to this inquiry is the need for safe, secure and affordable housing. Acknowledging this as a basic human right, stakeholders discussed at length the challenges to upholding this right for people at risk of or experiencing homelessness. This chapter briefly considers the decline of home ownership before examining the consequent impact on the private rental market and the concerns stakeholders have over securing housing in this market, such as rental housing supply, affordability, evictions, accessibility and discrimination. The chapter then discusses social and affordable housing, including the shortfall of stock, ensuring stock is fit for purpose, access to the Housing Elderly Persons priority group, and the collection and provision of NSW Housing Register data.

### Housing affordability

- 3.1** As Ms Trina Jones, Chief Executive Officer, Homelessness NSW, articulated: 'We can't solve homelessness without housing.'<sup>264</sup> However, the committee heard that owning or renting a home in New South Wales is becoming increasingly difficult. Indeed, it was widely acknowledged by inquiry participants that there is a housing crisis in New South Wales.<sup>265</sup>
- 3.2** The committee received evidence that in part this is due to increasing house prices. For example, the Combined Pensioners and Superannuants Association Inc stated: 'Soaring house prices have meant fewer people are able to own their homes.'<sup>266</sup> Indeed, according to the 2021 Census, 64.0 per cent of households in New South Wales were homeowners, a slight decline from 64.5 per cent in 2016.<sup>267</sup> The Combined Pensioners and Superannuants Association Inc added: 'The number of people 50-54 owning their home has already decreased 6.6 per cent from 1996 to 2016.'<sup>268</sup>
- 3.3** Stakeholders noted that one of the consequences of decreased homeownership is the increase in the number of people renting. The 2021 Census revealed that 32.6 per cent of householders were renters.<sup>269</sup> Moreover, the Tenants' Union of NSW reported that the number of renting households across the state increased by over 17.5 per cent since 2016 and that there are more than 2 million people in the private rental market.<sup>270</sup>
- 3.4** Inquiry participants expressed concern about the declining rate of home ownership and increasing rate of renting for a number of reasons, including:

<sup>264</sup> Evidence, Ms Trina Jones, Chief Executive Officer, Homelessness NSW, 18 July 2022, p 11.

<sup>265</sup> See for example, Ms Megan Davidson, NSW State Manager, Community Housing Limited, 18 July 2022, p 26; Evidence, Ms Elena Katrakis, Chief Executive Officer, Carers NSW, 18 July 2022, p 30.

<sup>266</sup> Submission 29, Combined Pensioners and Superannuants Association Inc, p 9.

<sup>267</sup> Australian Bureau of Statistics, *Snapshot of New South Wales* (29 June 2022), <https://www.abs.gov.au/articles/snapshot-nsw-2021>.

<sup>268</sup> Submission 29, Combined Pensioners and Superannuants Association Inc, p 9.

<sup>269</sup> Australian Bureau of Statistics, *Snapshot of New South Wales* (29 June 2022), <https://www.abs.gov.au/articles/snapshot-nsw-2021>.

<sup>270</sup> Jemima Mowbray, *Census 2021: Renters are the Fastest Growing Tenure in Australia* (4 July 2022), Tenants' Union of New South Wales, <https://www.tenants.org.au/blog/census-2021-renters-are-fastest-growing-tenure-australia>.

- older people rent out of necessity rather than choice<sup>271</sup>
- renting in older age can have significant adverse impacts on health and wellbeing<sup>272</sup>
- the risk of poverty is three times higher for older tenants rather than homeowners<sup>273</sup>
- people in the rental market are at a greater risk of homelessness than homeowners.<sup>274</sup>

**3.5** Stakeholders noted that these issues will continue to be problematic as it is anticipated that the number of older tenants in New South Wales is expected to keep rising in the coming years.<sup>275</sup>

**3.6** The following sections consider the challenges older people face when trying to secure long-term housing options in either the private rental market or social housing. Separately, chapter 5 examines access to short-term accommodation, such as temporary and transitional housing, as pathways to long term housing.

### **Securing housing through the private rental market**

**3.7** There was consensus amongst inquiry participants that the rental market in New South Wales is in crisis, particularly in regional areas.<sup>276</sup> The committee heard of the significant implications of this for people, particularly older individuals, who are in housing crisis or are experiencing homelessness.

**3.8** In the first instance, the committee heard that securing a private rental was difficult due to the lack of supply. Stakeholders, such as Dr Emma Power, Associate Professor, Geography and Urban Studies, School of Social Sciences and Institute for Culture and Society, Western Sydney University, identified other key drivers of instability in the private rental market. These include: rent becoming increasingly expensive and therefore unaffordable; the risk of eviction and being served a notice to vacate a rental property; and inaccessible housing design.<sup>277</sup> Inquiry participants also raised concerns about the discrimination older people face when trying to find a home in the private rental market.<sup>278</sup>

**3.9** Before closely examining each of these issues in turn, it is noted that there was consensus amongst stakeholders that the NSW Government take immediate action to address these

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<sup>271</sup> Productivity Commission *Housing Decisions of Older Australians*, Productivity Commission Research Paper, December 2015, p 9.

<sup>272</sup> See for example, Submission 40, Tenants' Union NSW, p 19.

<sup>273</sup> Submission 38, Community Housing Limited, p 6.

<sup>274</sup> Submission 40, Tenants' Union of NSW, pp 6-7.

<sup>275</sup> Submission 40, Tenants' Union of NSW, p 6. Also, Submission 29, Combined Pensioners and Superannuants Association Inc, p 9.

<sup>276</sup> See for example, Evidence, Ms Trina Jones, Chief Executive Officer, Homelessness NSW, 18 July 2022, p 9. See also, Submission 26, Retirement Village Residents Association, p 2.

<sup>277</sup> Evidence, Dr Emma Power, Associate Professor, Geography and Urban Studies, School of Social Sciences and Institute for Culture and Society, Western Sydney University, 19 July 2022, p 18. See also, Submission 34, Dr Emma Power, p 3.

<sup>278</sup> See for example, Evidence, Ms Petra Jenkins, State Manager Family Violence NSW/ACT, The Salvation Army, 18 July 2022, p 27. See also, Submission 59, Name suppressed, p 1.

concerns.<sup>279</sup> In general, there were calls for the creation of a 'safety net' for renters to support greater stability in their tenancies.<sup>280</sup> Other specific proposals are discussed throughout this section.

- 3.10** The committee also received evidence that any actions to address instability in the rental market should be coupled with increasing the supply of social housing and lowering the priority age from 80 years,<sup>281</sup> which is discussed later in the chapter.

### Rental housing supply

- 3.11** Stakeholders explained that there is insufficient rental housing stock to meet demand. While this issue was a concern across the state,<sup>282</sup> the committee heard that housing supply constraints were most clearly pronounced in traditional holiday destinations.<sup>283</sup>
- 3.12** It was suggested that the rental housing supply issue in regional areas was primarily caused by increased internal migration following the pandemic and rising numbers of empty dwellings being used for either short-term holiday letting or as secondary family homes.<sup>284</sup> Both of these issues were seen as increasing competition in the rental market, often to the detriment of older people. For example, Ms Annabelle Daniel, Chief Executive Officer, Women's Community Shelters, Chair of Domestic Violence NSW, said that older people face highly competitive conditions in Foster Tuncurry on the mid North Coast:

... [A]bout three years ago, if someone was applying for a rental, they might be competing against maybe six, seven, eight, nine other people. It's now in excess of 200 for some properties. You can really see the pandemic and working remotely has completely skewed the rental relationship in a lot of those desirable coastal towns. So what it ends up being is that people who are more vulnerable, with less capacity, just get squeezed out the bottom of the pipe.<sup>285</sup>

<sup>279</sup> See for example, Evidence, Ms Francesca Cathie, Policy Lead, NSW Council of Social Service, 18 July 2022, p 9.

<sup>280</sup> See for example, Evidence, Ms Trina Jones, Chief Executive Officer, Homelessness NSW, 18 July 2022, p 11.

<sup>281</sup> Evidence, Dr Emma Power, Associate Professor, Geography and Urban Studies, School of Social Sciences and Institute for Culture and Society, Western Sydney University, 19 July 2022, p 13.

<sup>282</sup> See for example, Submission 17, CatholicCare Wilcannia Forbes, p 1; Submission 51, NSW Council of Social Services (NCOSS), p 9.

<sup>283</sup> See for example, Submission 41, Coast Shelter, p 3; Submission 50, Port Stephens Family and Neighbourhood Services, p 1.

<sup>284</sup> See for example, Evidence, Ms Annabelle Daniel, Chief Executive Officer, Women's Community Shelters, Chair of Domestic Violence NSW, 18 July 2022, p 27; Evidence, Mr Ian Lynch, Chief Executive Officer, Pacific Link Housing, 21 July 2021, p 3.

<sup>285</sup> Evidence, Ms Annabelle Daniel, Chief Executive Officer, Women's Community Shelters, Chair of Domestic Violence NSW, 18 July 2022, p 27. See also, Ms Jade Brown, Acting Lead, Youth and Homelessness, Uniting Doorways Program, 21 July 2022, p 9.

- 3.13** Indeed, stakeholders argued that the number of empty dwellings across the state contributed to the highly competitive rental market.<sup>286</sup> In fact, it was reported that there were approximately 300,000 empty dwellings in New South Wales on the evening of the 2021 Census, up to a quarter of which were in traditional holiday destinations, like Eurobodalla Shire on the South Coast.<sup>287</sup>
- 3.14** Ms Beverly Baker, Chair, Older Women's Network NSW, described using homes for holiday accommodation as 'an obscenity.'<sup>288</sup> However, the committee heard that it is difficult for government to address short-term letting concerns. For example, while Mr Glen Cannard, Unit Manager, Community and Culture, Central Coast Council, acknowledged empty dwellings as an issue, he explained: 'It's a complicated space because you're in the private property market.'<sup>289</sup>
- 3.15** Despite this challenge, Central Coast Council informed the committee that it has considered a range of options to increase housing stock as part of its alternative and affordable housing strategy, including a pilot program to repurpose council cottages into community housing stock.<sup>290</sup> Indeed, building more social and affordable housing was seen as the most effective long-term solution to the private rental stock crisis.<sup>291</sup> This issue is examined later in the chapter.
- 3.16** Other solutions proposed by inquiry participants included:
- housing people in empty dwellings<sup>292</sup>
  - using home-sharing initiatives<sup>293</sup>
  - considering legislative tools that will assist councils to manage the impact of short-term rental accommodation on local communities, without cost shifting regulatory responsibilities to councils<sup>294</sup>
  - incentivising landlords away from prioritising short-term accommodation<sup>295</sup>

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<sup>286</sup> See for example, Evidence, Mr Ian Lynch, Chief Executive Officer, Pacific Link Housing, 21 July 2022, p 3; Evidence, Ms Beverly Baker, Chair, Older Women's Network NSW, 18 July 2022, p 32; Submission 40, Tenants' Union of NSW, pp 11-12.

<sup>287</sup> Caitlin Fitzsimmons, *Where are the 300,000 empty homes in NSW* (10 July 2022), Sydney Morning Herald, <https://www.smh.com.au/national/nsw/where-are-the-300-000-empty-homes-in-nsw-20220705-p5azcw.html#:~:text=Figures%20from%20the%202021%20census,300%2C000%20unoccupied%20homes%20across%20NSW>.

<sup>288</sup> Evidence, Ms Beverly Baker, Chair, Older Women's Network NSW, 18 July 2022, p 32.

<sup>289</sup> Evidence, Mr Glenn Cannard, Unit Manager, Community and Culture, Central Coast Council, 21 July 2022, p 24.

<sup>290</sup> Evidence, Mr Glenn Cannard, Unit Manager, Community and Culture, Central Coast Council, 21 July 2022, p 25.

<sup>291</sup> See for example, Submission 49, Local Government NSW, p 4.

<sup>292</sup> Evidence, Mr Leo Patterson Ross, Chief Executive Officer, Tenants' Union of NSW, 18 July 2022, p 44.

<sup>293</sup> Answers to questions on notice, Ms Deb Tipper, Convenor, Action on Housing for Older Women, 10 August 2022, p 1.

<sup>294</sup> Submission 49, Local Government NSW, p 5.

<sup>295</sup> Evidence, Ms Elise Phillips, Interim Chief Executive Officer, Domestic Violence NSW, 18 July 2022, p 37.

- introducing a vacancy tax to discourage people from leaving their homes empty.<sup>296</sup>

**3.17** Separately, it was noted during the inquiry that caravan parks play an important role in housing older people. This type of accommodation is often considered more affordable living in a traditional dwelling. However, there was concern that these types of facilities are closing and will lead to more homelessness amongst particular communities. For example, Ms Jade Brown, Acting Lead, Youth and Homelessness, Uniting Doorways Program, told the committee that the impending closure of Homelands Caravan Park on the Central Coast will lead to more older people accessing homelessness services for accommodation:

... [C]aravan parks play a pivotal role in housing those people who are older and that those closing those parks for whatever reason will drive up homelessness. What is particularly concerning at this time is that Homelands Caravan Park, which is a residential caravan park for those over 55, have just issued 70 termination notices and those residents need to leave by November. It worries us where these people will end up and how as a sector that is already at capacity will help to assist to find alternative accommodation.<sup>297</sup>

### Cost of renting

**3.18** During the inquiry, there was significant concern expressed about the increasing impost of rent on older people and the impact that has on placing them at risk of homelessness. Indeed, media reports have identified that rent throughout New South Wales has substantially increased since March 2020. For example, *The Sydney Morning Herald* reported in June 2022:

- the average house rent in Sydney was \$620, an increase of 19.2 per cent from March 2020<sup>298</sup>
- the average house rent in regional areas was \$520, an increase of more than 30 per cent since the start of the COVID-19 pandemic.<sup>299</sup>

**3.19** The Tenants' Union of NSW noted that landlords are increasing rents in line with accelerating house prices, particularly in regional areas, and are creating 'significant price shock' for older long-term renters. The union explained that these pressures are placing tenants in crisis and putting them at risk of evictions.<sup>300</sup> The Tenants' Union of NSW added that while landlords are

<sup>296</sup> Evidence, Ms Beverly Baker, Chair, Older Women's Network NSW, 18 July 2022, p 32.

<sup>297</sup> Evidence, Ms Jade Brown, Acting Lead, Youth and Homelessness, Uniting Doorways Program, 21 July 2022, p 10.

<sup>298</sup> Tawar Razaghi "Extremely challenging': Sydney house rents jump 19 per cent since pandemic began', *The Sydney Morning Herald*, 14 July 2022, <https://www.smh.com.au/property/news/extremely-challenging-sydney-house-rents-jump-19-per-cent-since-pandemic-began-to-reach-record-20220712-p5b0ym.html>.

<sup>299</sup> Tawar Razaghi, "Ridiculous prices': Regional rents in NSW up 30 per cent since start of pandemic', *The Sydney Morning Herald*, 15 July 2022, <https://www.smh.com.au/property/news/ridiculous-prices-regional-rents-in-nsw-up-30-per-cent-since-start-of-pandemic-20220714-p5b1ix.html#:~:text=Combined%20regional%20NSW%20median%20house,the%20start%20of%20the%20pandemic.>

<sup>300</sup> Submission 40, Tenants' Union of NSW, p 10.

only allowed to increase rent once a year, there are no set limits on how much they can increase it by and that the process for challenging rent increase is difficult:

Currently in NSW, if a renter is outside the fixed term of their tenancy, a landlord can increase the rent once a year. However, there is no set limit on how much they can increase it by. A renter who believes their rent increase is excessive and wants to challenge an increase must apply to the Tribunal, and the onus of proof lies with the renter.<sup>301</sup>

**3.20** It was noted that rent increases come hand-in-hand with rising cost of living pressures which have placed additional strain on older renters.<sup>302</sup> Dr Power shared the experiences of some of older women who were at risk of homelessness and had been pushed to their limits by the private rental market, including Tracey whose rent increased \$30 per week which made her 'efforts to survive ... like a job', and Toni, a community worker, who lived in substandard rental conditions but could not afford alternate accommodation.<sup>303</sup>

**3.21** Ms Jane Bowtell, President, Woy Woy Branch, Country Women's Association of NSW, shared a similar story about a CWA member who told her: "I am one rent increase away from being homeless." Ms Bowtell continued: "This woman has worked her whole life. She is single now. She is on an aged pension. She is fearful that she will have nowhere to go. She has lived in this property for 10 years."<sup>304</sup>

**3.22** Indeed, the committee heard that rent increases are especially difficult to manage for individuals who receive government support. For example, Mr Thomas Chailloux, Policy Officer, Homeless Persons' Legal Service, Public Interest Advocacy Centre, stated that finding a private rental in Greater Sydney or in the regions is 'extremely difficult' for a person on a social security payment, especially since the recent rent increases.<sup>305</sup> Likewise, Ms Megan Davidson, NSW State Manager, Community Housing Limited, told the committee that only 0.1 per cent of rentals are affordable and suitable for people on the aged pension:

The current social security payments such as the age pension and Commonwealth rental assistance are insufficient for older people to cover ongoing housing related expenses such as mortgage and rent. A recent report identified that only 0.1 per cent of rentals were affordable and suitable for single retirees on the age pension.<sup>306</sup>

**3.23** The NSW Ageing on Edge Coalition similarly reflected that the 79,286 people aged over 55 on JobSeeker are the cohort '... worst affected by housing crisis with no affordable and safe housing alternatives.'<sup>307</sup> Other affordability issues raised during the inquiry include:

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<sup>301</sup> Submission 40, Tenants' Union of NSW, p 18.

<sup>302</sup> See for example, Submission 65, Name suppressed, p 2; Submission 14, Name suppressed, p 1.

<sup>303</sup> Evidence, Dr Emma Power, 19 July 2022, p 13.

<sup>304</sup> Evidence, Ms Jane Bowtell, President, Woy Woy Branch, Country Women's Association of NSW, 21 July 2022, pp 18-19.

<sup>305</sup> Evidence, Mr Thomas Chailloux, Policy Officer, Homeless Persons' Legal Service, Public Interest Advocacy Centre, 18 July 2022, p 41.

<sup>306</sup> Evidence, Ms Megan Davidson, NSW State Manager, Community Housing Limited, 18 July 2022, p 20. See also, Submission 65, Name suppressed, p 1; Submission 6, Mr Fulin Yan, p 3.

<sup>307</sup> Submission 28, NSW Ageing on the Edge Coalition, p 4. See also, Evidence, Ms Jade Brown, Acting Lead, Youth and Homelessness, Uniting Doorways Program, 21 July 2022, p 9.

- the limited support and protection for tenants in arrears<sup>308</sup>
- the lack of affordable retirement homes<sup>309</sup>
- the impact of the winding down of the National Rental Affordability Scheme which has seen rents increased in certain areas.<sup>310</sup>

**3.24** As outlined in chapter 2, the NSW Government provides a suite of financial supports to people in the private rental market, including subsidies, interest-free loans and grants to eligible individuals to facilitate tenancies.<sup>311</sup> There are also incentives to encourage landlords and agents to rent to certain individuals and a tenancy facilitation service that assists clients to understand renting in the private market. Moreover, the government has a private rental brokerage service that helps people with complex needs to find and sustain private rental accommodation.<sup>312</sup>

**3.25** The committee also heard that Commonwealth Rent Assistance and several other Commonwealth payments are available to some renters experiencing financial hardship.<sup>313</sup>

**3.26** Inquiry participants encouraged the NSW Government to take further action to address rental affordability concerns. While some of these actions benefited the wider community, others were directed specifically at older people. The former included:

- introducing rental subsidies that help people who fall behind on rental payments<sup>314</sup>
- reforming tenancy law to set fairer limits on the amount rents can be increased within an existing tenancy and between tenancies<sup>315</sup>
- advocating for an increase in Commonwealth Rent Assistance<sup>316</sup>
- introducing more flexible brokerage options to help pay for rent<sup>317</sup>
- introducing a more effective and permanent hardship framework that ensures appropriate support is provided to households experiencing hardship.<sup>318</sup>

**3.27** Suggested actions that target older people in the private rental market included:

<sup>308</sup> Submission 40, Tenants' Union of NSW, pp 33-34.

<sup>309</sup> Evidence, Ms Melanie Smith, Director, Community and Recreation Services, Central Coast Council, 21 July 2022, p 23.

<sup>310</sup> Submission 50, Port Stephens Family and Neighbourhood Services, p 1.

<sup>311</sup> Submission 87, NSW Government, pp 20-21.

<sup>312</sup> Submission 87, NSW Government, pp 20-21.

<sup>313</sup> Submission 40, Tenants' Union of NSW, p 35.

<sup>314</sup> Evidence, Ms Trina Jones, Chief Executive Officer, Homelessness NSW, 18 July 2022, p 11.

<sup>315</sup> Submission 40, Tenants' Union of NSW, p 18.

<sup>316</sup> See for example, Submission 51, NSW Council of Social Services (NCOSS) p 12.

<sup>317</sup> Evidence, Ms Petra Jenkins, State Manager Family Violence NSW/ACT, The Salvation Army, 18 July 2022, p 21.

<sup>318</sup> Submission 40, Tenants' Union of NSW, p 25.

- expanding programs, such as the New South Wales Rent Choice rental subsidy, to include people on the age pension<sup>319</sup>
- developing a Rent Choice product targeted to older people<sup>320</sup>
- campaigning for Commonwealth pension increases<sup>321</sup>
- allowing pensioners to work, without losing their pension or receiving a punitive income tax.<sup>322</sup>

## Evictions

- 3.28** A key concern for older renters is being served a notice to vacate a rental property. According to the Community Housing Industry Association NSW, '... renters living in households headed by older Australians were more likely to move because of a landlord notice compared with private renters in general.'<sup>323</sup> The association suggested this could be because '... older renters are less likely to move voluntarily, and thus more likely to face landlord-initiated moves.'<sup>324</sup>
- 3.29** The Tenants' Union of NSW explained that evictions had significant consequences for older tenants, including homelessness: 'Eviction is a significant driver of homelessness. Eviction drives adverse financial and other outcomes for households. For renting households, eviction can lead to significant financial disadvantage, poverty, negative health impacts and negative impacts on employment.'<sup>325</sup>
- 3.30** Some of these concerns were exemplified in evidence provided to the committee by Community Housing Limited. Ms Davidson shared an instance of an older couple on the North Coast of New South Wales who were in significant distress because they were going to be evicted from their long-term rental. The couple could not find alternate accommodation because of affordability and increased competition in the market, leading to grave uncertainty and feelings of hopelessness:

... in March this year, an elderly couple, 80 years of age, who were given 42 days to vacate their property that they'd been renting coming up to eight, 10 years. They applied for 20 properties. So, one, it was lack of affordability but, two, it was because they're competing in a market where they're not necessarily the first people that are chosen. Just speaking to their neighbour of their concerns, they expressed that they were considering committing suicide because they'd got to that point of their life, they'd never experienced this uncertainty and insecurity and they just did not know where to go.<sup>326</sup>

<sup>319</sup> Evidence, Ms Megan Davidson, NSW State Manager, Community Housing Limited, 18 July 2022, p 20.

<sup>320</sup> See for example, Submission 88, Faith Housing Alliance, p 3.

<sup>321</sup> See for example, Submission 4, Mr Benjamin Cronshaw, p 2.

<sup>322</sup> See for example, Submission 4, Mr Benjamin Cronshaw, p 2.

<sup>323</sup> Submission 25, Community Housing Industry Association NSW, p 10.

<sup>324</sup> Submission 25, Community Housing Industry Association NSW, p 10.

<sup>325</sup> Submission 40, Tenants' Union of NSW, p 19. Evidence, Mr Leo Patterson Ross, Chief Executive Officer, Tenants' Union of NSW, 18 July 2022, p 43.

<sup>326</sup> Evidence, Ms Megan Davidson, NSW State Manager, Community Housing Limited, 18 July 2022, p 27.



**3.31** Inquiry participants were overwhelmingly concerned that the current rental marketplace is putting older tenants in a tenuous position, leaving them vulnerable to 'no grounds' evictions as set out section 85 of the *Residential Tenancies Act 2010*.<sup>327</sup> Under this section landlords can end tenancies without grounds. The NSW Civil and Administrative Tribunal must make an order terminating the tenancy if the tenant overstays the notice of termination.

**3.32** Ms Deb Tipper, Convenor, Action on Housing Older Women, provided an example of the impact a looming threat of 'no grounds' eviction can have on a person, in this case an older woman renting in the private sector:

Her belief is that the owner wanted to force her out without giving her notice. So there were tenants moved in upstairs ... and she was harassed constantly to the point where her anxiety rose. She is like a 70-plus-year-old woman. She was stopping eating. She was anxious. She was crying. She was going through all the symptoms of someone seriously upset about life.<sup>328</sup>

**3.33** Stakeholders explained that the 'no grounds' eviction clauses have two primary consequences: they allow for tenants to be evicted for no reason and they have a 'chilling effect' which discourages renters from asking for modifications or questioning rent increases for fear of being evicted.<sup>329</sup> The Tenants' Union of NSW provided a number of case studies in its submission of clients that have been evicted under the 'no grounds' clause.<sup>330</sup>

**3.34** The committee also heard that the short-term nature of rental leases is not conducive to supporting secure tenancy. Mr Leo Patterson Ross, Chief Executive Officer, Tenants' Union of NSW, stated that despite the *Residential Tenancies Act 2010* allowing for tenancies of up to 98 years, most rental agreements are approximately six months to one year in duration which leaves renters vulnerable to the actions of their landlord or real estate agent.<sup>331</sup>

**3.35** Inquiry participants advocated for the NSW Government to improve tenure security for older people through a range of actions, including:

- removing 'no grounds' eviction provisions from the *Residential Tenancies Act 2010* and introducing a range of 'reasonable' grounds for ending a tenancy<sup>332</sup>
- ensuring people can access longer term leases<sup>333</sup>
- protecting people from the costs of landlord-initiated evictions and moves<sup>334</sup>

<sup>327</sup> *Residential Tenancies Act 2010* ss 84-85.

<sup>328</sup> Evidence, Ms Deb Tipper, Convenor, Action on Housing Older Women, 21 July 2022, p 20.

<sup>329</sup> Evidence, Ms Elyse Cain, Acting Director Policy and Research, NSW Council of Social Service, 18 July 2022, p 14; Evidence, Mr Leo Patterson Ross, Chief Executive Officer, Tenants' Union of NSW, 18 July 2022, p 41.

<sup>330</sup> Submission 40, Tenants' Union of NSW, pp 20-22.

<sup>331</sup> Evidence, Mr Leo Patterson Ross, Chief Executive Officer, Tenants' Union of NSW, 18 July 2022, p 41. See also, Submission 25, Community Housing Industry Association NSW, p 11.

<sup>332</sup> Submission 40, Tenants Union of NSW, p 23.

<sup>333</sup> Evidence, Ms Elyse Cain, Acting Director Policy and Research, NSW Council of Social Service, 18 July 2022, p 14.

<sup>334</sup> Evidence, Ms Francesca Cathie, Policy Lead, NSW Council of Social Service, 18 July 2022, p 14.

- requiring landlords to provide compensation for moving costs where a renting household is evicted for reasons other than breach<sup>335</sup>
- increasing the fee for applications for eviction matters at the NSW Civil and Administrative Tribunal.<sup>336</sup>

**3.36** Mr Patterson Ross also called on the NSW Government to provide adequate support, assistance, advice and advocacy for older people who rent their homes to ensure they know their rights and are supported in asserting them.<sup>337</sup>

### **Accessible private rental accommodation**

**3.37** Stakeholders identified the lack of accessible housing as another driver of crisis in the private rental market for older people. For example, Ms Fiona York, Executive Officer, Housing for the Aged Action Group, suggested most private rentals, particularly those that are affordable for older people, are of 'poor quality' and lack of accessibility features.<sup>338</sup> In fact, the NSW Ageing on the Edge Coalition commented that almost no affordable rental properties meet the needs of older clients:

... the reality that no affordable private rental properties are ever suitable for older people who frequently present with restricted mobility issues, vision or hearing impairment, complex chronic health conditions, literacy or cognitive challenges, along with a history of significant trauma which may be related to social determinants.<sup>339</sup>

**3.38** The committee also heard that it can be difficult to modify rental accommodation for accessibility purposes. Mr Patterson Ross said that the challenge of modifying rental homes for accessibility, such adding handrails into a bathroom, requires putting screws in a wall which '... breaks the seal of a minor modification and then becomes something that they [landlords] can unreasonably refuse in the language of the Act.'<sup>340</sup>

**3.39** Stakeholders supported introducing minimum mandatory accessibility standards for rental accommodation,<sup>341</sup> specifically, either the silver standard as recommended in the National Construction Code (Livable Housing Design Guidelines - Silver Level), or the gold design standard (Livable Housing Design Guidelines - Gold Level) to address these concerns.<sup>342</sup>

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<sup>335</sup> Submission 40, Tenants' Union of NSW, p 24.

<sup>336</sup> Submission 40, Tenants' Union of NSW, p 25.

<sup>337</sup> Evidence, Mr Leo Patterson Ross, Chief Executive Officer, Tenants' Union of NSW, 18 July 2022, p 40.

<sup>338</sup> Evidence, Ms Fiona York, Executive Officer, Housing for the Aged Action Group, 18 July 2022, p 13.

<sup>339</sup> Submission 28, NSW Ageing on the Edge Coalition, pp 16-17.

<sup>340</sup> Evidence, Mr Leo Patterson Ross, Chief Executive Officer, Tenants' Union of NSW, 18 July 2022, p 43.

<sup>341</sup> Evidence, Ms Fiona York, Executive Officer, Housing for the Aged Action Group, 18 July 2022, p 14. See also, Evidence, Ms Christina Hough, Head, Community Housing Operations, Women's Housing Company, 19 July 2022, p 3.

<sup>342</sup> See for example, Submission 27, Ministerial Advisory Council on the Ageing NSW, p 9; Evidence, Mr Thomas Chailloux, Policy Officer, Homeless Persons' Legal Service, Public Interest Advocacy

## Discrimination

- 3.40** The committee also heard that the private rental market can be discriminatory towards older people. According to stakeholders this particularly affects individuals who do not work and/or receive social security payments. It was noted that this often plays out when older people apply for rental accommodation. For example, Mr Patterson Ross commented that the 'unregulated' nature of the application process for private rentals can lead to older people experiencing age discrimination.<sup>343</sup> It was also noted that it leaves older people unable to access rental properties.<sup>344</sup>
- 3.41** The committee heard that discrimination was often coupled with prohibitively expensive rental costs making access to the market increasingly difficult. Ms Petra Jenkins, State Manager Family Violence NSW/ACT, The Salvation Army, said that older people, particularly older Aboriginal men and women, were experiencing significant difficulty finding rental properties in the Illawarra and the Far West of New South Wales.<sup>345</sup> Ms Jenkins stated that these individuals could put forward scores of applications for rentals, but not receive accommodation due to the 'notoriously expensive' market and age and racial discrimination.<sup>346</sup> Ms Jenkins also noted that there are not enough services to support these individuals once they are in their tenancies.<sup>347</sup>
- 3.42** Similarly, Dr Power shared the experience of Julia, a retired nurse, who received the disability support pension but found that private rentals were too expensive and faced discrimination because real estate agents preferred to rent to people who are currently employed.<sup>348</sup>
- 3.43** Stakeholders, including the NSW Ageing on the Edge Coalition, urged the NSW Government to adopt concrete measures to address ageism, sexism, gender and disability discrimination in government services, finance institutions, including banks, and private rental market.<sup>349</sup>
- 3.44** Separately, Ms Christina Hough, Head, Community Housing Operations, Women's Housing Company, told the committee that many older people find providing identification during the

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Centre, 18 July 2022, pp 43-44; Evidence, Mr Leo Patterson Ross, Chief Executive Officer, Tenants' Union of NSW, 18 July 2022, p 43.

<sup>343</sup> Evidence, Mr Leo Patterson Ross, Chief Executive Officer, Tenants' Union of NSW, 18 July 2022, p 42.

<sup>344</sup> Evidence, Mr Thomas Chailloux, Policy Officer, Homeless Persons' Legal Service, Public Interest Advocacy Centre, 18 July 2022, p 41. See also, Submission 41, Coast Shelter, p 3.

<sup>345</sup> Evidence, Ms Petra Jenkins, State Manager Family Violence NSW/ACT, The Salvation Army, 18 July 2022, p 27.

<sup>346</sup> Evidence, Ms Petra Jenkins, State Manager Family Violence NSW/ACT, The Salvation Army, 18 July 2022, p 27.

<sup>347</sup> Evidence, Ms Petra Jenkins, State Manager Family Violence NSW/ACT, The Salvation Army, 18 July 2022, p 27.

<sup>348</sup> Evidence, Dr Emma Power, Associate Professor, Geography and Urban Studies, School of Social Sciences and Institute for Culture and Society, Western Sydney University, 19 July 2022, p 13.

<sup>349</sup> Submission 28, NSW Ageing on the Edge Coalition, p 2; Submission 89, Redfern Legal Centre, p 2; Submission 88, Faith Housing Alliance, p 3. See also, Submission 78, Dr Rangika Palliyarachchi, p 1.

rental application process challenging and identified the need for more flexibility in this system.<sup>350</sup>

## Accessing social and affordable housing

- 3.45** In addition to discussing securing housing through the private rental market, inquiry participants examined social and affordable housing as a pathway to addressing homelessness. This section discusses some of the obstacles raised by stakeholders when accessing social and affordable housing, including the shortfall in stock, ensuring stock is fit for purpose, access to the Housing Elderly Persons priority group and NSW Housing Register data.
- 3.46** Social housing is rental housing for people on low incomes with housing needs. The NSW Land and Housing Corporation (LAHC), within the NSW Department of Planning, Industry and Environment, owns and maintains social housing dwellings in New South Wales and has the largest portfolio in Australia, with over 125,000 properties, valued at \$51 billion.<sup>351</sup>
- 3.47** Social housing encompasses the range of housing option that the LAHC leases to other organisations, specifically:
- the NSW Department of Communities and Justice (public housing)
  - Community Housing Providers (community housing)
  - Aboriginal Housing Office (housing for First Nations people).<sup>352</sup>
- 3.48** The NSW Department for Communities & Justice advised that, as of 28 March 2022, there were 153,515 social housing dwellings in New South Wales, of which:
- 96,728 are public housing
  - 47,221 are community housing
  - 9,566 are housing for First Nations people.<sup>353</sup>
- 3.49** The committee heard that as of 30 June 2022, there were a total of 23,470 social housing properties dedicated to older people under the *State Environmental Planning Policy (Housing for Seniors and People with a Disability)* (Seniors SEPP), pensioner housing and public housing senior communities' programs.<sup>354</sup>

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<sup>350</sup> Evidence, Ms Christina Hough, Head, Community Housing Operations, Women's Housing Company, 19 July 2022, p 7.

<sup>351</sup> NSW Land and Housing Corporation, *About Us* (2022), NSW Department of Planning and Environment, <https://www.dpie.nsw.gov.au/land-and-housing-corporation/about-us>.

<sup>352</sup> NSW Land and Housing Corporation, *About Us* (2022), NSW Department of Planning and Environment, <https://www.dpie.nsw.gov.au/land-and-housing-corporation/about-us>.

<sup>353</sup> NSW Department of Communities and Justice, *Social Housing Residential Dwellings Dashboard* (30 June 2021), [https://public.tableau.com/app/profile/facs.statistics/viz/Social\\_Housing\\_Residential\\_Dwellings/Dashboard](https://public.tableau.com/app/profile/facs.statistics/viz/Social_Housing_Residential_Dwellings/Dashboard).

<sup>354</sup> Answers to questions on notice, Ms Zoë Dendle, Acting Executive Director, Housing, Homelessness and Disability Strategy, Policy and Commissioning NSW Department of Communities and Justice, 23 August 2022, p 6.

- 3.50** Demand for social housing is primarily measured by the NSW Housing Register which lists the approved applicants waiting for social housing across the state. Applicants are ordered according to their required housing location, their approval category and approval date.<sup>355</sup> Information regarding the average time for an application for social housing to be assessed and approved is not publicly available.<sup>356</sup>
- 3.51** The NSW Government provided the following information regarding the applicants on the NSW Social Housing Register as of 30 June 2021:
- 49,928 households were on the register<sup>357</sup>
  - 7,459 applicants were women aged over 55<sup>358</sup>
  - 1,258 applicants were currently experiencing homelessness<sup>359</sup>
  - the median wait time for housing was about 39.8 months<sup>360</sup>
  - 9,354 households on the waitlist were newly housed in social housing: 8.3 per cent more households than in 2019-20.<sup>361</sup>
- 3.52** Should an older person meet the eligibility criteria for social housing, they may be able to access the Housing Elderly Persons priority group. The eligibility criteria for this group are:
- the client is aged 80 year and over, or
  - the client is confirmed to be an Aboriginal person or Torres Strait Islander and aged 55 years and over.<sup>362</sup>
- 3.53** Applicants eligible for this group appear on the priority list for social housing. The NSW Government provided details about the applicants on the priority list as of 30 June 2021:
- 5,801 households were on the priority wait list<sup>363</sup>

<sup>355</sup> <https://www.facs.nsw.gov.au/housing/help/applying-assistance/nsw-housing-register> - :~:text=The%20NSW%20Housing%20Register%20is,approval%20category%20and%20approval%20date.

<sup>356</sup> Answers to questions on notice, Ms Zoë Dendle, Acting Executive Director, Housing, Homelessness and Disability Strategy, Policy and Commissioning NSW Department of Communities and Justice, 23 August 2022, pp 4-5.

<sup>357</sup> Submission 87, NSW Government, p 17.

<sup>358</sup> Portfolio Committee No. 5 – Regional NSW and Stronger Communities, Legislative Council, Budget Estimates 2021-22, Answers to questions on notice, Hon Alister Henkens MP, 25 November 2021, p 4.

<sup>359</sup> Portfolio Committee No. 5 – Regional NSW and Stronger Communities, Legislative Council, Budget Estimates 2021-22, Answers to questions on notice, Hon Alister Henkens MP, 25 November 2021, p 5.

<sup>360</sup> Portfolio Committee No. 5 – Regional NSW and Stronger Communities, Legislative Council, Budget Estimates 2021-22, Answers to questions on notice, Hon Alister Henkens MP, 25 November 2021, p 6.

<sup>361</sup> Submission 87, NSW Government, p 17.

<sup>362</sup> Submission 87, NSW Government, p 18.

<sup>363</sup> Submission 87, NSW Government, p 7.

- 1,856 households were headed by people aged 55 or over, or 45 and over if Aboriginal<sup>364</sup>
- the median wait time for housing was 2.2 months<sup>365</sup>
- 5,200 priority applicants were newly housed in social housing.<sup>366</sup>

**3.54** As distinct from social housing, affordable housing is housing that is appropriate for the needs of very low to moderate income households and priced so that these households are also able to meet other basic living costs.<sup>367</sup> Like social housing, households must meet eligibility criteria to receive affordable housing and properties are often managed by Community Housing Providers.<sup>368</sup> While affordable housing is not social housing. These types of housing are often considered in tandem.

**3.55** The NSW Government advised the committee of the actions it is taking to provide social and affordable housing across the state, including:

- expecting to deliver a total of 3,486 additional social and affordable dwellings by 2024 through the Social and Affordable Housing Fund
- expecting to deliver a total of about 700 dwellings as part of the Community Housing Innovation Fund, over 570 of which are already in the pipeline
- allocating \$812 million in the 2020-21 Budget to fund the LAHC to deliver more than 1,200 new social homes, upgrade over 12,000 social housing properties, and create 1,000 affordable vacant land lots for sale to build private homes
- allocating \$80 million for the LAHC to fast-track more than 1,400 new social homes
- allocating \$300 million in the 2022-23 Budget to a capital maintenance program to rejuvenate 15,800 social housing dwelling and keep 455 from becoming un-tenantable, and deliver 120 new homes through the Together Home Transition Program and extending the life of properties
- having LAHC deliver over 500 new homes in 2021-22 and committing to a further 562 new homes in 2021-22
- considering opportunities to use Crown land to address housing supply and affordability
- simplifying planning regulations to provide for a wider range of housing types, specifically the *State Environmental Planning Policy (Housing)* (Housing SEPP) which commenced in November 2021

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<sup>364</sup> Submission 87, NSW Government, p 7.

<sup>365</sup> Evidence, Ms Nefley Hetherington, Acting Director, Strategy and Design, Housing, Homelessness and Disability, NSW Department of Communities and Justice, 18 July 2022, p 56.

<sup>366</sup> Evidence, Ms Nefley Hetherington, Acting Director, Strategy and Design, Housing, Homelessness and Disability, NSW Department of Communities and Justice, 18 July 2022, p 56.

<sup>367</sup> NSW Department of Communities and Justice, *About Affordable Rental Housing* (24 September 2019), <https://www.facs.nsw.gov.au/providers/housing/affordable/about/chapters/what-is-affordable-housing>.

<sup>368</sup> NSW Department of Communities and Justice, *About Affordable Rental Housing* (24 September 2019), <https://www.facs.nsw.gov.au/providers/housing/affordable/about/chapters/what-is-affordable-housing>.

- leveraging its own social housing portfolio to provide new and replacement social housing
- progressing a number of larger scale mixed tenure estate renewal projects.<sup>369</sup>

**3.56** As discussed in chapter 2, at the federal level the Australian Labor Party made a number of commitments to address housing as part of its 2022 Federal Election campaign, including:

- developing a new National and Housing and Homelessness Plan
- establishing the National Housing Supply and Affordability Council which will see the Commonwealth take a leadership role in increasing housing supply and improving housing affordability
- establishing the \$10 billion Housing Australia Future Fund that will use its investment returns to build 30,000 new social and affordable housing properties in its first five years
- creating the 'Help to Buy' shared equity scheme which will see the Federal Government contribute a maximum of 40 per cent of the purchase price of a new home and up to a maximum of 30 per cent of the purchase price for an existing home and will be available to 10,000 households each year, the
- creating the Regional First Home Buyer Support Scheme which will be available to 10,000 first home buyers a year in regional Australia to buy a home with a 5 per cent deposit.<sup>370</sup>

**3.57** At a Housing and Homelessness Ministers' Meeting on 12 September 2022, state and territory governments agreed to work together on implementation of the Australian Government's election commitments, including the National Housing and Homelessness Plan, the Housing Australia Future Fund, and the National Housing Supply and Affordability Council.<sup>371</sup>

**3.58** The following sections consider various concerns raised during the inquiry about social and affordable housing, including the shortfall in stock, ensuring dwellings are fit for purpose, access to the Housing Elderly Persons priority group and the provision of NSW Housing Register data.

### **Shortfall in social and affordable housing stock**

**3.59** There was consensus amongst inquiry participants that there is insufficient social and affordable housing stock to meet demand in New South Wales, particularly for older people.<sup>372</sup> In fact,

<sup>369</sup> Answers to questions on notice, Ms Zoë Dendle, Acting Executive Director, Housing, Homelessness and Disability Strategy, Policy and Commissioning NSW Department of Communities and Justice, 23 August 2022, pp 1-3.

<sup>370</sup> Media release, Hon Julie Collins MP, Minister for Housing and Homelessness, 'A plan to address homelessness', 1 August 2022; Australian Housing and Urban Research Institute, *What new housing and urban policies can be expected from the incoming Federal Government?* (24 May 2022), <https://www.ahuri.edu.au/research/news/what-new-housing-and-urban-policies-can-be-expected-incoming-federal-government>.

<sup>371</sup> Media release, Hon Julie Collins MP, Minister for Housing and Homelessness, 'Housing and Homelessness Ministers' Meeting', 12 September 2022.

<sup>372</sup> See, for example, Submission 6, Mr Fulin Yan, p 7; Submission 28, Community Housing Industry Association NSW, p 7; Evidence, Ms Annabelle Daniel, Chief Executive Officer, Women's Community Shelters, Chair of Domestic Violence NSW, 18 July 2022, p 18.

Ms Caitlin McDowell, Head of Policy, Community Housing Industry Association NSW, noted that this is an issue across Australia, saying that the National Housing Finance and Investment Corporation estimates that the national shortfall of social and affordable housing is around about \$290 billion.<sup>373</sup>

**3.60** According to inquiry participants, this shortfall is considered a key factor in driving the increasing rates of homelessness and, according to Ms McDowell the 'biggest hurdle' in addressing homelessness: 'The significant shortfall of social and affordable housing in New South Wales ... is the biggest hurdle that we collectively face in overcoming the growing number of older persons' homelessness.'<sup>374</sup>

**3.61** Others agreed, providing similar evidence during the committee:

- '... without an adequate supply of public and social and affordable housing, there is absolutely no solution to homelessness'<sup>375</sup>
- '... [there is] not enough social housing'<sup>376</sup>
- 'We need more social housing...'<sup>377</sup>

**3.62** Stakeholders argued that this 'extreme'<sup>378</sup> shortfall in supply is manifested in the large number of applicants to the NSW Housing Register, particularly the approximately 15,000 applicants who are older people.<sup>379</sup> Moreover, inquiry participants noted that applicants can wait up to ten years to receive social housing, depending on individual circumstances, such as desired location, number of people to be housed, and accessibility features.<sup>380</sup>

**3.63** Stakeholders cautioned that these issues will be exacerbated in the future as the number of older people is expected to increase significantly.<sup>381</sup> For example, Ms McDowell advised that by 2061 it is expected that another 68,000 households headed by older people will join the NSW Housing Register if they enter retirement without securing home ownership.<sup>382</sup> Indeed, the Community Housing Industry Association NSW further cautioned that, in total, an additional 213,000 social

<sup>373</sup> Evidence, Ms Caitlin McDowell, Head of Policy, Community Housing Industry Association NSW, 18 July 2022, p 25.

<sup>374</sup> Evidence, Ms Caitlin McDowell, Head of Policy, Community Housing Industry Association NSW, 18 July 2022, p 20.

<sup>375</sup> Evidence, Ms Yumi Lee, Chief Executive Officer, Older Women's Network NSW, 18 July 2022, p 29.

<sup>376</sup> Evidence, Ms Elfa Moraitakis, Chief Executive Officer, SydWest Multicultural Services, 19 July 2022, p 3.

<sup>377</sup> Evidence, Dr Emma Power, 19 July 2022, p 13.

<sup>378</sup> Submission 29, Combined Pensioners & Superannuants Association of NSW Inc, p 14.

<sup>379</sup> Evidence, Ms Caitlin McDowell, Head of Policy, Community Housing Industry Association NSW, 18 July 2022, p 20. Evidence, Ms Elise Phillips, Interim Chief Executive Officer, Domestic Violence NSW, 18 July 2022, p 35.

<sup>380</sup> See for example, Evidence, Ms Livia Stanton, Policy and Advocacy Officer, Domestic Violence NSW, 18 July 2022, p 34; Submissions 23, Marrickville Legal Centre, p 6; Submission 20, Carers NSW, p 6.

<sup>381</sup> See for example, Submission 38, Community Housing Limited, p 4.

<sup>382</sup> Evidence, Ms Caitlin McDowell, Head of Policy, Community Housing Industry Association NSW, 18 July 2022, p 20.



and 103,500 community housing properties are required by 2036 to meet current and estimated future demand.<sup>383</sup>

- 3.64** Inquiry participants argued the imperative to expand social and affordable housing supply is twofold: the moral imperative of ensuring people, particularly older people, have a home,<sup>384</sup> and the economic imperative, as building social housing makes fiscal sense by generating significant returns on investment and supports jobs.<sup>385</sup> Additionally, Ms Francesca Cathie, Policy Lead, NSW Council of Social Service, asserted that not investing in social housing will only lead to the government spending increasing money on '... addressing trauma; family violence, including elder abuse; and ill-health, both physical and mental, caused by poverty, precarious living, overcrowding, sleeping rough and natural disasters.'<sup>386</sup>
- 3.65** The committee was told that the shortfall in social and affordable housing is attributable to a range actions and decisions by successive state governments, including:
- selling off social housing assets, including 4,205 social housing properties worth \$3 billion since 2011<sup>387</sup>
  - the lack of investment in social housing<sup>388</sup>
  - the inadequacy of the Social and Affordable Housing Fund and Community Housing Innovation Fund to meet the required investment in social housing<sup>389</sup>
  - as of May 2022, meeting only 10 per cent of the social housing target set in the Communities Plus program<sup>390</sup>
  - the inability of the planning system to adequately address affordable housing needs.<sup>391</sup>
- 3.66** Stakeholders also drew attention to Australian Government actions, specifically its decision to wind down the National Rental Affordability Scheme, that has impacted on the provision of affordable housing.<sup>392</sup> It was also suggested that negative community perceptions around social and affordable has discouraged local councils from supporting this type of accommodation.<sup>393</sup>

<sup>383</sup> Submission 25, Community Housing Industry Association of NSW, p 7.

<sup>384</sup> See for example, Evidence, Ms Trina Jones, Chief Executive Officer, Homelessness NSW, 18 July 2022, p 16.

<sup>385</sup> See for example, Evidence, Ms Trina Jones, Chief Executive Officer, Homelessness NSW, 18 July 2022, p 16. See also, Evidence, Mr Thomas Chailloux, Policy Officer, Homeless Person's Legal Service, Public Interest Advocacy Centre, 18 July 2022, p 45; Submission 25, Community Housing Association of NSW, p 13; Evidence, Mr Leo Patterson Ross, Chief Executive Officer, Tenants' Union of NSW, 18 July 2022, p 44.

<sup>386</sup> Evidence, Ms Francesca Cathie, Policy Lead, NSW Council of Social Service, 18 July 2022, p 10.

<sup>387</sup> Submission 29, Combined Pensioners & Superannuants Association of NSW Inc, p 11.

<sup>388</sup> Evidence, Ms Caitlin McDowell, Head of Policy, Community Housing Industry Association NSW, 18 July 2022, p 20.

<sup>389</sup> Submission 28, NSW Ageing on the Edge Coalition, p 8.

<sup>390</sup> Submission 28, NSW Ageing on the Edge Coalition, pp 7-8.

<sup>391</sup> Submission 35, Domestic Violence NSW, p 25.

<sup>392</sup> See for example, Submission 30, Link Wentworth, p 6.

<sup>393</sup> Submission 18, Our Lady of Dolours Catholic Church, Chatswood, p 1.

- 3.67** While inquiry participants acknowledged that action is being taken by the NSW Government to address the shortfall in social and affordable supply,<sup>394</sup> many stakeholders, including the Community Housing Industry Association NSW, argued the government's approach '... falls far short of the ongoing investment required to address the current and projected shortfall in social housing.'<sup>395</sup>
- 3.68** Consequently, the committee received many calls for the NSW Government to 'urgently' take action to address the need for more social and affordable housing.<sup>396</sup> For example, Ms Jenkins stated: 'The New South Wales Government needs to address the chronic and persistent shortfall in social housing stock across New South Wales.'<sup>397</sup>

***Opportunities to increase social and affordable housing stock***

- 3.69** There was consensus amongst stakeholders that the NSW Government needs to fund, or help fund, more social and affordable housing, particularly community housing.<sup>398</sup> For example, the NSW Ageing on the Edge Coalition recommended that the NSW Government '[b]uild 5,000 social and affordable homes per year for 10 years, at least 20 per cent of which should be dedicated to older people.'<sup>399</sup>
- 3.70** Stakeholders asserted that the NSW Government could take a number of actions to directly support the development of more social and affordable housing including:

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<sup>394</sup> See for example, Submission 6, Mr Fulin Yan, p 5; Submission 15, Professor Michael Fine, pp 6-7.

<sup>395</sup> Submission 25, Community Housing Industry Association NSW, p 12.

<sup>396</sup> See for example, Evidence, Ms Megan Davidson, NSW State Manager, Community Housing Limited, 18 July 2022, p 20; Evidence, Ms Francesca Cathie, Policy Lead, NSW Council of Social Service, 18 July 2022, p 10; Evidence, Ms Jade Brown, Acting Lead, Youth and Homelessness, Uniting Doorways Program, 21 July 2022, p 15; Evidence, Ms Fiona York, Executive Officer, Housing for the Aged Action Group, 18 July 2022, p 10; Evidence, Mr Thomas Chailloux, Policy Officer, Homeless Persons' Legal Service, p 39; Evidence, Mr Leo Patterson Ross, Chief Executive Officer, Tenants' Union of NSW, 18 July 2022, p 40.

<sup>397</sup> Evidence, Ms Petra Jenkins, State Manager Family Violence NSW/ACT, 18 July 2022, p 19. See also, Evidence, Mr Thomas Chailloux, Policy Officer, Homeless Person's Legal Service, Public Interest Advocacy Centre, 18 July 2022, p 39; Submission 25, Community Housing Industry Association NSW, p 12.

<sup>398</sup> See for example, Submission 25, Community Housing Industry Association NSW, p 13; Submission 61, Southern Sydney Regional Organisation of Councils, p 4; Submission 35, Domestic Violence NSW, p 25; Answers to questions on notice, Mr Robert Fitzgerald AM, NSW Ageing and Disability Commissioner, NSW Ageing and Disability Commission, 16 August 2022, p 2.

<sup>399</sup> Submission 28, Ageing on the Edge Coalition, p 2. See also, Submission 75, Age Matters, p 3; Submission 78, Dr Rangika Palliyarachchi, p 1; Evidence, Ms Livia Stanton, Policy and Advocacy Officer, Domestic Violence NSW, 18 July 2022, p 35; Evidence, Ms Petra Jenkins, State Manager Family Violence NSW/ACT, The Salvation Army, 18 July 2022, p 24; Evidence, Ms Christina Hough, Head, Community Housing Operations, Women's Housing Company, 19 July 2022, p 3.

- expanding the Community Housing Innovation Fund,<sup>400</sup> and more specifically, investing \$200 million per annum for the next two years to deliver new social and affordable housing<sup>401</sup>
- establishing a \$500 million Regional Housing Fund to deliver new and renewed social housing properties, affordable housing properties, and key worker homes over two years<sup>402</sup>
- building an additional 200 social housing properties over two years for people exiting from the Together Home program<sup>403</sup>
- investing in a significant net increase of the supply of social and affordable housing with a target of 15,000 homes per year for 14 years to meet current and future demand<sup>404</sup>
- leveraging state assets and attracting institutional investment with the community housing sector, in conjunction with the Federal Government's Housing Australia Future Fund, to deliver new social housing homes<sup>405</sup>
- providing Community Housing Providers with a subsidy to maintain current National Rental Affordability Scheme properties, many of which are rented by older people.<sup>406</sup>

**3.71** With inquiry participants, such as Domestic Violence NSW, urging social housing to be viewed as an investment rather than a cost,<sup>407</sup> other actions stakeholders urged the NSW Government to take included:

- expanding the eligibility requirements for social housing tenants, particularly around work and income tests<sup>408</sup>
- encouraging the Australian Government to expand the eligibility criteria for Commonwealth Rent Assistance to include clients in public housing<sup>409</sup>
- introducing mandatory affordable housing targets of 15-20 per cent for private residential developments and a 30 per cent target for redeveloped state government land<sup>410</sup>

<sup>400</sup> Evidence, Mr Ian Lynch, Chief Executive Officer, Pacific Link Housing, 21 July 2022, p 3. See also, Submission 30, Link Wentworth, p 6.

<sup>401</sup> Submission 25, Community Housing Industry Association NSW, p 14. See also, Submission 88, Faith Housing Alliance, p 3.

<sup>402</sup> Submission 25, Community Housing Industry Association NSW, p 14. See also, Submission 88, Faith Housing Alliance, p 3.

<sup>403</sup> Submission 25, Community Housing Industry Association NSW, pp 16-17. See also, Submission 88, Faith Housing Alliance, p 3.

<sup>404</sup> Submission 71, Homelessness NSW, p 2.

<sup>405</sup> Evidence, Ms Megan Davidson, NSW State Manager, Community Housing Limited, 18 July 2022, p 20.

<sup>406</sup> Submission 30, Link Wentworth, p 6.

<sup>407</sup> Submission 35, Domestic Violence NSW, p 26.

<sup>408</sup> Evidence, Mr Leo Patterson Ross, Chief Executive Officer, Tenants' Union of NSW, 18 July 2022, p 44.

<sup>409</sup> Evidence, Ms Daphne Wayland, Executive Manager, Governance and Compliance, Pacific Link Housing, 21 July 2022, p 6.

<sup>410</sup> Submission 35, Domestic Violence NSW, p 25.

- working closely with Community Housing Providers to identify potential Crown Land or LAHC assets that could be developed into social and affordable housing<sup>411</sup>
- introducing streamlined development approvals for community housing providers to fast-track affordable housing projects and reduce the planning and delivery costs<sup>412</sup>
- restoring the definition of 'senior' in the new Housing SEPP from 60 to 55 as previously set out in former Seniors SEPP, and include a culturally appropriate age threshold for Aboriginal and Torres Strait Islander people<sup>413</sup>
- continuing to transfer the management of social housing to Community Housing Providers and set targets for title transfer to help minimise red tape<sup>414</sup>
- pursuing 'meanwhile use' properties to house people experiencing housing crisis or homelessness (examined in chapter 4).<sup>415</sup>

**3.72** As noted in earlier in the report, the committee heard that investment in social housing should be accompanied with support from specialist homelessness and housing services.<sup>416</sup> Such services are discussed in chapter 5.

### **Ensuring social housing stock is fit for purpose**

**3.73** The NSW Government advised that older people make up more than half the tenants in social housing across the state,<sup>417</sup> noting in particular: "The past years have seen a significant increase in the growth and complexity of social housing need."<sup>418</sup>

**3.74** Despite the large number of older people in social housing, inquiry participants told the committee that housing stock often was not fit for purpose. Inquiry participants raised concerns about the condition of current social housing stock, including:

- dwellings are in 'significant disrepair' which negatively impacts on the health and wellbeing of people living in these homes, particularly older people with disabilities<sup>419</sup>

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<sup>411</sup> Evidence, Chief Executive Officer, Bungree Aboriginal Association, Ms Suzanne Naden, 21 July 2022, p 13.

<sup>412</sup> Submission 35, Domestic Violence NSW, p 8.

<sup>413</sup> Submission 25, Community Housing Industry Association NSW, pp 19-20. See also, Submission 88, Faith Housing Alliance, p 4.

<sup>414</sup> Evidence, Mr Ian Lynch, Chief Executive Officer, Pacific Link Housing, 21 July 2022, p 7.

<sup>415</sup> See for example, Evidence, Ms Jade Brown, Acting Lead, Youth and Homelessness, Uniting Doorways Program, 21 July 2022, p 15; Evidence, Ms Carole Davidson, Member, Action on Housing Older Women, 21 July 2022, 17.

<sup>416</sup> Evidence, Ms Petra Jenkins, State Manager Family Violence NSW/ACT, The Salvation Army, 18 July 202, p 19.

<sup>417</sup> Submission 87, NSW Government, p 8.

<sup>418</sup> Submission 87, NSW Government, p 17.

<sup>419</sup> Evidence, Ms Trina Jones, Chief Executive Officer, Homelessness NSW, 18 July 2022, p 14.

- not all housing is accessible—suitable for people with a disability to live in independently—which unduly impacts how long people who are older people or people with a disability have to wait for housing<sup>420</sup>
- housing options are not suitable for older people,<sup>421</sup> for example, dwellings do not adequately meet the needs of multi-generational households<sup>422</sup>
- tenants are unsure who is responsible for funding home modifications.<sup>423</sup>

**3.75** Mrs Marie Sillars shared her personal experience of being housed in an unsuitable home: "They put me in a unit that was fine at first but it had 26 stairs up and down. I have inflammatory arthritis so eventually—three years later I couldn't get in or out of the unit."<sup>424</sup>

**3.76** Following on, inquiry participants emphasised the importance of ensuring social housing is appropriately sited to meet the needs of older people.<sup>425</sup> For example, Marrickville Legal Centre stated that social housing stock should be accessible, near transport and close to a person's existing community:

Consideration must also be given to obtaining housing stock appropriate to those with specific needs. This includes accommodation that is accessible to tenants with a disability, within reach of public transport, and that enables older people to retain existing community ties required to ensure their mental and emotional wellbeing.<sup>426</sup>

**3.77** It was also noted that, as discussed further in chapter 4, providing women-only spaces is critical for supporting feelings of increased safety.<sup>427</sup> Moreover, stakeholders said that providing communal living spaces helps facilitate engagement and increased feelings of wellbeing.<sup>428</sup>

**3.78** Subsequently, inquiry participants called for the NSW Government to undertake a number of actions to address these issues, such as:

- increasing investment in social housing stock to ensure dwellings adequately meet the needs of tenants, including, but not limited to, retrofitting accessibility features into dwellings<sup>429</sup>

<sup>420</sup> Evidence, Ms Yumi Lee, Chief Executive Officer, Older Women's Network NSW, 18 July 2022, p 34.

<sup>421</sup> Submission 30, Link Wentworth, p 3.

<sup>422</sup> Submission 20, Carers NSW, p 7.

<sup>423</sup> Submission 20, Carers NSW, p 6.

<sup>424</sup> Evidence, Mrs Marie Sillars, 19 July 2022, pp 21-22.

<sup>425</sup> See for example, Submission 28, Ageing on the Edge Coalition, pp 30-31; Submission 17, CatholicCare Wilcannia Forbes, p 1.

<sup>426</sup> Submissions 23, Marrickville Legal Centre, p 6. See also, Submission 17, CatholicCare Wilcannia Forbes, p 1; Evidence, Dr Emma Power, Associate Professor, Geography and Urban Studies, School of Social Sciences and Institute for Culture and Society, Western Sydney University, 19 July 2022, p 14.

<sup>427</sup> Evidence, Ms Connie Herrera, 19 July 2022, p 24.

<sup>428</sup> See for example, Evidence, Ms Connie Herrera, 19 July 2022, p 24; Evidence, Ms Christina Hough, Head, Community Housing Operations, Women's Housing Company, 19 July 2022, p 10.

<sup>429</sup> See for example, Evidence, Ms Trina Jones, Chief Executive Officer, Homelessness NSW, 18 July 2022, p 14.

- committing to all new social housing builds meeting Livable Housing Design Guidelines to allow for people to age in place<sup>430</sup>
- committing the Land and Housing Corporation to building all new social housing dwellings to the gold level of the National Construction Code<sup>431</sup>
- ensuring new social housing stock meet the needs of multigenerational households<sup>432</sup>
- providing suitable one bedroom accommodation for older women<sup>433</sup>
- developing new social housing stock to include 'community spaces' that facilitate engagement<sup>434</sup>
- locating new social housing stock close to health services and other social supports, education facilities, and public transport hubs.<sup>435</sup>

**3.79** The NSW Government advised that it is taking action to address accessibility issues in social housing stock, including:

- undertaking a significant program of modifications of existing public housing dwellings to accommodate disability needs<sup>436</sup>
- rolling out an initiative to employ occupational therapists to quickly identify tenant and applicant need and make modifications as appropriate<sup>437</sup>
- allocating \$812 million in the 2020-21 NSW Budget for housing and homelessness services, including upgrading over 12,000 social housing properties
- anticipating that 3,402 of the 3,486 dwellings being delivered as part of the Social and Affordable Housing Fund by 2024 are expected to meet at least the Silver Level of the Livable Housing Design Guidelines<sup>438</sup>
- encouraging the Commonwealth Government to extend its Rent Assistance to public housing tenants to help fund maintenance costs, including retrofitting accessibility features<sup>439</sup>

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<sup>430</sup> Evidence, Ms Trina Jones, Chief Executive Officer, Homelessness NSW, 18 July 2022, p 14.

<sup>431</sup> Evidence, Mr Thomas Chailloux, Policy Officer, Homeless Persons' Legal Service, Public Interest Advocacy Centre, 18 July 2022, p 44.

<sup>432</sup> Submission 20, Carers NSW, p 7.

<sup>433</sup> Submission 9, Name suppressed, p 1.

<sup>434</sup> Evidence, Ms Christina Hough, Head, Community Housing Operations, Women's Housing Company, 19 July 2022, p 10.

<sup>435</sup> Submission 20, Carers NSW, p 7

<sup>436</sup> Submission 87, NSW Government, p 18.

<sup>437</sup> Submission 87, NSW Government, p 18.

<sup>438</sup> Answers to questions on notice, Ms Zoë Dendle, Acting Executive Director, Housing, Homelessness and Disability Strategy, Policy and Commissioning NSW Department of Communities and Justice, 23 August 2022, p 4.

<sup>439</sup> Submission 87, NSW Government, p 24.

- indicating in its submission to the Productivity Commission's review of the National Housing and Homelessness Agreement that the Commonwealth should consider extending Commonwealth Rent Assistance to public housing.<sup>440</sup>

**3.80** It is also noted that, as discussed in chapter 2, the recent Housing Package announced by the NSW Government includes a focus on social housing, including the rejuvenation of existing homes through maintenance and retrofitting.<sup>441</sup>

### **Access to the Housing Elderly Persons priority group**

**3.81** Among the concerns discussed by inquiry participants about access to social and affordable housing, particular attention was drawn to the Housing Elderly Persons priority group. The eligibility criteria for the Housing Elderly Persons priority group are that the client is aged 80 year and over, or the client is confirmed to be an Aboriginal person or Torres Strait Islander and aged 55 years and over.<sup>442</sup> The NSW Government justified this policy in its submission to the inquiry, advising that while this priority group exists all older people can access priority housing if they meet certain requirements:

A priority housing category exists for elderly people if they are aged 80 years and over or are confirmed to be an Aboriginal person or Torres Strait Islander and aged 55 years and over. However, all people over 55 are able to access priority housing if they are eligible for social housing, are in urgent need (e.g. due to homelessness or risk of harm, including domestic or family violence) and are unable to resolve their housing need in the private rental market.<sup>443</sup>

**3.82** However, stakeholders repeatedly raised concerns about the requirement for people to be aged 80 years or over to access the Housing Elderly Persons priority group,<sup>444</sup> with Ms Trina Jones, Chief Executive Officer, Homelessness NSW, calling the policy 'cruel':

It's a cruel policy that would make somebody wait until they were 80 years of age to know that they could access a long-term house. What they want to be able to do is access a home and somewhere they can be stable and be supported to live in. The priority housing waiting list must demonstrate that need. Unfortunately, that doesn't deliver for people who are at a stage of life where they may have limited or no further economic participation. How can they justify their priority needs if the reason that they're there is because of poverty?<sup>445</sup>

**3.83** Ms Yumi Lee, Chief Executive Officer, Older Women's Network NSW, concurred saying that expecting people, especially women, to wait until they are 80 years old for priority housing is 'ageist', 'inhumane' and 'cruel':

<sup>440</sup> Evidence, Ms Nefley Hetherington, Acting Director, Strategy and Design, Housing, Homelessness and Disability, NSW Department of Communities and Justice, 18 July 2022, p 52.

<sup>441</sup> NSW Department of Planning and Environment, *2022 Housing Package*, <https://www.planning.nsw.gov.au/Policy-and-Legislation/Housing/Housing-Package>.

<sup>442</sup> Submission 87, NSW Government, p 18.

<sup>443</sup> Submission 87, NSW Government, p 8.

<sup>444</sup> See for example, Submission 35, Domestic Violence NSW, p 24; Submission 28, NSW Ageing on the Edge Coalition, p 19.

<sup>445</sup> Evidence, Ms Trina Jones, Chief Executive Officer, Homelessness NSW, 18 July 2022, p 15.

Finally, we want to stress that having 80 years old as the age for priority housing is ageist and inhumane. Older women cannot wait until they are 80 to be put on the priority waiting list. It is cruel policy. Just imagine if your mother or grandmother is homeless. I don't have to imagine it because mine is. No-one should be homeless in New South Wales, let alone older women.

**3.84** Many inquiry participants advocated that the NSW Government lower the priority age for social housing, most often from 80 to 55 years.<sup>446</sup> It was also suggested the age for Aboriginal or Torres Strait Islander people be lowered to 45.<sup>447</sup> Arguments put forward in support of this proposal included:

- many people aged between 55-80, particularly women, do not meet criteria for other priority groups and are thus at risk of becoming homeless<sup>448</sup>
- applicants eligible under the Housing Elderly Persons priority group are prioritised for housing after people approved for emergency and temporary accommodation, however, older people are less likely to have accessed these services<sup>449</sup>
- it takes many years to complete NSW Housing Register application and to receive housing thus waiting until a person is 80 to be eligible for priority housing is often not practical,<sup>450</sup> particularly as the average life expectancy in Australia is approximately 83 years and presumably lower for people experiencing homelessness<sup>451</sup>
- people aged 55 or over are eligible for priority housing in Victoria<sup>452</sup>
- it is unclear why 80 was chosen as the priority age,<sup>453</sup> however, it was suggested that it was a means of addressing 'shrinking' stock concerns and 'triaging the elderly' out of social housing.<sup>454</sup>

**3.85** The NSW Government expressed concern about lowering the age for priority housing from 80 to 55, saying such measures would likely result in increased wait times for all people, putting vulnerable groups, including older people, at risk of homelessness.<sup>455</sup>

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<sup>446</sup> Submission 28, NSW Ageing on the Edge Coalition, pp 19-20; See also, Submission 27, Ministerial Advisory Council on the Ageing NSW, p 8; Submission 35, Domestic Violence NSW, p 24; Submission 75, Age Matters, p 3; Submission 78, Dr Rangika Palliyarachchi, p 1; Submission 88, Faith Housing Alliance, p 3; Evidence, Ms Fiona York, Executive Officer, Housing for the Aged Action Group, 18 July 2022, p 10.

<sup>447</sup> Submission 25, Community Housing Industry Association NSW, p 16.

<sup>448</sup> Submission 35, Domestic Violence NSW, p 24.

<sup>449</sup> Submission 28a, NSW Ageing on the Edge Coalition, p 3.

<sup>450</sup> Evidence, Ms Dini Liyanarachchi, Advocacy Lead, Housing for the Aged Action Group, 18 July 2022, p 15. See also, Submission 28a, NSW Ageing on the Edge Coalition, p 3.

<sup>451</sup> Submission 28, NSW Ageing on the Edge Coalition, p 19.

<sup>452</sup> Evidence, Ms Fiona York, Executive Officer, Housing for the Aged Action Group, 18 July 2022, p 15.

<sup>453</sup> Submission 28a, NSW Ageing on the Edge Coalition, p 3.

<sup>454</sup> Evidence, Ms Beverly Baker, Chair, Chair, Older Women's Network NSW, 18 July 2022, p 34.

<sup>455</sup> Submission 87, NSW Government, p 18.



- 3.86** Ms Fiona York, Executive Officer, Housing for the Aged Action Group, responded to the government's argument, noting that research conducted in Victoria has demonstrated that changing the criteria to 55 years old instead of 80 has not 'blown out' the priority housing waitlist.<sup>456</sup>

### **NSW Housing Register data**

- 3.87** The NSW Housing Register lists the approved applicants waiting for social housing across the state. The register is a collation of the data that is collected from individuals who apply for social housing through the Housing Pathways system.<sup>457</sup> The NSW Department of Communities and Justice explained how the register operates:

The NSW Housing Register lists applicants in order according to their required housing location, their approval category and approval date.

When a social housing provider approves an applicant for social housing, the provider will list them on the NSW Housing Register. DCJ Housing and community housing organisations will then use the register to offer housing when a suitable property becomes available.<sup>458</sup>

- 3.88** The NSW Department of Communities and Justice releases data relating to the register in a series of dashboards on its website.<sup>459</sup>

- 3.89** Inquiry participants raised a range of concerns related to NSW Housing Register data, specifically that:

- the register does not accurately reflect the number of older people trying to access social housing, particularly since recent natural disasters and the COVID-19 pandemic<sup>460</sup>
- anecdotal evidence that people are being discouraged from applying for social housing thus the list is not indicative of the true demand for social housing<sup>461</sup>
- wait list data is not published in a timely manner which may hinder the delivery of services and the development of appropriate policy.<sup>462</sup>

<sup>456</sup> Evidence, Ms Fiona York, Executive Officer, Housing for the Aged Action Group, 18 July 2022, p 16.

<sup>457</sup> Evidence, Ms Nefley Hetherington, Acting Director, Strategy and Design, Housing, Homelessness and Disability, NSW Department of Communities and Justice, 18 July 2022, p 48.

<sup>458</sup> NSW Department of Communities and Justice, *NSW Housing Register* (20 January 2022), <https://www.facs.nsw.gov.au/housing/help/applying-assistance/nsw-housing-register>.

<sup>459</sup> Evidence, Ms Nefley Hetherington, Acting Director, Strategy and Design, Housing, Homelessness and Disability, NSW Department of Communities and Justice, 18 July 2022, p 48. See also, NSW Department of Communities and Justice, *Expected waiting times* (17 December 2020), <https://www.facs.nsw.gov.au/housing/help/applying-assistance/expected-waiting-times>.

<sup>460</sup> Evidence, Ms Trina Jones, Chief Executive Officer, Homelessness NSW, 18 July 2022, p 9.

<sup>461</sup> Evidence, Ms Elise Phillips, Interim Chief Executive Officer, Domestic Violence NSW, 18 July 2022, p 35. See also, Submission 28a, NSW Ageing on the Edge Coalition, p 3; Submission 84, Name suppressed, pp 1-2.

<sup>462</sup> See for example, Submission 49, Local Government NSW, p 7.

- 3.90** In response to questioning about the timeliness of releasing the wait list data, the NSW Department of Communities and Justice explained that the hold-up is attributed to the time it takes to accurately audit the data provided by the Housing Pathways system.<sup>463</sup>
- 3.91** Stakeholders encouraged the NSW Government to provide greater transparency and more timely reporting of housing data, specifically in relation to:
- social and priority housing waiting list data, by age, gender, disability status and geographic area
  - the number of social and affordable housing dwellings available in New South Wales, including age and gender breakdown of allocations
  - the number of dwellings built under housing commitments in the *NSW Homelessness Strategy 2018-2023*; Social and Affordable Housing Fund; and Community Housing Innovation Fund.<sup>464</sup>

### Committee comment

- 3.92** As noted in chapter 1, the committee acknowledges that everyone in New South Wales has the right to safe and secure housing, particularly vulnerable cohorts like older people. Housing provides a base from which a person can connect with friends, family and the wider community. It is therefore disappointing to receive overwhelming evidence about the housing crisis in New South Wales and its impact on older people at risk of or experiencing homelessness.
- 3.93** We note that the private rental market is not currently meeting the needs of all older people. In the first instance, supply issues caused and exacerbated by the pressures of the pandemic and short-term letting are driving up rental prices and, coupled with rising cost of living pressures, are pushing people aged 55 and over out of the market and into housing crisis and homelessness.
- 3.94** Indeed, the committee also acknowledges that older people face significant financial hardships when renting. While we note that the government has some support payments and services in place to help tenants, we recognise that these can be insufficient for some to meet current rental conditions, particularly for people who receive Commonwealth government support like JobSeeker. To this end, we believe there may be many opportunities for direct financial assistance by the Australian and NSW Governments to help address rental costs.
- 3.95** Firstly, the committee recommends that the NSW Government investigate targeted rent assistance and brokerage funds for older people. Further, the committee recommends that the NSW Government urge the Australian Government to examine opportunities to increase social security payments, including an increase to Commonwealth Rent Assistance.

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<sup>463</sup> Evidence, Ms Nefley Hetherington, Acting Director, Strategy and Design, Housing, Homelessness and Disability, NSW Department of Communities and Justice, 18 July 2022, pp 48-49.

<sup>464</sup> Submission 28, NSW Ageing on the Edge Coalition, p 23; See also, Submission 78, Dr Rangika Palliyarachchi, p 1; Submission 89, Redfern Legal Centre, p 2; Answers to questions on notice, Mr Robert Fitzgerald AM, NSW Ageing and Disability Commissioner, NSW Ageing and Disability Commission, 16 August 2022, p 2.

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**Recommendation 12**

That the NSW Government investigate targeted rent assistance and brokerage funds for older people.

**Recommendation 13**

That the NSW Government urge the Australian Government to examine opportunities to increase social security payments, including an increase to Commonwealth Rent Assistance.

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- 3.96** The committee acknowledges that older tenants face significant concerns about the security of their tenure in rental accommodation, none more so than the fear of eviction and the possibility of homelessness. It is crucial to ensure older people feel secure within their tenancy and are appropriately protected from eviction. The committee therefore recommends that the NSW Government examine opportunities to increase the security of tenure for older people in the private rental market. We also recommend that the NSW Government encourage the adoption of longer-term leases of at least three years to become the standard in residential tenancy agreements to increase security of tenure in the private rental market.
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**Recommendation 14**

That the NSW Government:

- examine opportunities to increase the security of tenure for older people in the private rental market
  - encourage the adoption of longer-term leases of at least three years to become the standard in residential tenancy agreements to increase security of tenure in the private rental market.
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- 3.97** The committee notes the accessibility concerns relating to private rental properties and the disproportionate impact these issues have on older people with mobility issues. In line with the 'ageing in place' principles discussed in chapter 2, the committee recommends that the NSW Government examine opportunities to amend the *Residential Tenancies Act 2010* to allow for home modifications in instances where it would improve the accessibility and functionality for older people, when not negatively affecting the value of the property.
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**Recommendation 15**

That the NSW Government examine opportunities to amend the *Residential Tenancies Act 2010* to allow for home modifications in instances where it would improve the accessibility and functionality for older people, when not negatively affecting the value of the property.

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- 3.98** The committee is disappointed to receive evidence about discrimination in the rental market. This type of behaviour is detrimental and unlawful. We note that a landlord has the right to choose the most suitable tenant, however, this is under the proviso that no discrimination occurs. Additionally, as set out in section 49ZYO of the *Anti-Discrimination Act 1977*, it is
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unlawful to discriminate against a person due to their age specifically when they apply for accommodation services. We expect all rental agents to respect and abide the legislation. Given the current circumstances, the committee also recommends that the NSW Government examine measures to address ageism, sexism, gender and disability discrimination in the private rental market.

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### **Recommendation 16**

That the NSW Government examine measures to address ageism, sexism, gender and disability discrimination in the private rental market.

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- 3.99** The committee acknowledges that social and affordable housing is the preeminent solution to addressing homelessness, particularly amongst older people in New South Wales. It is therefore disappointing to receive evidence about the significant shortfall in social and affordable housing stock. The committee concurs with stakeholders that the backlog of households on the NSW Housing Register and the extensive periods these individuals have to wait for housing is unacceptable. Following on, the committee finds that the shortfall in affordable housing and social housing is the single greatest challenge for people who are at risk of or experiencing homelessness in New South Wales.
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### **Finding 7**

The shortfall in both social and affordable housing is the single greatest challenge for people who are at risk of or experiencing homelessness in New South Wales.

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- 3.100** We recognise and commend efforts by the NSW Government in taking steps to create more social and affordable housing. However, it would appear more needs to be done to meet current and future needs. To this end, the committee recommends that the NSW Government consider additional funding to the Social and Affordable Housing Fund and the Community Housing Innovation Fund to build more social and affordable housing. Additionally, the committee recommends that the NSW Government examine opportunities to better expediate the development of social and affordable housing, including accelerated planning approval processes and improved funding mechanisms.
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### **Recommendation 17**

That the NSW Government:

- consider additional funding to the Social and Affordable Housing Fund and the Community Housing Innovation Fund to build more social and affordable housing
  - examine opportunities to better expediate the development and construction of social and affordable housing, including accelerated planning approval processes and improved funding mechanisms.
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- 3.101** We also note that the new Australian Government has made a suite of pre-election promises targeting the social and affordable sector. The committee recognises, along with stakeholders to this inquiry, that this may be a critical juncture in the establishment of more social and affordable homes across New South Wales and the rest of the nation. In addition to ensuring New South Wales capitalises on the federal commitments in this sector, the committee also recommends that the NSW Government urge the Australian Government to review the national taxation and funding settings that constrain housing supply.

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**Recommendation 18**

That the NSW Government urge the Australian Government to review national taxation and funding settings that constrain housing supply.

- 3.102** The committee acknowledges the concerns raised by stakeholders about the lack of suitably accessible social housing options for older people. Again, we acknowledge that the NSW Government is taking action to retrofit accessibility features and to enhance accessibility in new social housing builds. However, we do not believe it is sufficient to adequately address current and future need.
- 3.103** Notwithstanding the recently announced Housing Package, it is essential that more investment is directed into ensuring current social housing is fit for purpose. The committee therefore recommends that the NSW Government consider increased investment in the maintenance and retrofitting of social housing stock to ensure dwellings meet the needs of tenants, including older people.

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**Recommendation 19**

That the NSW Government consider increased investment in the maintenance and retrofitting of social housing stock to ensure dwellings meet the needs of tenants, including older people.

- 3.104** The committee also expects that any new social housing stock be developed with clients' needs in mind, particularly the requirements of older people. To this end, the committee recommends that the NSW Government work towards ensuring that all new social housing is fully accessible and addresses the needs of older people, including those with mobility issues or physical disabilities.

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**Recommendation 20**

That the NSW Government work towards ensuring that all new social housing is fully accessible and addresses the needs of older people, including those with mobility issues or physical disabilities.

- 3.105** In addition to physical needs, the committee notes that many stakeholders expressed feelings of isolation and loneliness after having experienced homelessness. We encourage the NSW

Government to ensure that future social housing builds have welcoming communal spaces where individuals can congregate and develop a sense of community.

- 3.106** The committee acknowledges that stakeholders are concerned about the requirement for clients to be aged 80 or over, or 55 and over for Aboriginal and Torres Strait Islander people, to access the Housing Elderly Persons priority group. It is evident that people aged 55 and over are a growing yet underserved contingent of the population experiencing housing crisis or homelessness. The committee believes that the requirement for clients to be 80 years old, or 55 years old for Aboriginal and Torres Strait Islander people, to access the priority list should be investigated and if, appropriate, reconsidered.
- 3.107** However, the committee also recognises that lowering the priority age requirements to 55 and 45 years respectively may have significant ramifications. We believe it is important to consider the implications lowering the age requirement will have on all of the individuals on the NSW Housing Register, not just older people. The committee therefore recommends that the NSW Government investigate the costs and implications of lowering the age limit for the Housing Elderly Persons priority group from 80 to 55 years old, and from 55 to 45 for Aboriginal and Torres Strait Islander people.
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### **Recommendation 21**

That the NSW Government investigate the costs and implications of lowering the age limit for access to the Housing Elderly Persons priority group from 80 years to 55 years, and from 55 years to 45 years for Aboriginal and Torres Strait Islander people.

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- 3.108** The committee also notes the concerns raised about the release of the NSW Housing Register data. While we accept that the NSW Government is committed to ensuring the data has been suitably validated, we believe that service providers would greatly benefit from accessing qualified data. To this end, the committee recommends that the NSW Department of Communities and Justice make publicly available more data, specifically surrounding:
- social and priority housing waiting list data by age, gender, disability status and geographic area
  - number of social and affordable housing dwellings available in New South Wales, including a breakdown of allocations by age and gender
  - number of dwellings built under housing commitments in the *NSW Homelessness Strategy 2018-2023*, Social and Affordable Housing Fund, and Community Housing Innovation Fund.

**Recommendation 22**

That the NSW Department of Communities and Justice make publicly available more data, specifically surrounding:

- social and priority housing waiting list data by age, gender, disability status and geographic area
  - number of social and affordable housing dwellings available in New South Wales, including a breakdown of allocations by age and gender
  - number of dwellings built under housing commitments in the *NSW Homelessness Strategy 2018-2023*, Social and Affordable Housing Fund, and Community Housing Innovation Fund.
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## Chapter 4 Older women and other vulnerable groups

Evidence before this inquiry demonstrated that some groups of older people are disproportionately affected by homelessness. According to stakeholders, this is because they experience higher rates of homelessness, or because they face particular challenges in accessing housing and other support services. This chapter first considers older women, who are the fastest growing group to experience homelessness in Australia. It then considers the experiences of other vulnerable groups of older people, including First Nations people, people from culturally and linguistically diverse backgrounds, people with disability and chronic health conditions, carers, LGBTQ+ people, and people living in rural, regional and remote areas.

### Older women

- 4.1** A significant focus of this inquiry was the growth in the number of older women experiencing homelessness in New South Wales. Further to the broader experience of homelessness discussed in chapter 1, this section outlines rates of homelessness amongst older women in particular; common experiences of homelessness amongst older women; drivers of homelessness amongst this cohort; and older women's housing needs.

#### Rates of homelessness

- 4.2** According to evidence before this committee, older women are the fastest growing group to experience homelessness in Australia.<sup>465</sup> Nationally, the number of older women experiencing homelessness increased by 31 per cent between 2011 and 2016.<sup>466</sup> The 2016 Census estimated there were 6,900 older women experiencing homelessness across Australia.<sup>467</sup>
- 4.3** The committee heard that in New South Wales, the number of older women over 55 years experiencing homelessness increased from 1,480 to 2,186 between 2011 and 2016. This represented a 48 per cent growth.<sup>468</sup> There was a particularly pronounced growth in the number of women aged between 65 and 74 experiencing homelessness, which increased by 78 per cent over the same period.<sup>469</sup> Additionally, according to the Mercy Foundation, an estimated 110,000 women over the age of 45 are considered to be at risk of homelessness in New South Wales.<sup>470</sup>
- 4.4** The growth in older women experiencing homelessness is also evidenced in their use of homelessness services. According to stakeholders, between 2013-14 and 2016-17, there was an 88 per cent increase in women aged 55 and over accessing specialist homelessness services in

<sup>465</sup> Submission 27, Ministerial Advisory Council on Ageing NSW, p 4; Submission 45, Country Women's Association of NSW, p 4; Submission 72, Women's Electoral Lobby (NSW), p 2.

<sup>466</sup> Submission 27, Ministerial Advisory Council on Ageing NSW, p 4; Submission 45, Country Women's Association of NSW, p 3.

<sup>467</sup> Submission 52, Centre for Social Impact, University of New South Wales, p 3.

<sup>468</sup> Submission 53, Mercy Foundation, p 7; Submission 72, Women's Electoral Lobby (NSW), p 2; Submission 87, NSW Government, p 7.

<sup>469</sup> Submission 72, Women's Electoral Lobby (NSW), p 2; Submission 87, NSW Government, p 7.

<sup>470</sup> Submission 53, Mercy Foundation, p 7.

New South Wales.<sup>471</sup> The number of women aged 55 and over on the social housing waitlist also increased from 4,407 in 2012 to 4,966 in 2020.<sup>472</sup>

**4.5** According to stakeholders, these figures are likely to be underestimates.<sup>473</sup> As discussed in chapter 1, it is difficult to accurately record the number of people experiencing homelessness because many people experiencing secondary or tertiary homelessness are 'hidden' from the census or service providers. This is particularly the case for older women, who, according to the NSW Ageing on the Edge Coalition and Age Matters, are less likely than men to sleep rough, and more likely to stay with friends or family or live in their cars.<sup>474</sup>

**4.6** Indeed, Ms Annabelle Daniel, Chief Executive Officer, Women's Community Shelters, and Chair of Domestic Violence NSW, told the committee about the 'tsunami of need' amongst older women:

WCS has been advocating on behalf of older women since the establishment of our first shelter in Manly in 2009. At that time, fewer older women were seeking support from specialist homelessness services and there were few services to support them. The opening of our early shelters cracked open the evidence of a tsunami of need amongst this population.<sup>475</sup>

### **Experiences of homelessness**

**4.7** Several participants to this inquiry highlighted the unique experiences of older women who are homeless compared to other cohorts. Ms Beverly Baker, Chair, Older Women's Network NSW, remarked that many older women experiencing homelessness previously led conventional lives:

The sad thing is that a lot of these women experiencing homelessness are not poor as we would see them. They're professional women. They're women who simply cannot afford the rent that is now being demanded.<sup>476</sup>

**4.8** The committee was told that it is often one adverse life event that causes an older woman to be homeless. This can include, for example, eviction from a rental property, separation or death of a partner, loss of a job, a sudden expense, or a health issue.<sup>477</sup> Many older women have no prior experience of homelessness, as Mercy Foundation observed in its submission:

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<sup>471</sup> Submission 40, Tenants' Union of NSW, p 6; Submission 45, Country Women's Association of NSW, p 3; Submission 70, Mission Australia, p 3.

<sup>472</sup> Submission 70, Mission Australia, p 3.

<sup>473</sup> Submission 28, NSW Ageing on the Edge Coalition, p 3; Submission 42, Public Interest Advocacy Centre (PIAC), p 5; Submission 43, The Salvation Army, pp 12-13; Submission 71, Homelessness NSW, p 1.

<sup>474</sup> Submission 28, NSW Ageing on the Edge Coalition, p 4; Submission 75, Age Matters, p 6.

<sup>475</sup> Evidence, Ms Annabelle Daniel, Chief Executive Officer, Women's Community Shelters, Chair of Domestic Violence NSW, 18 July 2022, p 18.

<sup>476</sup> Evidence, Ms Beverly Baker, Chair, Older Women's Network NSW, 18 July 2022, p 31.

<sup>477</sup> Evidence, Ms Annabelle Daniel, Chief Executive Officer, Women's Community Shelters, Chair of Domestic Violence NSW, 18 July 2022, p 18; Submission 45, Country Women's Association of NSW, p 4.

... most older women who are homeless have never been homeless before. This means they are unaware of and have had no experience with homelessness services and the welfare system.<sup>478</sup>

- 4.9** Mr Brett Macklin, Director of Homelessness and Housing, St Vincent de Paul Society NSW, explained that older women often have a different trajectory into homelessness compared to older men:

Older males may have had a history of incarceration in and out of the justice system, mental health, ongoing drug and alcohol use. I think the trajectory around homeless older women is around—there is quite a high percentage where violence has played a part. They may have been renting in the private market for 10, 20, 30 years and still working full-time. It is just that now the affordability and lack of vacancies is having a greater impact.<sup>479</sup>

- 4.10** Numerous inquiry participants discussed the sense of shame often felt by older women experiencing homelessness. Ms Glen-Marie Frost explained how this prevented her from seeking help from her family:

... I thought, "Where do I go to shower?" Okay, I could have gone to my son's but I wasn't going to tell him that his mother slept in the car all night ... Why did not I tell my son? I don't know because of course he would have welcomed me with open arms but I just didn't want to put him in that position. He had enough issues at the time. And all these other women said the same thing. You know, "He's just gotten married," or, "She's just had a baby," and so we don't talk. We don't reach out.<sup>480</sup>

- 4.11** Ms Petra Jenkins, State Manager Family Violence NSW/ACT, The Salvation Army, said that shame can cause women to try to hide their homelessness and avoid accessing support services until 'they are in crisis and have very often exhausted all other options'.<sup>481</sup> Similarly, Dr Emma Power, Associate Professor, Geography and Urban Studies, School of Social Sciences and Institute for Culture and Society, Western Sydney University, commented that many women will use all of their superannuation before seeking support:

A lot of women said to me, "You know, I've looked after myself my whole life. I don't want to be reliant on someone else. I want to be able to do this," but the fact is that they can't. They don't have enough money. What happens is that they will use the meagre amounts of superannuation that they have managed to save across their life course to pay their rent out until they have absolutely nothing left.<sup>482</sup>

<sup>478</sup> Submission 53, Mercy Foundation, p 9.

<sup>479</sup> Evidence, Mr Brett Macklin, Director of Homelessness and Housing, St Vincent de Paul Society NSW, 18 July 2022, p 21.

<sup>480</sup> Evidence, Ms Glen-Marie Frost, 18 July 2022, p 5.

<sup>481</sup> Evidence, Ms Petra Jenkins, State Manager Family Violence NSW/ACT, The Salvation Army, 18 July 2022, p 19. See also, Submission 28, NSW Ageing on the Edge Coalition, p 6; Submission 45, Country Women's Association of NSW, p 7.

<sup>482</sup> Evidence, Dr Emma Power, Associate Professor, Geography and Urban Studies, School of Social Sciences and Institute for Culture and Society, Western Sydney University, 19 July 2022, p 14.

### Drivers of homelessness

- 4.12** Chapter 1 provides an overview of various factors affecting the incidence of homelessness amongst older people in New South Wales. This section considers those that are particularly relevant to older women as identified by stakeholders throughout the inquiry, including relationship separation, the pay and superannuation gap, and domestic and family violence.

#### *Relationship separation*

- 4.13** Evidence before the committee demonstrated that one of the most common precursors to older women experiencing homelessness is the end of a relationship.<sup>483</sup> St Vincent de Paul Society told the committee the likelihood of being homeless is 'much higher' for those who separate, divorce, or become widows.<sup>484</sup>
- 4.14** The end of a relationship can cause significant financial strain. St Vincent de Paul Society noted that 'older people may be more likely to experience financial difficulties following the death of a spouse, or due to the breakdown of relationships'.<sup>485</sup> The NSW Ageing on the Edge Coalition asserted that these difficulties are often gendered:

In the immediate years following divorce, women generally experience a decrease in income (while men's income remains similar) and about 60% of women experience financial hardship in the first year of divorce.<sup>486</sup>

- 4.15** The end of a relationship may also lead to a woman living alone which, according to the NSW Ageing on the Edge Coalition, makes them nine times more likely to be at risk of homelessness.<sup>487</sup> St Vincent de Paul Society NSW submitted that living alone can also cause social isolation, which can contribute to problematic alcohol or other drug use, mental ill-health, and cognitive impairment including dementia.<sup>488</sup>
- 4.16** Some individuals with lived experiences of homelessness identified the breakdown of a relationship as a factor that led them to homelessness. For example, Ms Bee Teh told the committee of her marriage break up which was coupled with a cancer diagnosis when she became homeless:

I became homeless when my marriage broke up. My ex-husband was an alcoholic. He wasn't abusive physically but he was mentally. I became homeless after the breakup and also I had cancer, so everything just went into a heap. It just happened so quickly.<sup>489</sup>

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<sup>483</sup> Submission 37, B Miles Women's Foundation, p 2; Submission 45, Country Women's Association of NSW, p 4.

<sup>484</sup> Submission 47, St Vincent de Paul Society NSW, p 15.

<sup>485</sup> Submission 47, St Vincent de Paul Society NSW, p 14. See also, Submission 45, Country Women's Association of NSW, p 4.

<sup>486</sup> Submission 28, NSW Ageing on the Edge Coalition, p 5.

<sup>487</sup> Submission 28, NSW Ageing on the Edge Coalition, p 5.

<sup>488</sup> Submission 47, St Vincent de Paul Society NSW, p 16.

<sup>489</sup> Evidence, Ms Bee the, 18 July 2022, p 2. See also, Evidence, Ms Connie Herrera, 19 July 2022, p 22.

*Pay and superannuation gap*

**4.17** The committee also heard that one of the most significant drivers of the growth in older women experiencing homelessness is economic disparity caused by gender-based gaps in income, savings, and superannuation.<sup>490</sup>

**4.18** In acknowledging the well-recognised gender pay gap between men and women in Australia, participants to the inquiry identified several reasons for this gap, including:

- women are more likely to take time out of the workforce for caring responsibilities
- women are more likely to work part-time or as casuals, and
- women are more likely to work in lower-paid jobs and industries.<sup>491</sup>

**4.19** The impact of taking time out of the workforce to care for children or other family members was highlighted by stakeholders.<sup>492</sup> For example, Ms Elise Phillips, Interim Chief Executive Officer, Domestic Violence NSW, explained that women are more likely than men to take time out of the workforce to care for children:

I guess some of the other things that we would point to as being the drivers of homelessness, particularly for women, is the fact that women tend to be the primary carers and tend to be the ones who are taking time out of the workforce to care for children. That is often a decision that's financially driven for families, because men tend to be working in industries that are higher paid and perhaps more valued in an economic sense in our society compared to industries that are female dominated. We really need to, as a society, be valuing the care industries. That is going to empower women to have more money in their superannuation and to be better placed to be able to afford private rentals if they do find themselves [homeless] following a relationship breakdown.<sup>493</sup>

**4.20** According to the Country Women's Association of NSW, women are less likely to own their own homes than men.<sup>494</sup> Domestic Violence NSW told the committee that nationally, the number of older, single women in the private rental market increased by 97 per cent between the 2006 and 2016. They described older female tenants in the private rental market as 'the new face of poverty in Australia'.<sup>495</sup>

<sup>490</sup> See for example, Submission 25, Community Housing Industry Association NSW, p 7; Submission 28, NSW Ageing on the Edge Coalition, p 6; Submission 34, Dr Emma Power, p 3; Submission 35, Domestic Violence NSW, p 6; Submission 43, The Salvation Army, p 18; Submission 47, St Vincent de Paul Society NSW, p 14.

<sup>491</sup> Evidence, Dr Emma Power, Associate Professor, Geography and Urban Studies, School of Social Sciences and Institute for Culture and Society, Western Sydney University, 19 July 2022, p 14; Submission 20, Carers NSW, pp 4-5; Submission 27, Ministerial Advisory Council on Ageing NSW, p 4; Submission 52, Centre for Social Impact, University of New South Wales, p 3; Submission 72, Women's Electoral Lobby (NSW), p 2; Submission 79, AMA NSW, p 4.

<sup>492</sup> See for example, Submission 20, Carers NSW, p 5.

<sup>493</sup> Evidence, Ms Elise Phillips, Interim Chief Executive Officer, Domestic Violence NSW, 18 July 2022, p 32.

<sup>494</sup> Submission 45, Country Women's Association of NSW, p 4.

<sup>495</sup> Submission 35, Domestic Violence NSW, p 12.

- 4.21** In addition to a gender pay gap, the committee was also told of a gender superannuation gap in Australia. In its submission, the Council on the Ageing (COTA) NSW reported that the average superannuation balance at retirement (assumed to be between 60-64 years of age) in 2013-2014 was \$292,500 for men and \$138,154 for women. This represents a gender retirement superannuation gap of 52.8 per cent at the age of 60-64 years.<sup>496</sup> The Council on the Ageing (COTA) NSW explained the impact of this gap on homelessness amongst older women:

Consequently, women are at greater risk of housing insecurity due to significantly lower superannuation balances. Reliance on these lesser balances to meet mortgage obligations or rent in the private market increases the likelihood that these women will face poverty and housing precariousness in later life.<sup>497</sup>

### *Domestic and family violence*

- 4.22** In chapter 1, domestic and family violence was identified as one of the factors contributing to homelessness amongst older people. Several submissions identified this as a key driver for older women specifically.<sup>498</sup> For example, Seniors Rights Service said that domestic and family violence and elder abuse are the most common precursors to homelessness amongst their female clients:

... our focus is on older women who are experiencing or at risk of elder abuse and/or family or domestic violence, as it is in these circumstances that we see most commonly the threat or actuality of homelessness arise. Indeed, elder abuse and family violence are the two most frequent precursors to homelessness in our female clients and unless the causes of elder abuse and family violence are addressed, the crisis of homelessness will only deepen.<sup>499</sup>

- 4.23** However, Domestic Violence NSW observed that domestic and family violence perpetrated against older women is often 'forgotten' and not well understood because of the many barriers to disclosure and reporting:

Older women experiencing intimate partner violence are often forgotten within both the elder abuse and family violence sectors. Data on older women's experiences of violence remains limited, and significant underreporting is suspected due to multiple barriers to women disclosing and reporting their experiences.<sup>500</sup>

- 4.24** The committee heard that rates of family and domestic violence may have been exacerbated by the COVID-19 pandemic. The Australian Medical Association (NSW) (AMA), for example, gave evidence that there was a six per cent increase in women who had experienced domestic violence seeking specialist homelessness services between March 2020 and March 2021.<sup>501</sup> The

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<sup>496</sup> Submission 44, Council on the Ageing (COTA) NSW, p 9.

<sup>497</sup> Submission 44, Council on the Ageing (COTA) NSW, p 9.

<sup>498</sup> See for example, Submission 21, Seniors Rights Service, pp 1, 4; Submission 35, Domestic Violence NSW, p 6 and p 9; Submission 43, The Salvation Army, p 18; Submission 47, St Vincent de Paul Society NSW, p 14; Submission 66, Older Women's Network NSW, p 15; Submission 87, NSW Government, p 13.

<sup>499</sup> Submission 21, Seniors Rights Service, p 1.

<sup>500</sup> Submission 35, Domestic Violence NSW, p 11.

<sup>501</sup> Submission 79, AMA NSW, p 3.

AMA explained how the pandemic impacted rates of family and domestic violence by worsening the underlying stressors:

The pandemic worsened many of the underlying stressors that contribute to family and domestic violence. While an increase of financial stress, alcohol use, psychological distress, social isolation, and reduced source of support during the pandemic are not causes of family or domestic violence, they are situational stressors that can exacerbate the underlying drivers of violence and increase the likelihood, complexity, and severity of violence.<sup>502</sup>

**4.25** Dr Power and Institute for Culture and Society, Western Sydney University told the committee that, while domestic and family violence may be a contributor to homelessness, it would be a 'fundamental mistake' to consider it the cause, rather than the critical lack of alternative options for women and families in such situations:

Certainly, there is a cohort of older women who have experienced family violence and that is why they are leaving the housing that they are in at the moment but it's a fundamental mistake to think that that's why they're homeless. The reason they're homeless is because there's not affordable, secure alternative housing that they can move into.<sup>503</sup>

**4.26** Indeed, the committee heard that nationally, each year 7,690 women return to violent partners and 9,120 women become homeless because of an inability to secure long-term housing.<sup>504</sup> Several inquiry participants remarked on the need for more long-term housing for women who have experienced domestic and family violence.<sup>505</sup> Ms Suzy Pace, Team Leader, Macarthur Case Management, St Vincent de Paul Society NSW, also emphasised that this must be provided in conjunction with other supports:

Obviously the housing is a prime focus here—more social and affordable housing—but also the wraparound supports are crucial to set people up for success. We are looking at—particularly in the DV space, where it does look different for women who are over 55. A lot of these women have been through 20, 30 years of DV from a partner. There's a lot more family violence. There's a loss. It is not just homelessness; there is a loss. There's grief. There's elder abuse. These women are coming out of these horrendous situations, often who have been controlled for decades, and having to start again. That's where these wraparound supports are absolutely crucial in addition to the housing.<sup>506</sup>

<sup>502</sup> Submission 79, AMA NSW, p 2.

<sup>503</sup> Evidence, Dr Emma Power, Associate Professor, Geography and Urban Studies, School of Social Sciences and Institute for Culture and Society, Western Sydney University, 19 July 2022, p 18.

<sup>504</sup> Submission 35, Domestic Violence NSW, p 9; Submission 79, AMA NSW, p 3.

<sup>505</sup> See for example, Submission 35, Domestic Violence NSW, p 16; Submission 51, NSW Council of Social Service (NCOSS), p 10; Submission 79, AMA NSW, p 3.

<sup>506</sup> Evidence, Ms Suzy Pace, Team Leader, Macarthur Case Management, St Vincent de Paul Society NSW, 18 July 2022, p 24. See also, Evidence, Ms Francesca Cathie, Policy Lead, NSW Council of Social Service, 18 July 2022, p 11.

- 4.27** The committee was told that there is also a lack of supply of emergency and transitional housing for older women who have experienced domestic and family violence.<sup>507</sup> For example, Ms Indri Windyasari, Service Manager, Uniting Men2Home, advised that there are only five funded crisis beds for single women across western Sydney.<sup>508</sup> Seniors Rights Services highlighted the need for crisis accommodation that is appropriate and adapted to the needs of older women:

For many older women retreating to a women's refuge is not an appropriate option, and often there are cultural factors that prevent them from feeling comfortable to seek housing in a women's refuge. Older women escaping family or domestic violence are an increasingly large cohort that needs specialist attention and housing support. Their needs and circumstances are not the same as those of young women with children. Most women's refuges are set up to accommodate younger women and children and they do not necessarily provide appropriate facilities or housing for older women.<sup>509</sup>

- 4.28** Further discussion about housing needs for older women is found in the following section, while a broader examination of housing for older people more generally can be found in chapter 3.

### **Housing needs**

- 4.29** A number of participants to this inquiry argued there is a need for more affordable and accessible housing specifically for older women in New South Wales. B Miles Women's Foundation summarised the view of many stakeholders, stating: '[I]here simply is not enough housing stock that is affordable for older women.'<sup>510</sup>
- 4.30** Domestic Violence NSW explained that it is important that older women are provided specialised housing because mainstream housing may not be sufficient in providing safety and accessibility to critical support:

Older women feel pressured to accept accommodation that is substandard, too far from critical support networks or located in neighbourhoods or settings that are unsafe. If women reject a crisis/social housing offer because it is not suitable, services and policies may define them as declining support or failing to engage, which has ramifications for future offers. Older women are therefore staying for extended periods in inappropriate and often unsafe accommodation, due to a lack of alternatives, including sleeping in cars.<sup>511</sup>

- 4.31** Further to discussions in chapter 3 about social housing, stakeholders spoke of the need for a specific allocation of new housing for older women. According to inquiry participants, housing for older women should:

- include trauma-informed design, for older women who have experienced violence
- be safe and secure

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<sup>507</sup> See for example, Submission 21, Seniors Rights Service, p 2; Submission 35, Domestic Violence NSW, p 11; Submission 43, The Salvation Army, p 14.

<sup>508</sup> Evidence, Ms Indri Windyasari, Service Manager, Uniting Men2Home, 19 July 2022, p 2.

<sup>509</sup> Submission 21, Seniors Rights Service, p 5.

<sup>510</sup> Submission 37, B Miles Women's Foundation, p 2.

<sup>511</sup> Submission 35, Domestic Violence NSW, p 12.



- afford privacy and dignity
- be accessible
- be close to public transport and health services, and
- be close to outdoor green areas.<sup>512</sup>

**4.32** In discussing the housing needs of older women, the committee was told of the benefits of stable housing for those who have experienced homelessness, further to those discussed in chapter 3. These include improved mental and physical health, a sense of safety and security, and being able to participate in the community.<sup>513</sup> Dr Power explained to the committee the sense of control these women finally feel when they secure a home:

When I met older women who'd been offered a place in social housing, I asked them what it meant to them. Their response was nearly always the same: They would pause. Their whole body would relax. They would get tears in their eyes and they would say, "This is my home. I will never need to move again." Many felt, for the first time in years, like they had control over their future.<sup>514</sup>

**4.33** Moreover, the NSW Ageing on the Edge Coalition submitted that the provision of housing can in fact reverse the negative impacts of experiencing homelessness, including improving health and wellbeing:

The impacts of homelessness can have a long-term negative impact including reducing life expectancy. However, having a permanent home can reverse the impact of experiencing homelessness and provide older women a sense of safety and improve their general health and wellbeing. Thus, there is a clear need to increase access for social and affordable housing for older women.<sup>515</sup>

**4.34** The committee heard that women-only accommodation is particularly welcome by some older women who have experienced homelessness. Ms Christina Hough, Head, Community Housing Operations, Women's Housing Company, said:

What our tenants tell us is that they feel very safe living in all-female communities. I think the key here is choice and flexibility around options. Obviously there are men out there who are also homeless and who are also in need and we're not trying to discount their need but we think that having all-women's housing and having that option for women to choose if they so wish, and if they have a background which makes that kind of option improve their wellbeing as a result, is a very important option to be available.<sup>516</sup>

**4.35** Ms Connie Herrera, who resides in women-only community housing, told the committee of the safety she feels living amongst other women:

<sup>512</sup> Submission 35, Domestic Violence NSW, p 22; Submission 37, B Miles Women's Foundation, p 3.

<sup>513</sup> Submission 28, NSW Ageing on the Edge Coalition, pp 26-27.

<sup>514</sup> Evidence, Dr Emma Power, Associate Professor, Geography and Urban Studies, School of Social Sciences and Institute for Culture and Society, Western Sydney University, 19 July 2022, p 13.

<sup>515</sup> Submission 28, NSW Ageing on the Edge Coalition, p 27.

<sup>516</sup> Evidence, Ms Christina Hough, Head, Community Housing Operations, Women's Housing Company, 19 July 2022, p 10.

For me, I'm happy that I am in that place and that I feel safe so I can go home even late at night because it's only a compound for women, so I'm okay with that. ... I think in that situation what I can say is that if we can have more of that—like, places for women only—it would be good for all these older women that need a home or need a place for safety.<sup>517</sup>

- 4.36** The NSW Government advised that it is taking action to address the housing needs of women. Specifically, the government announced an additional investment of \$484.3 million to support women and children escaping domestic abuse with housing and specialist services, including the development of new women's refuges:

In October 2021, the Government announced that it would invest an additional \$484.3 million to support women and children escaping domestic abuse with housing and specialist services. The funding package includes \$426.6 million over four years to deliver and operate around 75 new women's refuges that will support women and children escaping DFV across NSW.<sup>518</sup>

- 4.37** The government provided further details about its core and cluster model of housing:

These refuges are contemporary, independent accommodation, known as the Core and Cluster model. This involves self-contained accommodation units (the cluster) located close to communal facilities/areas (the core), which provide access to services such as counselling, legal assistance, education and employment support as well as shared spaces.<sup>519</sup>

- 4.38** It is noted that this accommodation is not specific to older women.

## First Nations people

- 4.39** According to evidence before the committee, First Nations people experience disproportionately high rates of homelessness in New South Wales. This section considers rates of homelessness amongst older First Nations people; drivers of homelessness; and specific housing needs for this cohort.

### Rates of homelessness

- 4.40** First Nations Australians experience high rates of homelessness compared to the general population. The NSW Government provided the following data to the inquiry:
- nationally, Aboriginal people experience homelessness at a rate 2.16 higher than the non-Aboriginal population
  - Aboriginal and Torres Strait Islander people represent 22 per cent of all homeless Australians, despite making up only 3.3 per cent of the total population, and

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<sup>517</sup> Evidence, Ms Connie Herrera, 19 July 2022, p 24.

<sup>518</sup> Submission 87, NSW Government, p 16.

<sup>519</sup> Submission 87, NSW Government, p 16.

- 31 per cent of the clients who were assisted by Specialist Homelessness Services in New South Wales in 2020-21 were Aboriginal or Torres Strait Islander.<sup>520</sup>

**4.41** The committee was told that the actual number of First Nations people who are homeless may be higher than these figures suggest. According to Ms Suzanne Naden, Chief Executive Officer, Bungree Aboriginal Association, the rate may in fact be triple to the known number:

We can assume the number is probably triple that because most Aboriginal people don't actually complete a census on the night. Even though that number is alarming, we tend to triple any of those government self-surveys that are done.<sup>521</sup>

**4.42** Similarly, the NSW Government submission noted that the actual number of Aboriginal people who are homeless 'remains hidden by greater "couch surfing" and rough sleeping rates, due to cultural and kinship obligations and familial structures'.<sup>522</sup>

### Drivers of homelessness

**4.43** Many of the factors affecting the incidence of homelessness described in chapter 1 apply to First Nations people. Domestic and family violence, elder abuse and racism are particularly influential factors, as discussed below. Beyond these discrete factors, the NSW Government submission emphasised that homelessness amongst First Nations people must also be understood within a broader socio-historical context, including:

... transgenerational impact of policies and services that conflict with Aboriginal values and culture that have resulted in poverty, low self-esteem, poor physical, mental health and social and emotional well-being, welfare dependency, poor living skills, high levels of DFV and substance abuse, and low levels of educational attainment.<sup>523</sup>

**4.44** One factor contributing to the high rate of homelessness amongst older First Nations people is domestic and family violence. Evidence to this committee showed that older Aboriginal women experience an increased risk of family violence and may have limited access to Aboriginal-specific victim support services.<sup>524</sup> Domestic Violence NSW said that this was compounded by the lack of appropriate housing: 'Acute shortages in crisis, transitional and long-term housing, particularly in regional areas, means that Aboriginal women often experience repeated abuse and further periods of homelessness'.<sup>525</sup>

**4.45** Seniors Rights Service identified elder abuse as another factor leading to homelessness amongst older First Nations people. They explained that this commonly arises in the form of 'humbugging', where younger family members demand money from an older person.<sup>526</sup> Seniors Rights Service told the committee this is a significant issue:

<sup>520</sup> Submission 87, NSW Government, p 6 and p 13.

<sup>521</sup> Evidence, Ms Suzanne Naden, Chief Executive Officer, Bungree Aboriginal Association, 21 July 2022, p 14.

<sup>522</sup> Submission 87, NSW Government, p 6.

<sup>523</sup> Submission 87, NSW Government, p 13.

<sup>524</sup> Submission 44, Council on the Ageing (COTA) NSW, p 22.

<sup>525</sup> Submission 35, Domestic Violence NSW, p 14.

<sup>526</sup> Submission 21, Seniors Rights Service, pp 3-4.

This has become a significant issue for older First Nations Peoples who have been awarded significant amounts of money under various reparation schemes. Being forced to hand over any savings can leave an older person with no resources to support their own needs, including their housing needs.<sup>527</sup>

- 4.46** As discussed in chapter 3, the committee heard that many First Nations people also experience racism and discrimination in the private rental market.<sup>528</sup> Ms Jenkins said this can prevent Aboriginal people from securing rental accommodation:

There's age discrimination, there's racial discrimination—particularly for older Aboriginal men and women. They might have housing products to assist them into rentals, but they just can't get the applications in. They could be putting in 20, 30, 40, 50, and they get stuck in the refuge system.<sup>529</sup>

- 4.47** Domestic Violence NSW remarked on the impact of both racism and sex discrimination on Aboriginal women's housing outcomes:

Research highlights that dependence on social housing is markedly high for Aboriginal women, due to the extent to which Aboriginal women are excluded from the private rental market due to intersectional factors that combine to create significant disadvantage for Indigenous women, such as racism, poverty and discrimination based on gender.<sup>530</sup>

### **Housing needs**

- 4.48** The committee heard that First Nations people experience particular challenges and require specific supports in accessing housing and leaving homelessness.
- 4.49** For example, it was emphasised to the committee that housing for older First Nations people must be culturally appropriate. This includes providing housing which is on Country and connected to older people's communities.<sup>531</sup>
- 4.50** The committee was also told that housing for older First Nations people must accommodate the caring roles that many play within their communities and families. This often means providing housing that includes extra bedrooms and bathrooms.<sup>532</sup> Ms Naden explained to the committee that providing housing with sufficient space can allow older people to take on caring roles and therefore prevent children from entering out-of-home care:

As most people know, cultural for us is keeping the kids within home. We want to reduce the over-representation of children within out-of-home care. We want to be able to provide that ... We've had that multiple times internally where we've had people in

<sup>527</sup> Submission 21, Seniors Rights Service, pp 3-4.

<sup>528</sup> See for example, Submission 35, Domestic Violence NSW, p 14.

<sup>529</sup> Evidence, Petra Jenkins, State Manager Family Violence NSW/ACT, The Salvation Army, 18 July 2022, p 27.

<sup>530</sup> Submission 35, Domestic Violence NSW, p 14.

<sup>531</sup> Submission 87, NSW Government, p 13; Answers to questions on notice, Ms Trina Jones, Chief Executive Officer, Homelessness NSW, 23 August 2022, p 3.

<sup>532</sup> Evidence, Ms Suzanne Naden, Chief Executive Officer, Bungree Aboriginal Association, 21 July 2022, pp 11-12.

smaller dwellings who have got custody of their grandchildren, so we've had to do a bit of internal shuffling and internal transfers to ensure that they remain together.<sup>533</sup>

**4.51** A recent Legislative Assembly committee report recognised the importance of providing culturally appropriate housing, created with the involvement of local Aboriginal communities.<sup>534</sup> It recommended that the Department of Planning and Environment:

- works with First Nations representative organisations and local First Nations communities in the design of Aboriginal community housing to ensure it is culturally appropriate, and
- works with Aboriginal Land Councils and Aboriginal housing providers to identify Aboriginal-held land that would be suitable for social and affordable housing.<sup>535</sup>

**4.52** With regard to the practical aspects of meeting the housing needs of First Nation people, several participants noted that application forms for social and community housing often require documentation such as birth certifications and other identity documents which First Nations people may not have access to.<sup>536</sup> The NSW Ageing on the Edge Coalition argued that this can discourage people from applying for housing, and that exemptions should be available:

These stringent requirements can discourage people from applying or going through the application process. All these factors should be considered and exemptions to such documentary evidence should be provided to ensure equitable access for all older people.<sup>537</sup>

## People from culturally and linguistically diverse backgrounds

**4.53** People from culturally and linguistically diverse (CALD) backgrounds are another vulnerable group discussed during the inquiry as having unique needs in accessing homelessness services.

**4.54** The committee was not presented with data on the rates of homelessness amongst people from CALD backgrounds in New South Wales specifically. However, Dementia Australia noted that in the 2016 census, those who were born overseas and arrived in Australia in the last five years accounted for 15 per cent (17,749 persons) of all persons who were homeless.<sup>538</sup>

**4.55** In a hearing in Western Sydney, the committee was presented with anecdotal evidence about an increase in people from CALD backgrounds accessing homelessness services. Ms Indri Windyasari, Service Manager, Uniting Men2Home, said that these people may have been driven to seek support due to current cost of living pressures:

<sup>533</sup> Evidence, Ms Suzanne Naden, Chief Executive Officer, Bungree Aboriginal Association, 21 July 2022, p 11.

<sup>534</sup> Committee on Community Services, NSW Legislative Assembly, *Options to improve access to existing and alternate accommodation to address the social housing shortage* (2022), pp 39-40.

<sup>535</sup> Committee on Community Services, NSW Legislative Assembly, *Options to improve access to existing and alternate accommodation to address the social housing shortage* (2022), pp 39-40.

<sup>536</sup> Submission 28, NSW Ageing on the Edge Coalition, p 28; Submission 75, Age Matters, p 9.

<sup>537</sup> Submission 28, NSW Ageing on the Edge Coalition, p 28.

<sup>538</sup> Submission 48, Dementia Australia, p 10.

More recently, Parramatta Mission has observed an increase in the cultural diversity of people presenting for support and for food services. We believe that many of these people have resisted reaching out for help for cultural reasons but have been driven to now do so by cost of living pressures exacerbated by COVID-19.<sup>539</sup>

**4.56** Evidence before the committee indicated that migrants may be more likely to experience homelessness in the form of overcrowded, unsafe or insecure living conditions. For example, Domestic Violence NSW drew particular attention to older migrant women living in multi-generational situations:

Older migrant women face additional barriers to accessing housing. Overcrowding in multi-generational living situations, with families sharing one room leaves some older women in unsafe situations. A scoping study on housing for people seeking asylum found that this cohort may be in informal rental situations that are often tenuous as they have no legal tenancy and minimal rights, or they may be unaware of their rights.<sup>540</sup>

**4.57** During this inquiry, participants cited various reasons why people from CALD backgrounds may experience homelessness. These include:

- less superannuation savings
- a lack of rental history
- challenges to finding employment
- language and cultural barriers
- discrimination
- lack of awareness of support services
- lack of community or family support, and
- family violence.<sup>541</sup>

**4.58** One particular issue that was highlighted in evidence was the experience of older people on temporary visas. Submissions observed that those on temporary visas are often not eligible for social security payments or for assistance from community services, including crisis accommodation services. They may also have limited work rights.<sup>542</sup>

**4.59** The committee heard that a specific challenge for CALD communities is awareness of, and capacity to access, support services. For example, the Council on the Ageing discussed the challenges of English being a second language and lower literacy rates amongst older migrants:

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<sup>539</sup> Evidence, Ms Indri Windyasari, Service Manager, Uniting Men2Home, 19 July 2022, p 2.

<sup>540</sup> Submission 35, Domestic Violence NSW, p 16. See also, Submission 47, St Vincent de Paul Society NSW, p 8.

<sup>541</sup> Submission 28, NSW Ageing on the Edge Coalition, p 28; Submission 47, St Vincent de Paul Society NSW, p 8.

<sup>542</sup> Submission 28, NSW Ageing on the Edge Coalition, p 28; Submission 35, Domestic Violence NSW, p 16; Submission 47, St Vincent de Paul Society NSW, p 8; Submission 67, NSW Ageing and Disability Commission, p 8.

Navigating government services and other supports when English is your second language can be overwhelming. Additional barriers may exist within some older generations of migrants due to lower rates of literacy that inhibits their ability to complete forms and understand bureaucratic requirements.<sup>543</sup>

**4.60** Other inquiry participants suggested that access to and capacity to use the internet may be another barrier to engaging support services. Ms Elfa Moraitakis, Chief Executive Officer, SydWest Multicultural Services, for instance, argued that 'the era of digital exclusion' 'leaves out a lot of communities that don't have access to gadgets or the internet and, again, rely on services and volunteers to assist them'.<sup>544</sup>

**4.61** Because of these barriers to accessing mainstream services, some inquiry participants were of the view that there is a need for more multicultural and multilingual services and support workers. For example, the NSW Ageing on the Edge Coalition commended the Home at Last service in Victoria, which 'comprises multi-lingual workers and works with community advocates to reach older people at risk of homelessness in different CALD communities'.<sup>545</sup> Ms Moraitakis similarly recommended:

Deploying bilingual workers within specific communities, because I think for us it is not just a matter of language and the translation. It is about being culturally responsive and it is about how the issues around homelessness and domestic violence ... have to be culturally responsive. I think deploying bilingual workers to deliver information to communities would be a good way to go about it.<sup>546</sup>

## People with disability and chronic health conditions

**4.62** During the inquiry, St Vincent de Paul Society NSW reported that, compared with the population as a whole, people with disability have poorer housing outcomes.<sup>547</sup> To explain this, stakeholders pointed to fewer employment opportunities and a lifetime of lower earnings, lack of social support, lack of suitable housing options, and the need for specialised assistance and services.<sup>548</sup>

**4.63** However, the NSW Government emphasised that people with disability are not a homogenous group but rather diverse in their level and type of disability reflecting equally diverse pathways to homelessness:

... people with disability are a diverse group, with varying types and levels of disability across all socioeconomic and demographic groups. Their pathways into and out of

<sup>543</sup> Submission 44, Council on the Ageing (COTA) NSW, p 23. See also Evidence, Ms Elfa Moraitakis, Chief Executive Officer, SydWest Multicultural Services, 19 July 2022, p 6.

<sup>544</sup> Evidence, Ms Elfa Moraitakis, Chief Executive Officer, SydWest Multicultural Services, 19 July 2022, p 6.

<sup>545</sup> Submission 28, NSW Ageing on the Edge Coalition, p 29.

<sup>546</sup> Evidence, Ms Elfa Moraitakis, Chief Executive Officer, SydWest Multicultural Services, 19 July 2022, p 4.

<sup>547</sup> Submission 47, St Vincent de Paul Society NSW, p 8.

<sup>548</sup> Submission 47, St Vincent de Paul Society NSW, p 8; Submission 87, NSW Government, p 12.

homelessness are just as varied, and can be influenced by disability type, location and the level of their disability.<sup>549</sup>

- 4.64** The NSW Ageing and Disability Commission submitted that there is a lack of emergency and crisis accommodation that is appropriate and accessible for older people with disability.<sup>550</sup> The committee heard that this can mean the only housing options for some older people with disability are aged care facilities or hospital.<sup>551</sup> The Commission advised that many older people are particularly opposed to residential aged care, such that they would rather stay in unsafe and abusive situations:

The options that tend to be presented for older people are placements (short or long term) in residential aged care facilities. In the experience of the ADC, for many older people this is not a welcome option. We frequently hear from older people that they would rather be at home – notwithstanding the ongoing abuse – than enter residential aged care, including on a short-term basis.<sup>552</sup>

- 4.65** In relation to older people with disability remaining in hospital, Domestic Violence NSW argued this is partly due to houses built under the National Disability Insurance Scheme not being made available for tenants to move into:

Disability advocates say hundreds of purpose-built homes for National Disability Insurance Scheme (NDIS) participants are sitting empty around the country. The vacant homes and units are being blamed on cost cutting and it means some people are spending weeks and months living in hospital, trying to get approval to move into these apartments ... The NDIS should remove the red tape on purpose-built accommodation to ensure people with disability have access to the housing solutions they need.<sup>553</sup>

### **Mental illness and cognitive impairment**

- 4.66** As outlined in chapter 1, there is considered to be a strong correlation between homelessness and poor health outcomes, including mental health. Indeed, the NSW Government explained how experiencing mental illness can lead a person to homelessness:

Symptoms of mental illnesses that increase psychological distress and impair decision-making in daily life can contribute to worse health outcomes, reduced support and experiences of financial hardship. In this way, people with mental health issues are especially susceptible to entering or maintaining homelessness.<sup>554</sup>

- 4.67** Mental illness may also make it challenging for an older person to maintain a tenancy, as observed by the NSW Ageing and Disability Commission:

<sup>549</sup> Submission 87, NSW Government, p 12.

<sup>550</sup> Submission 67, NSW Ageing and Disability Commission, p 5.

<sup>551</sup> Submission 35, Domestic Violence NSW, p 16; Submission 67, NSW Ageing and Disability Commission, p 5.

<sup>552</sup> Submission 67, NSW Ageing and Disability Commission, p 5.

<sup>553</sup> Submission 35, Domestic Violence NSW, p 16.

<sup>554</sup> Submission 87, NSW Government, p 12. See also, Submission 28, NSW Ageing on the Edge Coalition, p 31.



... behaviours in relation to hoarding and squalor increase the risk of eviction from both private and social housing, and prevent access to necessary in-home services and supports. In many instances, we have noted that older people with hoarding and squalor tendencies have been unable to uphold their housing agreements because the agreements required them to maintain their home in a certain condition.<sup>555</sup>

- 4.68** The NSW Ageing and Disability Commission argued there is a need for 'earlier and more reliable access to mental health supports' for older people. It highlighted the Older People's Mental Health Services (provided by NSW Health) as being particularly valuable.<sup>556</sup>
- 4.69** Dementia Australia estimated that at least 10 per cent of the current population experiencing homelessness are living with some form of cognitive impairment or dementia, although they noted that there is limited data available.<sup>557</sup> They emphasised that older people living with cognitive impairment and dementia and who are at risk of, or are experiencing, homelessness have 'complex needs' and asserted it is critical they have access to health services.<sup>558</sup>

### People living with HIV

- 4.70** The committee also heard that people living with HIV experience higher rates of homelessness than the general population. According to ACON, 1.7 per cent of participants to HIV Futures 9 reported that they were homeless at the time of completing the survey. This is more than three times the rate within the general population.<sup>559</sup>
- 4.71** Stakeholders also observed that people living with HIV also experience higher rates of financial and housing insecurity.<sup>560</sup> ACON reported that 31 per cent of the respondents to HIV Futures 9 were classified as experiencing significant financial stress.<sup>561</sup> People living with HIV in the 50-64 age group were also significantly less likely to own a home outright, with 31.2 per cent in private rental and another 32.4 per cent in other forms of accommodation such as public, community or social housing.<sup>562</sup>
- 4.72** Evidence was also received during the inquiry that there are relatively high rates of HIV amongst the homeless, as explained by Positive Life NSW:

Without the usual routine and safety of shelter, work and social integration, people who experience homelessness may engage in sexual activity as an alternate way of staying safe or supplementing their income, or are exposed to sexual violence placing them at increased risk of contracting HIV. Self-medication through drug-use and injecting drugs can become an option for people who experience homelessness which increases the risk of HIV especially if needles are shared or reused.<sup>563</sup>

<sup>555</sup> Submission 67, NSW Ageing and Disability Commission, p 7.

<sup>556</sup> Submission 67, NSW Ageing and Disability Commission, p 7.

<sup>557</sup> Submission 48, Dementia Australia, p 10.

<sup>558</sup> Submission 48, Dementia Australia, p 4.

<sup>559</sup> Submission 19, ACON, p 5.

<sup>560</sup> Submission 19, ACON, p 5; Submission 55, Positive Life NSW, p 7.

<sup>561</sup> Submission 19, ACON, p 5.

<sup>562</sup> Submission 19, ACON, p 5; Submission 55, Positive Life NSW, p 7.

<sup>563</sup> Submission 55, Positive Life NSW, p 6.

- 4.73** Positive Life added that experiencing homelessness can present significant challenges for people living with HIV to maintain their health and wellbeing:

PLHIV [People living with HIV] who experience homelessness are faced with competing priorities of shelter, safety and food insecurity as compared with those regular engagement with medical and healthcare providers (retained in care), and consistent management of their HIV and health through prescribed HIV antiretrovirals and viral suppression. Without reliable access to clean, safe facilities, including water, safe storage, money and transport, homeless PLHIV tend to have more missed HIV outpatient appointments to monitor their HIV viral load, lower CD4 counts, and find it difficult if not impossible to consistently take their HIV antiretroviral medication (adherence), and store and maintain a continuous supply of antiretrovirals.<sup>564</sup>

- 4.74** People living with HIV may also face additional barriers in accessing housing and other services. The committee heard they may experience discrimination, vilification or stigma, particularly in services run by faith-based organisations.<sup>565</sup> As an alternative, the Positive Life NSW Housing Program is a specialised service that supports people living with HIV to find crisis or temporary accommodation, complete housing applications, and address any maintenance and tenancy issues.<sup>566</sup>

- 4.75** ACON advised the committee that the need for specialised services amongst this cohort will continue to increase as people age:

We know that PLHIV are an ageing cohort (around half of all people living with HIV in Australia are now over 50 and this is projected to rise), and as this cohort continues to age, their needs are likely to become more acute and services will need to ramp up to provide support.<sup>567</sup>

## Carers

- 4.76** Carers are also considered a vulnerable group who experience challenges in securing affordable and accessible housing. A carer is any individual who provides care and support to a family member or friend who has a disability, mental illness, drug and/or alcohol dependency, chronic condition, terminal illness or who is frail.<sup>568</sup>

- 4.77** Carers NSW reported that there are approximately 854,300 carers in New South Wales, with 46.5 per cent aged 55 or over.<sup>569</sup> They further informed the committee that seven in ten (71.8 per cent) of all primary carers are women.<sup>570</sup> More than one in three (37.4 per cent) primary

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<sup>564</sup> Submission 55, Positive Life NSW, pp 4-5.

<sup>565</sup> Submission 55, Positive Life NSW, p 8.

<sup>566</sup> Submission 55, Positive Life NSW, p 2.

<sup>567</sup> Submission 19, ACON, p 5.

<sup>568</sup> Submission 20, Carers NSW, p 1.

<sup>569</sup> Submission 20, Carers NSW, p 2.

<sup>570</sup> Submission 20, Carers NSW, p 4.

carers report living with disability themselves.<sup>571</sup> The majority (79.1 per cent) of primary carers reside in the same household as the person they care for.<sup>572</sup>

**4.78** Carers NSW told the committee that caring responsibilities can be seen as a social determinant of homelessness, as they 'may lead to financial hardship, impact housing security, and lead to homelessness.'<sup>573</sup> Specifically, being a carer may lead to reduced lifetime income and superannuation, caused by taking time out of the workforce for caring responsibilities; increased costs associated with medical and specialised care; and increased competition in the rental market for affordable and accessible options.<sup>574</sup>

**4.79** The committee received evidence that many carer households experience financial stress.<sup>575</sup> Carers NSW provided the following information:

- in 2018, approximately half of primary carers lived in a household in the lowest two quintiles
- the Carers NSW 2020 National Carer Survey found that 57.1 per cent of respondents were living in households with an income of less than \$50,000 before tax
- working age carers are more than twice as likely to rely on a government pension or allowance (24.1 per cent) than non-carers (9.2 per cent), with primary carers even more likely to rely on a government pension or allowance (38.4 per cent), and
- primary carers on average will lose \$392,500 in lifetime earnings and \$175,000 in superannuation at age 67.<sup>576</sup>

**4.80** The committee heard that the COVID-19 pandemic has had a significant impact on carers, with Dementia Australia submitting:

Particularly since COVID-19, we are seeing an increase in financial challenges and negative impacts to carer's wellbeing. A survey of 471 family and friend carers conducted by the Caring Fairly campaign has revealed that, while the coronavirus and its consequences have impacted negatively on many Australians, carers of people with disability, mental illness, chronic illness and the frail aged have faced a very high level of challenges to their finances and wellbeing.<sup>577</sup>

**4.81** According to Carers NSW, there are approximately 36,000 carers living in state managed housing in New South Wales.<sup>578</sup> Many carers in social housing have specific housing needs, such as needing to modify homes for accessibility. However, Carers NSW reported that some carers experience 'ongoing confusion regarding responsibility for the funding of home modifications in social housing dwellings in NSW.'<sup>579</sup>

<sup>571</sup> Submission 20, Carers NSW, p 5.

<sup>572</sup> Submission 20, Carers NSW, p 2.

<sup>573</sup> Submission 20, Carers NSW, p 2.

<sup>574</sup> Submission 20, Carers NSW, p 2.

<sup>575</sup> Submission 20, Carers NSW, p 3; Submission 48, Dementia Australia, p 11.

<sup>576</sup> Submission 20, Carers NSW, p 3.

<sup>577</sup> Submission 48, Dementia Australia, p 12.

<sup>578</sup> Submission 20, Carers NSW, p 6.

<sup>579</sup> Submission 20, Carers NSW, p 6.

- 4.82** Many carers are 'sandwich' carers (providing care for multiple family members) and require appropriately sized houses that cater for multigenerational families.<sup>580</sup> Domestic Violence NSW recommended:

For older women at risk of or experiencing homelessness, the needs of those that are being cared for should be taken into consideration in the design of response and early intervention programs. Accommodation should include options for dependent children, grandchildren or elderly parents.<sup>581</sup>

- 4.83** The committee heard that carers may also face challenges in the private housing market. In addition to issues around the cost of renting and moving, they may also experience difficulties installing housing modifications, for example if these are not permitted under the rental agreement or if NDIS funding is denied.<sup>582</sup>

## LGBTQ+ people

- 4.84** The committee heard that LGBTQ+ people also experience disproportionately high rates of homelessness and other poor housing outcomes. This section considers rates of homelessness amongst older LGBTQ+ people – including shortages in data and how these can be addressed – and the particular housing needs of this cohort.

### Rates of homelessness

- 4.85** Evidence before the committee indicated that older LGBTQ+ people experience disproportionate risks of homelessness compared to the general population.<sup>583</sup> ACON reported that 22 per cent of people surveyed by the Private Lives 3 study, the largest survey of LGBTQ+ people in Australia, reported having experienced homelessness. This is compared to 13.4 per cent of the general Australian population.<sup>584</sup> Trans and gender diverse participants reported particularly high rates of homelessness; 34.3 per cent of trans men, 33.8 per cent of non-binary participants, and 31.9 per cent of trans women in Private Lives 3 stated that they had experienced homelessness.<sup>585</sup>
- 4.86** Inquiry participants reported that LGBTQ+ people are seven times more likely to be living alone, are less likely to own their home, and are more likely to be unable to work or to be unemployed.<sup>586</sup> The NSW Ageing on the Edge Coalition told the committee that a large proportion of LGBTQ+ people are at risk of homelessness:

The public perception of LGBTIQ+ people is largely one of a young, affluent community. However, the reality is that within the LGBTIQ+ community, a large

<sup>580</sup> Submission 20, Carers NSW, p 7.

<sup>581</sup> Submission 35, Domestic Violence NSW, p 13.

<sup>582</sup> Submission 20, Carers NSW, p 7.

<sup>583</sup> Submission 27, Ministerial Advisory Council on Ageing NSW, p 5; Submission 28, NSW Ageing on the Edge Coalition, p 29; Submission 47, St Vincent de Paul Society NSW, p 8.

<sup>584</sup> Submission 19, ACON, p 3.

<sup>585</sup> Submission 19, ACON, p 3.

<sup>586</sup> Submission 19, ACON, p 4; Submission 27, Ministerial Advisory Council on Ageing NSW, pp 5-6.

share of LGBTIQ+ adults are older, have a low-socioeconomic status and are at risk of homelessness.<sup>587</sup>

**4.87** Participants to this inquiry identified a range of reasons why LGBTIQ+ people experience higher rates of homelessness compared to the general population. These include:

- higher rates of domestic and family violence
- higher rates of mental illness and substance abuse
- stigma and discrimination in the private housing market and when seeking homelessness and other services
- historical discrimination in employment, with adverse effects on lifetime income, savings and superannuation, and
- rejection from family and friends, resulting in reduced supports and social isolation.<sup>588</sup>

**4.88** While available evidence indicates that LGBTIQ+ people experience disproportionately high rates of homelessness, the committee also heard that there is inadequate data to accurately assess the extent of this issue. For example:

- the Ministerial Advisory Council on the Ageing NSW remarked that most studies of older LGBTIQ+ people and housing are qualitative and focused on the experiences of a few.<sup>589</sup>
- the NSW Ageing on the Edge Coalition said it is unclear if data is being collected on LGBTIQ+ people who seek support from Link2Home and other government services.<sup>590</sup>
- ACON observed that LGBTIQ+ people are not included in the census or in New South Wales data sets that are relied upon when measuring homelessness.<sup>591</sup>

**4.89** ACON consequently recommended that greater action is needed to identify and assess housing needs amongst older LGBTIQ+ people:

The homelessness system, including specialist homelessness service providers, must do more to identify and assess service outcomes for older LGBTIQ+ and PLHIV. We recommend the use of the ABS Standards for Sex, Gender, Variations of Sex Characteristics and Sexual Orientation Variables ... to ensure that clients' and research participants' gender and sexuality is adequately captured. By collecting this data, we will have a richer understanding of our communities' experiences and needs.<sup>592</sup>

<sup>587</sup> Submission 28, NSW Ageing on the Edge Coalition, p 29.

<sup>588</sup> Submission 19, ACON, p 3; Submission 44, Council on the Ageing (COTA) NSW, pp 23-24; Submission 47, St Vincent de Paul Society NSW, pp 8-9; Answers to questions, Ms Livia Stanton, Policy and Advocacy Officer, Domestic Violence NSW, 22 August 2022, p 1.

<sup>589</sup> Submission 27, Ministerial Advisory Council on Ageing NSW, p 5.

<sup>590</sup> Submission 28, NSW Ageing on the Edge Coalition, p 29.

<sup>591</sup> Submission 19, ACON, p 2.

<sup>592</sup> Submission 19, ACON, p 2.

### **Housing needs**

**4.90** LGBTQ+ people who are at risk of or are experiencing homelessness may have particular needs in relation to housing and other services. In this regard, evidence was received about the barriers to accessing housing and other supports.

**4.91** For example, the committee was told that fears of, and actual negative experiences with, services can be a significant barrier to LGBTQ+ people accessing housing and other supports.<sup>593</sup> In particular, ACON remarked that LGBTQ+ people may have had real and perceived experiences of discrimination or stigma from faith-based organisations, which provide a significant proportion of homelessness and aged care services.<sup>594</sup> St Vincent de Paul Society noted that this fear 'is not unfounded, with some aged care policies and codes not acknowledging same-sex couples'.<sup>595</sup> They also noted that trans women often struggle to access crisis accommodation services, particularly domestic and family violence refuges.<sup>596</sup>

**4.92** ACON argued there is a need for mainstream services to incorporate LGBTQ+-inclusive values and procedures:

Mainstream services, including faith-based services, need to continue to build trust with communities that have been and continue to be stigmatised and discriminated against. For LGBTQ+ people to feel safe to access services, services must go further than just displaying LGBTQ+ information and promotional materials in their spaces. They need to enshrine and enforce affirmative, LGBTQ-inclusive values and procedures in their policies and provide more culturally appropriate and specific support options for LGBTQ+ clients.<sup>597</sup>

### **People in rural, regional and remote areas**

**4.93** During this inquiry, the committee heard that homelessness is a growing issue in regional, rural and remote areas of New South Wales.

**4.94** Homelessness amongst older people is a pertinent issue in regional New South Wales due to the older demographic. The Tenants' Union of NSW reported that people aged over 55 make up a larger proportion of people living in regional New South Wales (34 per cent of the population), compared to those living in greater Sydney (24 per cent of the population).<sup>598</sup>

**4.95** The committee was presented with considerable evidence about the severe shortage of affordable housing in regional New South Wales.<sup>599</sup> Participants informed the committee that:

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<sup>593</sup> Submission 19, ACON, p 4; Submission 47, St Vincent de Paul Society NSW, p 9.

<sup>594</sup> Submission 19, ACON, p 4.

<sup>595</sup> Submission 47, St Vincent de Paul Society NSW, p 9.

<sup>596</sup> Submission 47, St Vincent de Paul Society NSW, p 9.

<sup>597</sup> Submission 19, ACON, p 4.

<sup>598</sup> Submission 40, Tenants' Union of NSW, p 17.

<sup>599</sup> Submission 28, NSW Ageing on the Edge Coalition, pp 29-30; Submission 35, Domestic Violence NSW, pp 15-16; Submission 45, Country Women's Association of NSW, pp 4-5; Submission 69, Shelter NSW, p 14; Submission 75, Age Matters, pp 4-6.

- regional rents in Australia have increased 18 per cent in the last two years<sup>600</sup>
- rents for properties in the cheapest quartile in regional New South Wales have increased by 13 per cent in the last two years<sup>601</sup>
- the average rental household in regional New South Wales pays 26 per cent of its total income on rent, which is near the 'rental stress' threshold of 30 per cent,<sup>602</sup> and
- in May 2022, the rental vacancy rate in regional New South Wales was 1.2 per cent, lower than that of Greater Sydney.<sup>603</sup>

**4.96** Several factors were identified as contributing to these shortage and affordability issues. These include increased migration of people from metropolitan to regional areas during the COVID-19 pandemic; the use of many regional properties as short-term holiday rentals (as discussed in chapter 3); and the impact of natural disasters (which is discussed further below).<sup>604</sup>

**4.97** Affordability constraints are particularly sharp in coastal areas of New South Wales with Shelter NSW telling the committee:

Regional areas such as Wollongong are now unaffordable for households earning under \$80,000 per annum. The regional areas most affected by the worsening of rental affordability are coastal areas such as Tweed Heads, Woolgoolah, Port Macquarie, Kiama and inland areas such as Wellington, Cooma, Orange, and Mudgee. While many low-income households live regionally to find affordable rentals there is nothing in the coastal strip of NSW affordable to average regional incomes.<sup>605</sup>

**4.98** A recent Legislative Assembly committee report also identified the shortage of affordable housing in regional New South Wales as a key issue.<sup>606</sup> It recommended that the Department of Planning and Environment considers ways to increase the supply of affordable and social housing in regional areas, including through inclusionary zoning targets and mixed tenure development.<sup>607</sup>

**4.99** Domestic Violence NSW argued that the housing market in regional New South Wales is at a 'crisis point', describing the lack of affordable accommodation as 'catastrophic':

The housing crisis in NSW regional communities is at a crisis point. Social housing waitlists are now similar to those of the city. Due to COVID-19 and the migration of

<sup>600</sup> Submission 28, NSW Ageing on the Edge Coalition, p 30.

<sup>601</sup> Submission 45, Country Women's Association of NSW, p 4.

<sup>602</sup> Submission 69, Shelter NSW, p 14.

<sup>603</sup> Submission 35, Domestic Violence NSW, p 12.

<sup>604</sup> Submission 28, NSW Ageing on the Edge Coalition, p 30; Submission 35, Domestic Violence NSW, p 15; Submission 75, Age Matters, pp 4-5; Answers to questions on notice, Ms Melanie Smith, Director, Community and Recreation Services, Central Coast Council, 18 August 2022, p 1.

<sup>605</sup> Submission 69, Shelter NSW, p 14. See also, Submission 51, NSW Council of Social Service (NCOSS), p 18.

<sup>606</sup> Committee on Community Services, NSW Legislative Assembly, *Options to improve access to existing and alternate accommodation to address the social housing shortage* (2022), pp 45-46.

<sup>607</sup> Committee on Community Services, NSW Legislative Assembly, *Options to improve access to existing and alternate accommodation to address the social housing shortage* (2022), p 45.

people from cities to regional areas, there is a catastrophic lack of affordable accommodation across the state. Holiday homes are often empty or used for Airbnb, as landlords opt to rent to affluent holiday goers rather than people in need. Rental prices are steadily increasing as demand outstrips supply. Natural disasters such as the 2019/20 bushfires and 2022 floods have exacerbated the lack of availability.<sup>608</sup>

**4.100** According to stakeholders, the impact of this shortage of affordable housing is an increase in homelessness amongst communities in regional New South Wales. The committee received evidence that two in five people who access specialist homeless services are living outside of major cities. Further, around 40 per cent of people sleeping rough in New South Wales are outside major cities.<sup>609</sup>

**4.101** The Ministerial Advisory Council on the Ageing NSW gave evidence that cultural attitudes also play a role in homelessness in regional areas, particularly amongst older women. Citing a research report by YWCA National Housing, they remarked on the sense of shame often felt by older rural women experiencing homelessness:

Older rural women want to be independent in facing these challenges and there is a sense of shame when they have to rely on others. The report found that 62 per cent of rural women facing housing stress, born after 1946, refused to admit they needed help. There appears to be a strong motivation for older women to isolate themselves and move to more remote areas, away from friends and family, than to admit that they are having problems with housing.<sup>610</sup>

**4.102** The committee heard that another significant issue in regional areas is the lack of homelessness and other social services. Shelter NSW reported that only 34 of 128 local government areas in New South Wales receive direct support from specialist homelessness services.<sup>611</sup> Evidence was also received about shortages of domestic and family violence services and aged care services in regional areas.<sup>612</sup>

**4.103** Even where services are available, the Ministerial Advisory Council on Ageing NSW asserted that there may still be significant barriers to older people accessing these:

Older persons, especially in regional rural areas, have patchy access to housing support within their communities. Many services, including financial, counselling, health and notifications have to be accessed online. Very little help has been available to assist older adults to bridge the digital divide in order to access to devices that link to essential services. Mobility issues and lack of transport and poor public transport add further challenges.<sup>613</sup>

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<sup>608</sup> Submission 35, Domestic Violence NSW, p 15.

<sup>609</sup> Submission 45, Country Women's Association of NSW, p 4 quoting NSW Government, *Homelessness Strategy 2018-2023* (2018), p 11.

<sup>610</sup> Submission 27, Ministerial Advisory Council on the Ageing NSW, p 5.

<sup>611</sup> Submission 69, Shelter NSW, p 6.

<sup>612</sup> Submission 21, Seniors Rights Service, p 2; Submission 45, Country Women's Association of NSW, pp 5-6.

<sup>613</sup> Submission 27, Ministerial Advisory Council on Ageing NSW, p 5.



### The impact of natural disasters

- 4.104** Natural disasters were identified by several inquiry participants as a key factor affecting homelessness in regional areas of New South Wales.<sup>614</sup> The committee was told that there needs to be both better support for people already affected by natural disasters, and changes to planning and emergency management systems to minimise the impact of future events on homelessness.
- 4.105** According to Mercy Foundation, the bushfires of summer 2019-20 led to the loss of 2,448 homes in New South Wales, and damage to more than 1,000 more. Flooding in the first half of 2022 caused a further 3,800 homes to be uninhabitable.<sup>615</sup> Indeed, NCOSS commented that following recent flooding in the Northern Rivers area, the region is now home to 30 per cent of the state's rough sleepers.<sup>616</sup>
- 4.106** Some participants contended that further government support was needed to assist people affected by recent natural disasters.<sup>617</sup> For example, the Ministerial Advisory Council on the Ageing NSW argued that people who have become homeless are unlikely to restore their circumstances without significant government assistance:
- Homelessness has resulted from recent weather events in NSW and across Australia. Emergency efforts in responding to floods, bushfires, and torrential rain have been tested to the limit and for many left homeless as a result, their capacity for restoring previous financial, social, housing and health circumstances is unlikely without significant help and support from government.<sup>618</sup>
- 4.107** Submissions identified older people as being particularly affected by natural disasters, with Mercy Foundation commenting:
- Loss of housing due to disaster can have a profound negative impact on older persons, who often have long-term ties to their home and community. Impacts are also greater due to their enhanced vulnerability in the face of homelessness and involuntary relocation.<sup>619</sup>
- 4.108** NCOSS argued that recent bushfires and floods have 'thrown into stark relief the need for more social and affordable housing in regional areas.'<sup>620</sup> It also argued they have also demonstrated the need for 'planning systems need to adapt and change', to ensure that housing adequately addresses the likelihood of extreme weather events.<sup>621</sup>

<sup>614</sup> See for example, Submission 35, Domestic Violence NSW, p 15; Submission 51, NSW Council of Social Service (NCOSS), p 9.

<sup>615</sup> Submission 53, Mercy Foundation, p 15.

<sup>616</sup> Submission 51, NSW Council of Social Service (NCOSS), p 18.

<sup>617</sup> Submission 27, Ministerial Advisory Council on Ageing NSW, pp 2-3; Submission 51, NSW Council of Social Service (NCOSS), pp 5, 19.

<sup>618</sup> Submission 27, Ministerial Advisory Council on Ageing NSW, pp 2-3.

<sup>619</sup> Submission 53, Mercy Foundation, p 15. See also, Submission 27, Ministerial Advisory Council on Ageing NSW, pp 2-3.

<sup>620</sup> Submission 51, NSW Council of Social Service (NCOSS), p 16.

<sup>621</sup> Submission 51, NSW Council of Social Service (NCOSS), p 16.

## Committee comment

- 4.109** It is clear that some groups of older people are disproportionately affected by homelessness and face particular challenges in accessing housing and other support services. These include women, First Nations people, people from culturally and linguistically diverse backgrounds, people with disability and chronic health conditions, carers, LGBTQ+ people, and people in rural, regional and remote areas. The committee acknowledges that these groups are diverse and require specific targeted responses.
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### **Finding 8**

Some groups of older people, in particular women, are disproportionately affected by homelessness and face particular challenges in accessing housing and other support services.

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- 4.110** Indeed, the committee was alarmed by evidence that older women are the fastest growing cohort to experience homelessness in Australia. It is clear that the primary reason for this is the shortfall in social and community housing that is appropriate for older women. Building more housing that is specifically allocated to older women and meets their needs is therefore an urgent priority.
- 4.111** To this end, the committee recommends that the NSW Government consider funding the construction of new social or community housing that is specifically allocated to older women and is appropriate to their health, safety and accessibility needs.
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### **Recommendation 23**

That the NSW Government consider funding the construction of new social or community housing that is specifically allocated to older women and is appropriate to their health, safety and accessibility needs.

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- 4.112** We heard repeatedly throughout the inquiry that domestic and family violence is a key factor contributing to homelessness amongst older women. More needs to be done to address this issue and ensure that women who have experienced violence are provided with safe and secure housing. We note evidence that domestic and family violence perpetrated against older women is not as well understood as that against younger women. We therefore recommend there should be education about domestic and family violence for service providers who work with older women.
- 4.113** In addition, the committee acknowledges that the domestic and family violence sector comprises specialist professionals who are best placed to understand and support the needs of older women who have experienced violence. Baseline funding for this sector should be reviewed to ensure that it can continue to provide vital services for those who require them.
- 4.114** Moreover, the committee remains concerned by the lack of emergency and transitional housing for older women in particular who have experienced domestic and family violence. As supported by stakeholders to the inquiry, to immediately address this need, the NSW Government should consider dedicating one of the already funded Core and Cluster refuges to pilot a crisis accommodation support service for older women who have experienced domestic and family violence.
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**Recommendation 24**

That the NSW Government develop a campaign to educate health professionals, social workers, police, and other relevant service providers about the nature of domestic and family violence as it manifests for older women and their families.

**Recommendation 25**

That the NSW Government review baseline funding for the specialist domestic and family violence sector to support older women at risk of homelessness due to domestic and family violence.

**Recommendation 26**

That the NSW Government consider dedicating one of the already funded Core and Cluster refuges to pilot a crisis accommodation support service for older women who have experienced domestic and family violence.

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- 4.115** The committee was disappointed, but not surprised, to hear that First Nations people in New South Wales are overrepresented amongst those experiencing homelessness. It is clear that this stems from a range of issues, including historical dispossession of these people and communities from their lands. While these are complex issues which cannot be resolved simply or quickly, there are some practical ways to address homelessness amongst First Nations people.
- 4.116** For example, the committee heard that application forms for social housing often require documentation such as birth certifications and other identity documents which First Nations people may not have access to. We recommend that the NSW Government consider introducing waivers for these requirements to ensure they do not pose a barrier to people accessing the housing they require. Such waivers may also assist migrants and people from culturally and linguistically diverse backgrounds.

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**Recommendation 27**

That the NSW Government consider designing protocols to waive documentary evidence requirements in social housing applications for applicants who have a demonstrated difficulty in accessing or providing such documents.

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- 4.117** Older people from culturally and linguistically diverse backgrounds are another vulnerable group that have unique needs in accessing housing and homelessness services. Evidence presented to the committee at a public hearing in Parramatta highlighted the value in providing these people with culturally appropriate services in their own languages. We therefore recommend that the NSW Government consider additional funding to allow these services to expand.

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**Recommendation 28**

That the NSW Government consider additional funding for homelessness and other social services that support culturally and linguistically diverse communities, including funding the employment of bilingual workers.

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- 4.118** Older people with disability have specific requirements in order to meet their housing needs. We are deeply concerned about the severe lack of accessible social and community housing for this cohort in New South Wales. We are particularly troubled by evidence that many older people are being forced to live in aged care or hospital because there is insufficient housing for them. To this end, we have made recommendations in chapter 3 which seek to ensure that all new social housing is fully accessible and addresses the needs of older people with mobility issues or physical disabilities.
- 4.119** People living with HIV are over-represented amongst those experiencing homelessness. Evidence to this committee made it clear how critical it is for these people to have stable and appropriate housing, and the poor health outcomes that can result when this is not available. The committee therefore recommends that the NSW Government work with ACON and the LGBTQ+ community to develop and fund strategies to address higher levels of homelessness amongst LGBTQ+ community members and in particular target people who are living with HIV and Transgender people who are at higher risk of homelessness and face particular challenges accessing housing and other support services.

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**Recommendation 29**

That the NSW Government work with ACON and the LGBTQ+ community to develop and fund strategies to address higher levels of homelessness amongst LGBTQ+ community members and in particular target people who are living with HIV and Transgender people who are at higher risk of homelessness and face particular challenges accessing housing and other support services.

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- 4.120** The evidence available to the committee demonstrated that LGBTQ+ people experience disproportionately high rates of homelessness and other poor housing outcomes. However, we are concerned that there does not appear to be standardised data collection on the sexual orientation and gender identity of people being supported by homelessness services. Collecting sexual orientation and gender data in line with the Australian Bureau of Statistics Standards may assist in providing a more accurate assessment of the nature and rate of homelessness amongst LGBTQ+ people.
- 4.121** We were particularly disappointed to hear evidence that some LGBTQ+ people have experienced discrimination or stigma from homelessness and aged care services. We expect that all services reflect inclusive values and practices to ensure that people feel comfortable and supported in seeking assistance.
- 4.122** The considerable increase in property prices and rental costs in regional New South Wales is making it particularly difficult for many older people in those communities to find suitable and affordable housing in the villages and towns they have called home for many years. This has been compounded by the impact of the short-term letting market, particularly in coastal areas, and devastating natural disasters such as the Black Summer bushfires and flooding in Northern New South Wales. That the NSW Government dedicate specific resources to ensuring older people in regional New South Wales have access to social and affordable housing, and that this be focussed on communities devastated by natural disasters as a priority area of focus.

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**Recommendation 30**

That the NSW Government dedicate specific resources to ensuring older people in regional New South Wales have access to social and affordable housing, and that this be focussed on communities devastated by natural disasters as a priority area of focus.

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## Chapter 5 Homelessness services

The homelessness service system is vast and comprises a range of services including government services, Specialist Homelessness Services, place-based services, and prevention and early intervention services. This chapter considers these services, from the NSW Government service Link2Home to Specialist Homelessness Services, which include the provision of temporary accommodation and transitional housing. It also discusses the work of place-based services and discusses opportunities for prevention and early intervention. The chapter concludes with consideration of a multifaceted approach to service delivery in recognition of the many and varied concerns raised within this chapter and throughout the report.

### Introduction

5.1 As discussed throughout the report, inquiry participants emphasised the unique needs of older people experiencing housing crisis and homelessness, and the need to provide long-term housing solutions and wraparound supports. However, as outlined in chapter 1, stakeholders argued that navigating the homelessness services system is complicated for older people. The following sections discuss some of the services provided within the system and considers opportunities to improve service delivery.

### Government services

5.2 Among the government services discussed during the inquiry, Link2Home was identified as the key dedicated homelessness service for information, assessment or referral to homelessness services and support in New South Wales.

#### *Link2Home*

5.3 Link2Home is the NSW Government's state-wide 24/7 homelessness information and referral telephone service. It is the key point for information, assessment and referral for people, including older people, experiencing, or at risk of homelessness, to access accommodation and support.<sup>622</sup> The NSW Government advised of the how the service operates:

Link2Home provides access to early intervention services, assessment and referral to SHS [specialist homelessness services] crisis support and accommodation, as well as providing Temporary Accommodation. Callers to Link2home will receive one or more of the following:

- information about local services
- an assessment to determine what kind of help is needed
- referral to appropriate SHS, support services, temporary accommodation and/or other services.<sup>623</sup>

<sup>622</sup> Submission 87, NSW Government, p 15. See also, Evidence, Ms Nefley Hetherington, Acting Director, Strategy and Design, Housing, Homelessness and Disability, NSW Department of Communities and Justice, 18 July 2022, p 53; Evidence, Ms Trina Jones, Chief Executive Officer, Homelessness NSW, 18 July 2022, p 13.

<sup>623</sup> Submission 87, NSW Government, p 15.

- 5.4 Table 1 outlines the age and gender breakdown of Link2Home calls for the 2021 calendar year, as provided by the NSW Government.

**Table 1 Age and gender breakdown of Link2Home calls for 2021 calendar year**

Age	Male	Female	Total
Under 12	10	5	15
12 to 18	1,496	2,337	3,833
19 to 24	5,326	6,482	11,808
25 to 34	11,811	11,650	23,461
35 to 44	13,368	10,196	23,564
45 to 54	8,432	5,581	14,013
55 to 64	3,004	1,613	4,617
65 to 74	737	564	1,301
75 & over	173	106	279

- 5.5 During the inquiry, stakeholders told the committee that there are some concerns with Link2Home, including:

- it does not specifically target older people<sup>624</sup>
- it does not adopt an early intervention/preventative approach to homelessness<sup>625</sup>
- it does not connect people directly to housing providers or offer general information on housing options<sup>626</sup>
- it is not a physical service where people can go directly and speak to someone in person<sup>627</sup>
- from 10 pm onwards referral to accommodation and support services is not possible<sup>628</sup>
- older people make up a small proportion of the number of calls and older women make considerably less calls than men<sup>629</sup>
- individuals who contact the service are likely to be in crisis and often need coaching on the type of information to provide to receive the appropriate service which can be re-traumatising<sup>630</sup>
- referring people into accommodation can be isolating, particularly when they are not provided any wraparound services<sup>631</sup>

<sup>624</sup> Evidence, Mrs Marie Sillars, 19 July 2022, p 26. See also, Evidence, Ms Deb Tipper, Convenor, Action on Housing Older Women, 21 July 2022, p 18.

<sup>625</sup> Submission 28, NSW Ageing on the Edge Coalition, p 34. See also, Evidence, Ms Fiona York, Executive Officer, Housing for the Aged Action Group, 18 July 2022, p 10.

<sup>626</sup> Submission 28, NSW Ageing on the Edge Coalition, p 34.

<sup>627</sup> Submission 28, NSW Ageing on the Edge Coalition, p 34.

<sup>628</sup> Submission 28, NSW Ageing on the Edge Coalition, p 34.

<sup>629</sup> See for example, Submission 44, Council on the Ageing (COTA) NSW, p 13; Submission 28, NSW Ageing on the Edge Coalition, p 16.

<sup>630</sup> Evidence, Ms Trina Jones, Chief Executive Officer, Homelessness NSW, 18 July 2022, p 13.

<sup>631</sup> Evidence, Ms Trina Jones, Chief Executive Officer, Homelessness NSW, 18 July 2022, p 13.



- the service does not adequately meet the needs of older people, particularly older women.<sup>632</sup>

- 5.6** When questioned about whether the NSW Government can effectively identify and meet the needs of older people if they do not access services such as Link2Home, Ms Nefley Hetherington, Acting Director, Strategy and Design, Housing, Homelessness and Disability, NSW Department of Communities and Justice, advised: "The model is that we are funded to respond to those people who come forward."<sup>633</sup> Moreover, Ms Hetherington added: "I think that's a fairly standard approach to government service provision. There are not many areas of policy where government is funded to go and look for people."<sup>634</sup>
- 5.7** The NSW Ageing on the Edge Coalition also noted that older people experiencing homelessness can contact the federally funded AskIzzy website and phone app for information on how to find housing, meals, healthcare, counselling, legal advice and addiction treatment. However, the group noted the service provides an overwhelming number of unsuitable responses to enquiries.<sup>635</sup>

## Specialist Homelessness Services

- 5.8** Specialist Homelessness Services (SHS) are organisations that receive government funding to deliver services to people who are experiencing homelessness or are at risk of homelessness. These services can be directed at prevention and early intervention or at crisis and post-crisis support.<sup>636</sup>
- 5.9** As noted in chapter 1, the Australian Institute of Health and Welfare (AIHW) collates and publishes SHS data. The 2020-21 AIHW data for SHS in New South Wales found:
- SHS assisted 70,600 clients: of these, 31 per cent were Aboriginal or Torres Strait Islander, 41 per cent were male and, 59 per cent were female
  - 5,216 SHS clients were aged 55 or over
  - the rate of older people accessing SHS increased by an annual average of 6.9 per cent over the period 2011-12 to 2020-21
  - the top three reasons for clients seeking assistance were housing crisis (37 per cent), financial difficulties (37 per cent) and domestic and family violence (36 per cent).<sup>637</sup>

<sup>632</sup> Evidence, Ms Yumi Lee, Chief Executive Officer, Older Women's Network NSW, 18 July 2022, p 31.

<sup>633</sup> Evidence, Ms Nefley Hetherington, Acting Director, Strategy and Design, Housing, Homelessness and Disability, NSW Department of Communities and Justice, 18 July 2022, p 54.

<sup>634</sup> Evidence, Ms Nefley Hetherington, Acting Director, Strategy and Design, Housing, Homelessness and Disability, NSW Department of Communities and Justice, 18 July 2022, p 54.

<sup>635</sup> Submission 28, NSW Ageing on the Edge Coalition, p 34. See also, Submission 77, Name suppressed, pp 2-5.

<sup>636</sup> Submission 25, Community Housing Industry Association NSW, p 9.

<sup>637</sup> Submission 87, NSW Government, pp 6-7.

**5.10** The NSW Department of Communities and Justice advised that SHS target various vulnerable groups:

Specialist homelessness services can help women, men, young people, families, Aboriginal people and people from culturally and linguistically diverse backgrounds. They help women experiencing domestic and family violence, people who are sleeping rough, young people leaving care, people with mental health issues, people living in unsafe conditions, older people, and people who identify as Lesbian, Gay, Bisexual, Transgender, Intersex or Queer (LGBTIQ).<sup>638</sup>

**5.11** However, SHS also operate a 'no wrong door' policy which seeks to ensure that whichever service provider a person approaches, that provider will either assist them or refer them to the appropriate organisation.<sup>639</sup>

**5.12** Inquiry participants emphasised the vital role SHS play in addressing homelessness amongst older people. Indeed, stakeholders with lived experience of homelessness expressed gratitude to the accommodation and support services that have assisted them in their journey to permanent housing.<sup>640</sup> The case studies below discuss the work of some of the SHS that appeared before the committee.

**Case study - Women's Housing Company<sup>641</sup>**

Women's Housing Company is an SHS and Community Housing Provider. Its SHS operates in south-western Sydney and provides intervention and support, advocacy, case management, rapid rehousing, transitional housing and short-term accommodation to single women who are at risk of, or are, experiencing violence.

During the inquiry, women with lived experience of homelessness said that Women's Housing Company had helped them find accommodation and housing which has provided a safe and secure base from which they can continue their lives. For example, Ms Connie Herrera discussed how safe she felt at her Women's Housing Company-managed property: 'I'm happy that I am in that place and that I feel safe so I can go home even late at night because it's only a compound for women'.<sup>642</sup>

**Case study - Coast Shelter<sup>643</sup>**

Coast Shelter is an SHS and Community Housing Provider on the Central Coast of New South Wales. The organisation offers crisis accommodation, transitional housing, and support services for men, women and youth across the region. Mr Adam Brown told the committee of his gratitude at receiving

<sup>638</sup> NSW Department of Communities and Justice, *Find a specialist homelessness service* (October 2021), <https://www.facs.nsw.gov.au/housing/help/ways/services>.

<sup>639</sup> Submission 87, NSW Government, p 15.

<sup>640</sup> See for example, Evidence, Mrs Marie Sillars, 19 July 2022, p 22; Evidence, Ms Connie Herrera, 19 July 2022, p 23; Evidence, Mr James Brown, 21 July 2022, p 28 and p 29.

<sup>641</sup> Women's Housing Company, *Homelessness Services*, [https://www.womenshousingcompany.org.au/homeless\\_people](https://www.womenshousingcompany.org.au/homeless_people). See for example, Evidence, Ms Glen-Marie Frost, 18 July 2022, p 2; Evidence, Ms Bee Teh, 18 July 2022, p 2.

<sup>642</sup> Evidence, Ms Connie Herrera, 19 July 2022, p 24.

<sup>643</sup> Submission 41, Coast Shelter, p 2.

support from Coast Shelter: '[t]he help I got from Coast Shelter basically when I landed in Gosford in me car was just unbelievable.'<sup>644</sup>

In addition to accommodation services, Coast Shelter delivers two social enterprises (a coffee cart and a furniture removal business) and Love Bites, an early intervention program delivered in local schools. It also has a team of qualified caseworkers and social workers who specialise in helping people to achieve safe and affordable housing.

#### **Case study - SydWest Multicultural Services<sup>645</sup>**

SydWest Multicultural Services has a homelessness project that targets people from non-English speaking backgrounds who are experiencing difficulties accessing and sustaining private, government or community housing in the Blacktown Local Government Area. The organisation provides culturally responsive information about its services, including in-person bilingual staff. Ms Elfa Moraitakis, Chief Executive Officer of SydWest Multicultural Services, told the committee of the organisation's long history of supporting migrants: '[f]or the past 37 years we have been assisting and empowering thousands of newly arrived refugees and people from non-English speaking backgrounds to become valued members of a cohesive society through our diverse programs'.<sup>646</sup>

SydWest Multicultural Services' housing project receives funding from the NSW Department of Communities and Justice and delivered in partnership with Mission Australia.

#### **Case study - St Vincent de Paul Society<sup>647</sup>**

The St Vincent de Paul Society has a range of housing and homelessness services across New South Wales. Mr Brett Macklin, Director of Homelessness and Housing, told the committee of the high number of older clients they support: '[i]n 2021, our housing and homeless services supported over 1,000 people experiencing homelessness who were over the age of 55, most of whom presented as single. Our members and volunteers also provide immediate care and assistance to people in their communities'.<sup>648</sup>

One service is Our Lady of the Way, a supported crisis accommodation service for single women aged over 50 years who are escaping family and domestic violence in Western Sydney. Our Lady of the Way service provides temporary crisis accommodation and mid-term refuge. It also supports women to find permanent accommodation and provides help with living skills, financial management, advocacy, legal rights, court support, welfare, community networks and referrals to community and government agencies on a case-by-case basis.

<sup>644</sup> Evidence, Mr Adam Jackson, 21 July 2022, p 28.

<sup>645</sup> SydWest Multicultural Services, *Homelessness Project*, <https://www.sydwestms.org.au/services/housing-services>; Evidence, Ms Elfa Moraitakis, Chief Executive Officer, SydWest Multicultural Services, 19 July 2022, p 4 and p 6.

<sup>646</sup> Evidence, Ms Elfa Moraitakis, Chief Executive Officer, SydWest Multicultural Services, 19 July 2022, p 3.

<sup>647</sup> St Vincent de Paul Society, *Our Lady of the Way* (2022), [https://www.vinnies.org.au/page/Find\\_Help/NSW/Housing/Our\\_Lady\\_of\\_the\\_Way/](https://www.vinnies.org.au/page/Find_Help/NSW/Housing/Our_Lady_of_the_Way/).

<sup>648</sup> Evidence, Mr Brett Macklin, Director of Homelessness and Housing, St Vincent de Paul Society NSW, 18 July 2022, p 19.

**Case study – Bungree Aboriginal Association<sup>649</sup>**

Bungree Aboriginal Association operates a number of services, including an SHS which provides support to Aboriginal people with high and complex needs who are homeless or at risk of homelessness on the Central Coast.

Bungree SHS provides case management, advocacy, supported accommodation, and assisted referrals to other specialist support services to help Aboriginal people access and sustain stable housing to eligible clients. Ms Suzanne Naden, Chief Executive Officer, reported that Bungree is the only single-funded entity Aboriginal service provider in New South Wales.<sup>650</sup>

**5.13** Despite the central role SHS play in delivering services to people experiencing housing crisis and homelessness, the committee heard that these organisations are not appropriately funded and resourced. Comments made by inquiry participants included:

- 'These services are crisis-oriented, over-stretched and under-resourced'<sup>651</sup>
- 'SHS services are stretched beyond capacity...'<sup>652</sup>
- SHS are 'critically under-resourced'<sup>653</sup>
- 'SHS services are at capacity'<sup>654</sup>
- '... demand for these services [SHS] is only increasing and continues to outpace service capacity'<sup>655</sup>
- 'The services are so busy, no one has the actual time to just give you a call and see if everything's okay. They're swamped trying to help people'<sup>656</sup>
- 'The Specialist Homelessness Services (SHS) sector is grossly over-worked ...'<sup>657</sup>

**5.14** Inquiry participants explained that the primary consequence of this underfunding and under resourcing is that people are simply not receiving services. For example, Ms Megan Davidson, NSW State Manager, Community Housing Limited, advised that in 2020-21, 48 per cent of people who reached out to SHS for accommodation assistance did not receive it:

The Productivity Commission's annual report in 2020-21 identified that 48 per cent of people in New South Wales who ask for accommodation assistance from specialist

<sup>649</sup> Bungree Housing Services, Housing & Homelessness Services, accessed 12 September 2022, <https://bungree.org.au/housing-services>.

<sup>650</sup> Evidence, Ms Suzanne Naden, Chief Executive Officer, Bungree Aboriginal Association, 21 July 2022, p 14.

<sup>651</sup> Submission 28, NSW Ageing on the Edge Coalition, p 15.

<sup>652</sup> Evidence, Ms Francesca Cathie, Policy Lead, NSW Council of Social Service, 18 July 2022, p 9.

<sup>653</sup> Evidence, Ms Livia Stanton, Policy and Advocacy Officer, Domestic Violence NSW, 18 July 2022, p 29.

<sup>654</sup> Evidence, Ms Jade Brown, Acting Lead, Youth and Homelessness, Uniting Doorways Program, 21 July 2022, p 13.

<sup>655</sup> Submission 43, The Salvation Army, p 22.

<sup>656</sup> Submission 90, Name suppressed, p 2.

<sup>657</sup> Submission 11, Name suppressed, p 2.

homelessness services went without. So if there's nowhere to refer people on, they are coming back to the services. That in itself is a costly approach.<sup>658</sup>

- 5.15** Moreover, the committee received evidence of some SHS clients being left without long-term housing because of the lack of social housing stock, as discussed in chapter 3. Ms Francesca Cathie, Policy Lead, NSW Council of Social Service, said: 'Currently less than 7 per cent of older specialist homelessness service clients seeking long-term accommodation are provided with it.'<sup>659</sup>
- 5.16** Ms Elise Phillips, Interim Chief Executive Officer, Domestic Violence NSW, similarly explained: '... [T]he sector is really struggling to meet the demand at the moment for the services. That means that people who are in need are being turned away and then returning to abusive relationships and then potentially ending up as a statistic on the news.'<sup>660</sup> Ms Livia Stanton, Policy and Advocacy Officer, Domestic Violence NSW, noted that the lack of funding also means that these services cannot invest in early intervention and prevention.<sup>661</sup>
- 5.17** The NSW Ageing on the Edge raised numerous other concerns about SHS in New South Wales, including:
- there is no specialised service for older people at risk of or experiencing homelessness
  - SHS services targeted at young people, people sleeping rough and women escaping domestic and family violence are inappropriate for, and exclude most, older single women in need of housing support
  - emergency supports, including rental subsidies and, meanwhile housing (discussed in the following section), do not address the insecurity of the private rental market
  - SHS are not resourced to assist with 'complicated' social housing applications and involve the compilation of extensive documentation which can cause older people to be caught out by documentation gaps or languish on social housing waiting lists.<sup>662</sup>
- 5.18** The most often cited solution to these concerns was the development of an SHS that specifically targets older people experiencing housing crisis or homelessness. The committee examined this suggestion of a 'one stop shop' for older people in chapter 1.

<sup>658</sup> Evidence, Ms Megan Davidson, NSW State Manager, Community Housing Limited, 18 July 2022, p 25.

<sup>659</sup> Evidence, Ms Francesca Cathie, Policy Lead, NSW Council of Social Service, 18 July 2022, p 9.

<sup>660</sup> Evidence, Ms Elise Phillips, Interim Chief Executive Officer, Domestic Violence NSW, 18 July 2022, p 37. See also, Evidence, Acting Lead, Youth and Homelessness, Uniting Doorways Program, 21 July 2022, p 13.

<sup>661</sup> Evidence, Ms Livia Stanton, Policy and Advocacy Officer, Domestic Violence NSW, 18 July 2022, p 29.

<sup>662</sup> Submission 28, NSW Ageing on the Edge Coalition, p 12. See for example, Submission 83, Name suppressed, pp 1-2; Submission 80, Name suppressed, p 1.

- 5.19** Inquiry participants also supported providing increased funding to current SHS,<sup>663</sup> and recommended that the NSW Government review allocation and brokerage policies under funding arrangements with SHS to help prevent homelessness.<sup>664</sup>
- 5.20** Amongst the services provided by SHS, the provision of temporary accommodation and transitional housing was highlighted in particular during the inquiry. The following sections consider these pathways to emergency or crisis housing in turn.

### **Temporary accommodation**

- 5.21** Temporary accommodation is immediate short-term accommodation in low-cost facilities, such as motels, caravan parks, hotels, refuges, hostels, or backpacker lodges, which is available for people seeking emergency housing.<sup>665</sup>
- 5.22** The NSW Government reported that, as at 31 March 2022, there were 22,727 households assisted with temporary accommodation across New South Wales in the year to date (1 July 2021 – 31 March 2022). In 9.4 per cent (2,136 households) of these, the main person requesting a service was aged 55 and over.<sup>666</sup>
- 5.23** In the 2021-22 Budget, the NSW Government allocated a total of \$50.5 million to temporary accommodation.<sup>667</sup>

### ***Accessing temporary accommodation***

- 5.24** The NSW Government advised that a person can access temporary accommodation either by directly contacting an SHS for support or via Link2Home, the 24/7 state-wide homelessness information and referral telephone service discussed earlier in the chapter.<sup>668</sup>
- 5.25** The NSW Department of Communities and Justice (DCJ) sets out the conditions for accessing temporary accommodation, including eligibility criteria and supporting documentation requirements.<sup>669</sup>

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<sup>663</sup> See for example, Evidence, Ms Francesca Cathie, Policy Lead, NSW Council of Social Service, 18 July 2022, pp 9-10; Ms Petra Jenkins, State Manager Family Violence NSW/ACT, The Salvation Army, 18 July 2022, p 19; Evidence, Ms Elise Phillips, Interim Chief Executive Officer, Domestic Violence NSW, 18 July 2022, p 37.

<sup>664</sup> Submission 43, The Salvation Army, p 23.

<sup>665</sup> See, Submission 87, NSW Government, p 7 and Homelessness NSW, *Temporary Accommodation Program – A Review* (April 2021), <https://homelessnessnsw.org.au/wp-content/uploads/2021/03/April-2016-Review-of-the-NSW-Temporary-Accommodation-Program.pdf>, p 1

<sup>666</sup> Submission 87, NSW Government, p 7.

<sup>667</sup> Submission 87, NSW Government, p 3.

<sup>668</sup> Submission 87, NSW Government, p 7.

<sup>669</sup> NSW Department of Communities and Justice, *Social Housing Eligibility and Allocations Policy Supplement*, <https://www.facs.nsw.gov.au/housing/policies/social-housing-eligibility-allocations-policy-supplement/chapters/emergency-temporary-accommodation> ; NSW Department of Communities and Justice, Housing Pathways, *Evidence Requirements Information Sheet*, p 10.

- 5.26** For example, after securing temporary accommodation, an individual must commence their search for permanent housing in the private property market, for which DCJ requires individuals to maintain a 'seeker diary' to demonstrate their efforts.<sup>670</sup> The NSW Government explained that the 'seeker diary' helps assess whether there is a need to access priority housing.<sup>671</sup>
- 5.27** Further conditions for temporary accommodation include the limit that an individual's stay in temporary accommodation cannot exceed 28 days in a 12-month period other than in exceptional circumstances and, in this instance, a maximum of 14 days may be approved at any one time.<sup>672</sup>
- 5.28** The most frequently raised concern about temporary accommodation is the requirement for a seeker diary.<sup>673</sup> For instance, Ms Christina Hough, Head, Community Housing Operations, Women's Housing Company, referred to the seeker diary as '... [an] onerous process where you have to jump through hoops.'<sup>674</sup> Mr Thomas Chailloux, Policy Officer, Homeless Person's Legal Service, Public Interest Advocacy Centre, said clients find the seeker diary process 'humiliating', often leading to disengagement with housing services:
- What they [clients with lived experience] have told us is that it's really distressing and humiliating to have to go through that process when you keep being rejected, just to get another two or three days of temporary accommodation. We have written to the department about this and they told us, "Oh, we need this so people engage with us and they engage with services." But what we find is the opposite. People disengage because it is really disheartening to keep trying and never really getting anywhere.<sup>675</sup>
- 5.29** Mr Chailloux added that it would be more useful if the time spent filling out the diary could be used to address other issues, such as drug and alcohol counselling.<sup>676</sup>
- 5.30** The NSW Ageing on the Edge Coalition asserted that the seeker diary process was especially complex for older people due to the reliance on digital means for accessing and applying for accommodation in the rental market.<sup>677</sup>

<sup>670</sup> Evidence, Ms Dini Liyanarachchi, Advocacy Lead, Housing for the Aged Action Group, 18 July 2022, p 13.

<sup>671</sup> Evidence, Ms Nefley Hetherington, Acting Director, Strategy and Design, Housing, Homelessness and Disability, NSW Department of Communities and Justice, NSW Department of Communities and Justice, 18 July 2022, p 53.

<sup>672</sup> NSW Department of Communities and Justice, RentStart Assistance Policy, 4 November 2022, <https://www.facs.nsw.gov.au/housing/policies/rentstart-assistance-policy#tenancyassist>, accessed 18 August 2022.

<sup>673</sup> Submission 28, NSW Ageing on the Edge Coalition, p 16.

<sup>674</sup> Evidence, Ms Christina Hough, Head, Community Housing Operations, Women's Housing Company 19 July 2022, p 7.

<sup>675</sup> Evidence, Mr Thomas Chailloux, Policy Officer, Homeless Person's Legal Service, Public Interest Advocacy Centre, 18 July 2022, p 42.

<sup>676</sup> Evidence, Mr Thomas Chailloux, Policy Officer, Homeless Person's Legal Service, Public Interest Advocacy Centre, 18 July 2022, p 42. See also, Evidence, Ms Dini Liyanarachchi, Advocacy Lead, Housing for the Aged Action Group, 18 July 2022, p 13; Evidence, Mr Paul Moussa, Meals Plus Manager, Parramatta Mission, 19 July 2022, p 9.

<sup>677</sup> Submission 28, NSW Ageing on the Edge Coalition, p 16.

**5.31** Stakeholders identified other concerns specific to the temporary accommodation provided to older people experiencing homelessness, including:

- finding suitable stock<sup>678</sup>
- certain accommodation is unhygienic<sup>679</sup>
- certain dwellings are in unsafe environments,<sup>680</sup> particularly for older women<sup>681</sup>
- many temporary emergency and crisis accommodation options are not accessible<sup>682</sup>
- the lack of stock means that sometimes people have to move away from established community ties<sup>683</sup>
- the maximum stay of 28 days is unduly rigid, especially for older CALD adults,<sup>684</sup> and can see people evicted before they have found long-term housing.<sup>685</sup>

**5.32** To address these concerns, inquiry participants made a range of recommendations to improve access to temporary accommodation, including:

- more funding for target temporary accommodation and crisis accommodation<sup>686</sup>
- removing the requirement for the seeker diary<sup>687</sup>
- encouraging the adoption of the new mandatory minimum accessibility standards in the updated National Construction Code to help ensure dwellings are accessible<sup>688</sup>
- extending the entitlement for temporary accommodation to 45 days.<sup>689</sup>

<sup>678</sup> See for example, Submission 29, Combined Pensioners & Superannuants Association of NSW Inc, p 13; Evidence, Ms Indri Windyasari, Service Manager, Uniting Men2Home, 19 July 2022, p 2.

<sup>679</sup> See for example, Evidence, Ms Bee Teh, 18 July 2022, p 3; Submission 81, Name suppressed, p 2.

<sup>680</sup> See for example, Ms Jade Brown, Acting Lead, Youth and Homelessness, Uniting Doorways Program, 21 July 2022, p 9.

<sup>681</sup> See for example, Evidence, Ms Bee Teh, 18 July 2022, p 3.

<sup>682</sup> Submission 28, NSW Ageing on the Edge Coalition, pp 30-31. See also, Answers to questions on notice, Mr Robert Fitzgerald AM, NSW Ageing and Disability Commissioner, NSW Ageing and Disability Commission, received 16 August 2022, p 1.

<sup>683</sup> Evidence, Ms Jade Brown, Acting Lead, Youth and Homelessness, Uniting Doorways Program, 21 July 2022, p 13.

<sup>684</sup> Evidence, Ms Elfa Moraitakis, Chief Executive Officer, SydWest Multicultural Services, 19 July 2022, p 3.

<sup>685</sup> Evidence, Ms Elfa Moraitakis, Chief Executive Officer, SydWest Multicultural Services, 19 July 2022, p 9. See also, Evidence, Mr Paul Moussa, Meals Plus Manager, Parramatta Mission, 19 July 2022, p 9.

<sup>686</sup> See for example, Submission 75, Age Matters, p 10; Submission 45, Country Women's Association of NSW, p 1.

<sup>687</sup> See for example, Evidence, Ms Dini Liyanarachchi, Advocacy Lead, Housing for the Aged Action Group, 18 July 2022, p 13.

<sup>688</sup> Answers to questions on notice, Mr Robert Fitzgerald AM, NSW Ageing and Disability Commissioner, NSW Ageing and Disability Commission, received 16 August 2022, p 1.

<sup>689</sup> Evidence, Ms Elfa Moraitakis, Chief Executive Officer, SydWest Multicultural Services, 19 July 2022, p 3.



### **Transitional housing**

**5.33** Separate to temporary accommodation, transitional housing is short to medium term subsidised rental housing for individuals experiencing housing crisis or homelessness. Transitional housing can only be accessed through a nomination made by an SHS.<sup>690</sup>

**5.34** The NSW Government funds transitional housing through programs such as Next STEP, an early intervention and prevention program.<sup>691</sup>

**5.35** Ms Annabelle Daniel, Chief Executive Officer, Women's Community Shelters, and Chair of Domestic Violence NSW, explained the advantages of transitional housing for older women:

Our experience in working with older women experiencing homelessness tells us that our approach in providing transitional housing assists them to be better able to make ends meet, to have an improved sense of safety, improved health and better self-efficacy and self-esteem. Safe housing casework coordination and support, if needed, and social inclusion with a community, are critical.<sup>692</sup>

**5.36** Indeed, the committee heard of the success of the NSW Government's Together Home program in using transitional housing as a pathway to long term accommodation and all the benefits secure and stable housing brings. The following section discusses this program in greater detail.

### ***Together Home program***

**5.37** Together Home is a \$122.1 million NSW Government program that aims to transition people experiencing homelessness into long-term stable housing and improve their overall wellbeing.<sup>693</sup> The program is underpinned by the Housing First principle: a best-practice approach to addressing homelessness that ensures people have immediate access to a home and wraparound support services.<sup>694</sup>

**5.38** Since launching in 2020, Together Home has housed 1,300 people in social housing and 630 individuals into private accommodation.<sup>695</sup>

**5.39** The operating model for Together Home sees the NSW Government for up to two years:

- fund Community Housing Providers to secure and manage private rentals or community housing through private leaseholds for program participants
- fund other non-government organisations to provide wraparound services to help people maintain their housing.<sup>696</sup>

<sup>690</sup> Women's Housing Company, Housing Types (2017), <https://www.womenshousingcompany.org.au/applicants>.

<sup>691</sup> Submission 87, NSW Government, p 17.

<sup>692</sup> Evidence, Ms Annabelle Daniel, Chief Executive Officer, Women's Community Shelters, Chair of Domestic Violence NSW, 18 July 2022, p 18

<sup>693</sup> Submission 87, NSW Government, p 16.

<sup>694</sup> Evidence Ms Trina Jones, Chief Executive Officer, Homelessness NSW, 18 July 2022, p 11.

<sup>695</sup> Submission 87, NSW Government, p 16.

<sup>696</sup> Submission 87, NSW Government, p 16.

- 5.40** A key component of each person's support plan involves identifying a long-term, sustainable housing pathway once they have exited the program.<sup>697</sup> To this end, the 2021-22 NSW Budget includes funding for 100 new social housing properties to house Together Home participants once the program ends.<sup>698</sup> Additionally, the NSW Department of Communities and Justice has partnered with the local community on the Central Coast to design an Aboriginal-led Together Home program.<sup>699</sup>
- 5.41** Stakeholders, including Together Home participants, were overwhelmingly positive about the program. Inquiry participants commented that the program:
- is 'successful' and 'good example' of a Housing First approach to addressing homelessness<sup>700</sup>
  - is supporting increased tenancy sustainment rates of about 80 to 90 per cent in community housing which is attributed to the longer-term support provided<sup>701</sup>
  - shows homelessness can be 'fixed'<sup>702</sup>
  - is a 'big help' to people who have experienced homelessness.<sup>703</sup>
- 5.42** In particular, Mr Ian Lynch, Chief Executive Officer, Pacific Link Housing, told the committee that, on the Central Coast, 25 of the 46 Together Home properties were filled with people aged over 55 who were able to access a home, as well as aged care supports and the NDIS.<sup>704</sup>
- 5.43** Following the success of Home Together, inquiry participants urged the NSW Government to support a Housing First approach to addressing homelessness<sup>705</sup> and to fund the program on a long-term or permanent basis.<sup>706</sup> Inquiry participants also provided other feedback regarding Together Home, including:
- the program only targets street sleepers, most of whom are men, who account for approximately 7 per cent of people experiencing homelessness in New South Wales<sup>707</sup>

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<sup>697</sup> Submission 25, Community Housing Industry Association NSW, p 16.

<sup>698</sup> Submission 25, Community Housing Industry Association NSW, p 16.

<sup>699</sup> Submission 87, NSW Government, p 16.

<sup>700</sup> Evidence, Ms Trina Jones, Chief Executive Officer, Homelessness NSW, 18 July 2022, p 11.

<sup>701</sup> Evidence, Ms Caitlin McDowell, Head of Policy, Community Housing Industry Association NSW, 18 July 2022, p 22.

<sup>702</sup> Evidence, Mr Ian Lynch, Chief Executive Officer, Pacific Link Housing, 21 July 2022, p 3.

<sup>703</sup> Evidence, Mr James Brown, 21 July 2022, p 31. See also, Evidence, Mr Adam Jackson, 21 July 2022, p 30.

<sup>704</sup> Evidence, Mr Ian Lynch, Chief Executive Officer, Pacific Link Housing, 21 July 2022, p 3.

<sup>705</sup> See for example, Evidence, Mr Thomas Chailloux, Policy Officer, Homeless Persons' Legal Service, 18 July 2022, p 39.

<sup>706</sup> See for example, Submission 25, Community Housing Industry Association NSW, p 17; Evidence, Ms Christina Hough, Head, Community Housing Operations, Women's Housing Company, 19 July 2022, p 3; Evidence, Ms Daphne Wayland, Executive Manager, Governance and Compliance, Pacific Link Housing, 21 July 2022, p 7.

<sup>707</sup> Evidence, Ms Trina Jones, Chief Executive Officer, Homelessness NSW, 18 July 2022, p 11.

- moving forward, the gender imbalance could be rectified by opening more referral pathways into the program<sup>708</sup>
- most participants, particularly those aged over 55, will need to transition into social housing at the end of the program<sup>709</sup>
- there is concern that not all program participants will find permanent and affordable housing solutions<sup>710</sup>
- the NSW Government should build an additional 200 social housing properties over two years for participants exiting from the Together Home program.<sup>711</sup>

**5.44** As discussed in chapter 2, the Audit Office of New South Wales considered the Together Home program as part of its review into the effectiveness of the *NSW Homelessness Strategy 2018-2023*. The report concluded that despite being an effective targeted measure, Together Home is not anticipated to meet demand as a standalone response.<sup>712</sup>

**5.45** Notwithstanding the success of the Together Home program, inquiry participants maintained concerns that transitional housing, while often being available for between 18 months to two years, have often been used for longer periods of time due to the extensive waitlist for social housing, as discussed in chapter 3.<sup>713</sup> Ms Windyasari explained that this can cause clients distress as transitional housing is often small and not intended to be a permanent housing solution:

Most of the time it [transitional accommodation] is quite small. It is just a studio apartment or a studio bedsit. The ladies that are moving there, they know in the back of their head they can't stay there any longer than 18 months. That is something that they always worry about.<sup>714</sup>

**5.46** This issue is further compounded by reports from The Salvation Army that there is a 'significant lack of transitional accommodation for single women across all age groups.'<sup>715</sup>

**5.47** To address this concern, stakeholders spoke of meanwhile use properties as a transitional housing solution, as discussed in the following section.

### ***Meanwhile use properties***

**5.48** Beyond calling for more transitional housing,<sup>716</sup> inquiry participants urged the NSW Government to consider pursuing 'meanwhile use' properties as transitional housing to

<sup>708</sup> Evidence, Mr Brett Macklin, Director of Homelessness and Housing, St Vincent de Paul Society NSW, 18 July 2022, p 23.

<sup>709</sup> Submission 25, Community Housing Industry Association, p 16.

<sup>710</sup> Evidence, Ms Caitlin McDowell, Head of Policy, Community Housing Industry Association NSW, 18 July 2022, p 22.

<sup>711</sup> Submission 25, Community Housing Industry Association NSW, p 16.

<sup>712</sup> Audit Office of New South Wales, *Responses to Homelessness* (2021), p 6.

<sup>713</sup> Evidence, Ms Indri Windyasari, Service Manager, Uniting Men2Home, 19 July 2022, p 5.

<sup>714</sup> Evidence, Ms Indri Windyasari, Service Manager, Uniting Men2Home, 19 July 2022, p 5.

<sup>715</sup> Submission 43, The Salvation Army, p 14.

<sup>716</sup> Evidence, Mrs Jane Bowtell, President, Woy Woy Branch, Country Women's Association of NSW, 21 July 2022, p 17.

accommodate people experiencing housing crisis or homelessness.<sup>717</sup> Meanwhile use enables properties that are lying dormant, or awaiting redevelopment, to be used temporarily as workspaces, shops or housing.<sup>718</sup> Meanwhile use properties are already used in certain circumstances to house people experiencing housing crisis or homelessness in New South Wales. For example, the case study below describes the meanwhile use projects spearheaded by Women's Community Shelters.

#### Case study - Women's Community Shelters<sup>719</sup>

Women's Community Shelters works with local communities to establish new crisis accommodation shelters and transitional housing for women who are homeless or leaving domestic and family violence. Since 2013, the service has established nine shelters across New South Wales and collaborated on 25 additional transitional housing properties.

Since 2019, Women's Community Shelters has spearheaded three meanwhile use projects to provide transitional housing to women over 55: Beecroft House which provides housing for 20 women; Mosman House, which supports 18 women; and Allawah House at Gosford, which supports 14 women. As of July 2022, these projects have given homes to 62 women over 50 and provided 18,130 additional safe bed nights that did not exist before.

In addition to providing housing, Women's Community Shelters provide ongoing support to women in their facilities to help identify permanent housing solutions.<sup>720</sup>

**5.49** Stakeholders made various suggestions to facilitate the development of additional meanwhile use projects, including:

- the NSW Government conduct an audit of potential meanwhile buildings and look at how planning controls can better facilitate meanwhile use<sup>721</sup>
- the NSW Government investigate opportunities to use vacant aged care homes or other appropriate buildings across NSW as meanwhile use housing for older people<sup>722</sup>

<sup>717</sup> See for example, Evidence, Ms Jade Brown, Acting Lead, Youth and Homelessness, Uniting Doorways Program, 21 July 2022, p 15; Evidence, Ms Carole Davidson, Member, Action on Housing Older Women, 21 July 2022, p 17.

<sup>718</sup> Cathy Smith, 'Meanwhile' building use: another way to manage properties left vacant by the COVID-19 pandemic, University of New South Wales, <https://www.unsw.edu.au/news/2020/08/-meanwhile—building-use—another-way-to-manage-properties-left-#:~:text=It%20enables%20properties%20that%20are,as%20workspaces%2C%20shops%20or%20housing.&text=Meanwhile%20use%20serves%20a%20dual,security%20for%20a%20set%20period.>

<sup>719</sup> Evidence, Ms Annabelle Daniel, Chief Executive Officer, Women's Community Shelters, Chair of Domestic Violence NSW, 18 July 2022, p 18.

<sup>720</sup> Women's Community Shelters, Beecroft House (2022), <https://www.womenscommunityshelters.org.au/shelter-network/beecroft-house/>.

<sup>721</sup> Evidence, Ms Annabelle Daniel, Chief Executive Officer, Women's Community Shelters, Chair of Domestic Violence NSW, 18 July 2022, p 25 and Ms Simone Parsons, Chief Operating Officer, Women's Community Shelters, 18 July 2022, p 26. Also see, Submission 88, Faith Housing Alliance, p 3.

<sup>722</sup> Submission 25, Community Housing Industry Association NSW, p 18.

- councils consider options for expediting Development Applications for meanwhile use facilities.<sup>723</sup>

**5.50** During the course of the inquiry, the NSW Legislative Assembly Committee on Community Services released its report *Options to improve access to existing and alternate accommodation to address the social housing shortage*. The report found that '[m]eanwhile use is a useful short-term option in addressing the social housing shortage.'<sup>724</sup> Further, the committee recommended developing a framework for meanwhile use and considering opportunities to expediate the planning approval process for this type of development.<sup>725</sup>

**5.51** The NSW Government advised the committee that the NSW Department of Planning and Environment is considering opportunities to facilitate more meanwhile use properties to house people experiencing homelessness.<sup>726</sup>

### Place-based services

**5.52** SHS do not operate in isolation, with place-based services also helping people who are at risk of or are experiencing homelessness. The committee heard that place-based services have deep knowledge and understanding of their local community. For example, Mr Andrew Connelly, Policy Manager, Country Women's Association of NSW, said: 'We are deeply embedded in community. We deeply know the community—the people, the places, the services and who can go where to get what.'<sup>727</sup>

**5.53** Ms Francesca Cathie, Policy Lead, NSW Council of Social Service, explained that place-based services play an important role in helping people to access SHS.<sup>728</sup> Indeed, the committee heard that Parramatta Mission Meals Plus has offered breakfast and lunch Monday to Friday for the last 30 years and is '... often the first point of contact for those experiencing homelessness, the risk of homelessness, financial hardship, escaping DV [domestic violence], and those facing eviction.'<sup>729</sup>

**5.54** Similarly, Ms Jane Bowtell, President, Woy Woy Branch, Country Women's Association of NSW (CWA), explained that representatives from her organisation have provided a safe and welcoming environment for women for 90 years. While the CWA does not offer homelessness

<sup>723</sup> Evidence, Mr Glenn Cannard, Unit Manager Community and Culture, Central Coast Council, 21 July 2022, p 25.

<sup>724</sup> Committee on Community Services, NSW Legislative Assembly, *Options to improve access to existing and alternate accommodation to address the social housing shortage* (2022), p 11.

<sup>725</sup> Committee on Community Services, NSW Legislative Assembly, *Options to improve access to existing and alternate accommodation to address the social housing shortage* (2022), p 24.

<sup>726</sup> Evidence, Ms Nefley Hetherington, Acting Director, Strategy and Design, Housing, Homelessness and Disability, NSW Department of Communities and Justice, 18 July 2022, p 49.

<sup>727</sup> Evidence, Mr Andrew Connelly, Policy Manager, Country Women's Association of NSW, 21 July 2022, p 18.

<sup>728</sup> Evidence, Ms Francesca Cathie, Policy Lead, NSW Council of Social Service, 18 July 2022, p 12.

<sup>729</sup> Evidence, Ms Indri Windyasari, Service Manager, Uniting Men2Home, 19 July 2022, p 2.

services, if a woman does come and share her experience of housing crisis or homelessness, she can be referred onto an appropriate service, such as Action on Housing for Older Women.<sup>730</sup>

- 5.55** The committee heard that place-based services tailor assistance to meet the needs of their local communities. As an example, in response to the increasing number of clients from Culturally and Linguistically Diverse backgrounds, Parramatta Mission has created voluntary welcomer roles so that people can be greeted in Mandarin, Arabic and Farsi.<sup>731</sup>
- 5.56** Likewise, the case study below discusses the unique Health on the Streets service provided to people who are experiencing homelessness on the Central Coast of New South Wales by Coast & Country Primary Care.

#### **Case study - Coast & Country Primary Care<sup>732</sup>**

Since 2019, Coast & Country Primary Care has been delivering its mobile health service, Health on the Streets, to people who are experiencing homelessness around the Central Coast. This unique service has adopted an assertive outreach approach and provides basic clinical care and health assessments to people experiencing homelessness.

Coast & Country Primary Care also partner with other organisations, including the police, ambulance, Central Coast Council and General Practitioners to deliver outreach services.

In addition to providing essential health and wellbeing benefits to people experiencing homelessness, Health on the Streets has reduced hospital admissions and, consequently, hospital expenditure.

- 5.57** A key concern for place-based services was the inconsistency of government funding. For example, the committee heard that Coast & Country Primary Care had been promised an additional \$2.2 million of funding from the previous Member for Robertson. However, the organisation has received only \$400,000 since the member was not re-elected.<sup>733</sup> Alternatively, Coast Hands, a community organisation that provides street services and meals to people in Woolloomooloo in Sydney and in Gosford on the Central Coast, does not receive any government funding at all.<sup>734</sup> Stakeholders, including Marrickville Legal Centre, called for increased funding for outreach services, legal services, health services and support services assisting older persons at risk of homelessness.<sup>735</sup>

<sup>730</sup> Evidence, Ms Jane Bowtell, President, Woy Woy Branch, Country Women's Association of NSW, 21 July 2022, p 18.

<sup>731</sup> Evidence, Mr Paul Moussa, Meals Plus Manager, Parramatta Mission, 19 July 2022, p 4.

<sup>732</sup> Evidence, Ms Kathy Beverley, Chief Executive Officer, Coast & Country Primary Care, 21 July 2022, pp 3-4 and pp 6-7. Coast & Country Primary Care, *Health on the Streets*, <https://ccpc.com.au/community-programs/health-on-the-streets/>.

<sup>733</sup> Evidence, Ms Kathy Beverley, Chief Executive Officer, Coast & Country Primary Care, 21 July 2022, p 6.

<sup>734</sup> Evidence, Mr Micah Weekes, Founder, Coast Hands, 21 July 2022, p 10.

<sup>735</sup> Submission 23, Marrickville Legal Centre, p 13. See also, Evidence, Ms Francesca Cathie, Policy Lead, NSW Council of Social Service, 18 July 2022, pp 9-10.

## Prevention and early intervention

- 5.58** During the inquiry, prevention and early intervention services were seen as vital to addressing homelessness amongst older people. Stakeholders told the committee that the overwhelming advantage of prevention and early intervention is decreasing the likelihood of a person becoming homeless and avoiding the associated detrimental health impacts of homelessness.<sup>736</sup> Indeed, the NSW Ageing on the Edge Coalition commented: "The earlier that people at risk of homelessness can be identified and connected with appropriate supports, the greater the likelihood that homelessness will be avoided or minimised."<sup>737</sup>
- 5.59** Community Housing Limited noted that studies from Australian Housing and Urban Research Institute (AHURI) and KPMG, and Ageing on the Edge identified economic benefits to prevention and early intervention, particularly around government spending on crisis interventions, such as emergency housing, and health services, including premature entry into residential aged care accommodation.<sup>738</sup>
- 5.60** The NSW Government advised of the prevention and early intervention actions it is taking to address homelessness, including:
- making prevention and early intervention key to the *NSW Homelessness Strategy* and the Premier's Priority to reduce street homelessness
  - implementing prevention and early intervention programs as part of the *NSW Homelessness Strategy*, including Next STEP, Sustaining Tenancies in Social Housing, Staying Home Leaving Violence, Universal Screening and Supports
  - using data gathered from implementing the strategy to expand effective prevention and early intervention measures<sup>739</sup>
  - funding the Reintegration Housing Support Program, an early intervention program for people who are leaving custody and at risk of homelessness, as part of the Premier's Priority to reduce street homelessness
  - exploring opportunities to reduce the risk of older people experiencing homelessness by using an early intervention and prevention framework as part of the reference group for an Ageing on the Edge project
  - investing an additional \$484.3 million to support women and children escaping domestic abuse with housing and specialist services, including \$426.6 million over four years to deliver and operate around 75 new women's refuges that will support women and children escaping domestic and family violence.<sup>740</sup>
- 5.61** There was discussion during the inquiry about the need for greater focus on prevention and early intervention strategies targeted at older people in housing crisis, noting that the key

<sup>736</sup> Submission 28, NSW Ageing on the Edge Coalition, p 11.

<sup>737</sup> Submission 28, NSW Ageing on the Edge Coalition, p 10.

<sup>738</sup> Submission 38, Community Housing Limited, p 8.

<sup>739</sup> Submission 87, NSW Government, p 17.

<sup>740</sup> Submission 87, NSW Government, p 16.

challenge of developing prevention and early intervention strategies more broadly is that the homelessness services system is geared towards addressing crisis.<sup>741</sup>

- 5.62** In examining the need for targeted services, inquiry participants, including Domestic Violence NSW, argued that while prevention and early intervention is a key focus area in the *NSW Homelessness Strategy 2018- 2023*, it does not address the particular issues faced by older people who are homeless or at risk of homelessness.<sup>742</sup> Likewise, the NSW Ageing on the Edge Coalition noted that most prevention and early intervention services target young people and families escaping violence and '... are not designed to reach older people, particularly older women, who are 'hidden' from mainstream services.'<sup>743</sup>
- 5.63** The committee heard that certain factors play into the challenge of developing and implementing prevention and early intervention services for older people. Many of these align with the reasons why older people find accessing homelessness services difficult, as discussed in chapter 1. The factors at play for prevention and early intervention include:
- they often do not identify as needing helping, and only reach out once in crisis
  - their reluctance to seek assistance due to feelings of shame
  - their unawareness of the services available because they have previously had no/limited contact with the government
  - their reliance on informal networks of friends and family who many are not aware of services
  - their lack of technological skills to access online services.<sup>744</sup>

### **Opportunities for prevention and early intervention**

- 5.64** Inquiry participants identified a number of strategies for prevention and early intervention by the NSW Government to address homelessness amongst older people. The most effective these was considered to be the provision of safe and affordable housing, which is examined in chapter 3. As Ms Cathie said:

We know that the most effective early intervention to end homelessness for older people and women experiencing violence and abuse is to provide them with safe, secure and affordable housing by taking a serious approach to addressing the housing crisis in Australia, treating housing not as assets for wealth generation but as social infrastructure that benefits us all.<sup>745</sup>

- 5.65** Stakeholders were also overwhelmingly supportive of creating a 'one-stop-shop' for older people experiencing housing insecurity or crisis modelled on the Home At Last Service in Victoria. In

<sup>741</sup> See, Evidence, Ms Fiona York, Executive Officer, Housing for the Aged Action Group, 18 July 2022, p 10.

<sup>742</sup> Submission 35, Domestic Violence NSW, p 20. See also, Submission 25, Community Housing Industry Association NSW, p 8; Submission 28, NSW Ageing on the Edge Coalition, p 22.

<sup>743</sup> Submission 28, NSW Ageing on the Edge Coalition, p 10.

<sup>744</sup> Submission 28, NSW Ageing on the Edge Coalition, p 15.

<sup>745</sup> Evidence, Ms Francesca Cathie, Policy Lead, NSW Council of Social Service, 18 July 2022, p 10.



discussing this service, it was noted that a key focus would be on prevention and early intervention. This 'one-stop-shop' model is considered further in chapter 1.

**5.66** Other prevention and early intervention suggestions to address homelessness amongst older people raised during the inquiry include:

- committing to legislative reforms to secure tenancy<sup>746</sup> (as examined in chapter 3)
- providing brokerage and tenancy maintenance<sup>747</sup> (as noted in chapter 3)
- funding a targeted awareness campaign about homelessness amongst older people<sup>748</sup>
- developing stronger measures to identify and prevent elder abuse<sup>749</sup>
- providing community and legal education about the consequences of passing on a property to a family member and opportunities to protect oneself in circumstances where family relationships break down<sup>750</sup>
- developing cultural awareness education for those making policy and implementing support systems for older people<sup>751</sup>
- directing more investment at identifying and addressing factors that lead to domestic violence and sexual assault.<sup>752</sup>

**5.67** The Seniors Rights Centre noted that any resources and information should be produced in a number of community languages and recognise the cultural diversity of older people in our community.<sup>753</sup>

## A multi-faceted approach to service delivery

**5.68** As discussed throughout the report, stakeholders considered the homelessness services system to be complex, under-resourced and often unable to provide short or long-term housing solutions. In response, evidence to this inquiry encouraged a multifaceted approach to homelessness that provided a suite of homelessness, housing, and complementary supports.<sup>754</sup>

**5.69** Most of these proposed solutions have been discussed elsewhere in the report. For example, as examined in Chapter 1, stakeholders overwhelmingly supported having a targeted SHS for older people that also offers referrals to wraparound services and case management support.<sup>755</sup> As noted in Chapter 2, there were calls for a more coordinated approach to service delivery by the Australian and state government to ensure that individuals receive the most appropriate

<sup>746</sup> Submission 25, Community Housing Industry Association NSW, p 7.

<sup>747</sup> Submission 35, Domestic Violence NSW, p 20.

<sup>748</sup> Submission 25, Community Housing Industry Association NSW, p 7.

<sup>749</sup> Submission 21, Seniors Rights Service, p 6.

<sup>750</sup> Submission 21, Seniors Rights Service, p 6.

<sup>751</sup> Submission 27, Ministerial Advisory Council on the Ageing NSW, p 8.

<sup>752</sup> Evidence, Livia Stanton, Policy and Advocacy Officer, Domestic Violence NSW, 18 July 2022, p 29.

<sup>753</sup> Submission 21, Seniors Rights Service, p 6.

<sup>754</sup> Submission 19, ACON, pp 2-3.

<sup>755</sup> See for example, Submission 35 Domestic Violence NSW, p 18.

supports. There is also discussion and analysis of proposed housing supports in chapter 3 and options for vulnerable group supports in chapter 4.

**5.70** However, stakeholders also offered solutions to wider service system concerns, including:

- encouraging greater engagement and collaboration between organisations, including the NSW Government, to better address the needs of people experiencing homelessness<sup>756</sup>
- ensuring frontline service providers understand the diverse experiences of older people and homelessness, a willingness to demonstrate empathy and education on the different needs of older tenants<sup>757</sup>
- considering formal opportunities for accreditation, like the NDIS and aged care, for CALD-specific organisations that are trusted by and connected to communities and have the ability to provide linguistic and culturally responsive services, either alone or through regional subcontracting arrangements with larger specialist providers
- simplifying forms and providing in-person assistance for people applying for services<sup>758</sup>
- promoting the rights of the applicant or tenant when dealing with agencies, such as access to easy-to-read information, privacy provisions and complaint procedures.<sup>759</sup>

## Committee comment

**5.71** Throughout the report, the committee has consistently acknowledged stakeholder concern about the complexity of the homelessness services system and agrees that it presents significant challenges for individuals, particularly older people, to navigate. The committee anticipates that the recommendations that it has made, particularly consideration of a targeted Specialist Homelessness Service for older people, will address some of these concerns.

**5.72** The committee notes that stakeholders expressed concerns with the Link2Home service. The committee believes there is significant value in maintaining the service and recommends that the NSW Government examine opportunities to make Link2Home more effective, including extending its service hours, providing more training to staff on how to elicit appropriate information from stakeholders, and how to promote the service to older people.

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### Recommendation 31

That the NSW Government examine opportunities to make Link2Home more effective, including extending its service hours, providing more training to staff on how to elicit appropriate information from stakeholders, and how to promote the service to older people.

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**5.73** The committee applauds the important work of Specialist Homelessness Services in New South Wales. We are, however, discouraged by the challenges of finding suitable temporary

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<sup>756</sup> Evidence, Ms Deb Tipper, Convenor, Action on Housing Older Women, 21 July 2022, p 17.

<sup>757</sup> Submission 44, Council on the Ageing (COTA) NSW, p 17.

<sup>758</sup> Submission 44, Council on the Ageing, (COTA) NSW, p 17.

<sup>759</sup> Submission 44, Council on the Ageing, (COTA) NSW, p 17.

accommodation and transitional housing. Older people experiencing housing crisis and homelessness are vulnerable, and it is therefore essential that they have immediate, suitable accommodation. Reflecting on evidence from earlier in the report, it is crucial to recognise the growing number of older people who need these types of services. To this end, the committee recommends that the NSW Government review and consider additional funding to Specialist Homelessness Services to provide more emergency and temporary accommodation, and transitional housing targeted to older people.

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### **Finding 9**

Specialist Homelessness Services do not receive adequate funding despite playing a critical role in supporting people who are experiencing homelessness. This funding shortfall makes it particularly difficult for Specialist Homelessness Services to recruit and retain adequate staff. Low wages, challenging work conditions, vicarious trauma and burnout all contribute to the workforce issues faced by homelessness service providers delivering essential services and support to people experiencing homelessness.

### **Recommendation 32**

That the NSW Government review and consider additional funding to Specialist Homelessness Services to provide more emergency and temporary accommodation, and transitional housing targeted to older people.

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- 5.74** The committee recognises concerns with the 'seeker diary' and accepts that individuals experiencing housing crisis and homelessness find the requirement to document their search for private rental accommodation overwhelming and humiliating. We also note that NSW Department of Communities and Justice has other means by which to assess need. The committee therefore recommends that the NSW Government review the need for the 'seeker diary' requirement for accessing temporary accommodation.

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### **Recommendation 33**

That the NSW Government review the need for the 'seeker diary' requirement for accessing temporary accommodation.

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- 5.75** The committee acknowledges concerns that the length of stay in temporary accommodation is too short. We do not believe that is acceptable for people to exit temporary accommodation without having secured alternative accommodation. The committee therefore recommends that the NSW Government review the practicalities and feasibilities around extending the maximum length of stay in temporary accommodation.

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### **Recommendation 34**

That the NSW Government review the practicalities and feasibilities around extending the maximum length of stay in temporary accommodation.

- 5.76** The committee also acknowledges the important short-term function of 'meanwhile use' facilities for providing transitional housing to people experiencing homelessness. While this is not a long-term option, we agree with the Legislative Assembly that the NSW Government should develop a framework for meanwhile use and consider opportunities to expediate the planning approval process for this type of development, to help address the housing needs of older people.
- 5.77** The committee applauds the success of the Together Home program. The provision of secure transitional housing and wraparound support services to rough sleepers demonstrates the viability of the 'Housing First' approach discussed earlier in the report and the importance of comprehensive case management. We support opportunities for more individuals to participate in Together Home and consideration of ongoing funding for the program.
- 5.78** Following on, the committee recommends that the NSW Government consider opportunities to broaden the scope of Together Home to capture a wider range of older people who are experiencing homelessness, as well as the feasibility of ongoing funding.
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**Recommendation 35**

That the NSW Government consider opportunities to broaden the scope of Together Home to capture a wider range of older people who are experiencing homelessness, as well as the feasibility of ongoing funding.

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- 5.79** The committee also acknowledges the work of place-based services to support the needs of older people who are at risk of or are experiencing homelessness. These organisations play a central role in identifying and referring people to the appropriate accommodation and housing services. Throughout the report we have reflected on the lack of community spaces and the dwindling opportunities to gather and engage with others. These organisations are a prime example of the importance of such resources. The committee therefore recommends that the NSW Government consider additional funding and support to place-based services that target older people who are experiencing homelessness.
- 5.80** The committee notes with concern that the Australian Government is providing funding for Coast & Country Primary Care's Health on the Streets program for the 2022-2023 financial year only. The program, which has been funded by the Australian Government since 2019, has demonstrated itself to be a valuable asset to individuals, couples and families experiencing homelessness on the Central Coast. The committee therefore recommends that the NSW Government urge the Australian Government to provide funding certainty to the organisation.
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**Recommendation 36**

That the NSW Government urge the Australian Government to provide funding certainty to the Health on the Streets program.

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**Finding 10**

Place-based homelessness and support services play a vital role in assisting older people who are experiencing homelessness.

**Recommendation 37**

That the NSW Government consider additional funding and support to place-based homelessness and supporting services that target older people who are experiencing homelessness.

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- 5.81** The committee likewise acknowledges the importance of prevention and early intervention strategies to help address homelessness. We also appreciate the difficulties in pursuing these measures, particularly the challenge of reaching older people as demonstrated by the significant decline in the number of older people accessing Link2Home, one of the NSW Government's primary early intervention measures.
- 5.82** The committee concurs that social and affordable housing is the best prevention and early intervention option. As we have discussed throughout this report, the availability of social and affordable housing is critical for providing a safe haven for individuals who are at risk of homelessness. We believe our recommendations in chapter 3 to increase and improve social housing stock will help address this concern. We have also made recommendations in chapter 3 to improve the security of tenancies in the private rental markets. In addition to these recommendations, the committee recommends the NSW Government consider implementing a community awareness campaign targeted to older people about the risks of homelessness.
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**Recommendation 38**

That the NSW Government consider implementing a community awareness campaign targeted to older people about the risks of homelessness.

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- 5.83** We also note concerns about the negative experiences people have had with those providing homelessness services, particularly government departments. Throughout the report, the committee has heard that feelings of shame and embarrassment prevent people experiencing homelessness from accessing services. It is disappointing to hear that their interactions with service providers may compound these feelings.
- 5.84** The committee therefore recommends that the NSW Government consider training and education that ensures frontline service providers have an understanding of the diverse experiences of older people and homelessness, and of how to appropriately interact with these people.
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**Recommendation 39**

That the NSW Government consider training and education that ensures frontline service providers have an understanding of the diverse experiences of older people and homelessness, and of how to appropriately interact with people seeking assistance.

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- 5.85** The committee notes the repeated concerns about the complexity of the housing services application process. This process needs to be simplified and better consider the needs and experiences of people applying for services. The committee recommends that the NSW Government examine opportunities to streamline application processes for housing and support services, including reviewing documentation requirements and providing easy-to-read supporting materials, and ensuring the need for applicants to repeatedly retell their story is minimised.
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**Recommendation 40**

That the NSW Government examine opportunities to streamline application processes for housing and support services, including reviewing documentation requirements and providing easy-to-read supporting materials, and ensuring the need for applicants to repeatedly retell their story is minimised.

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## Appendix 1 Submissions

No.	Author
1	Ms Jennifer Valentine
2	Name suppressed
3	Name suppressed
4	Mr Benjamin Cronshaw
5	Ms Eleanor Leleu
6	Mr Fulin Yan
7	Mr Alan Peterson
8	Mr Richard Stanford
9	Name suppressed
10	Name suppressed
11	Name suppressed
12	Mr David Skidmore
13	Name suppressed
14	Name suppressed
15	Professor Michael Fine
16	Ms Jodie Harrison MP, Member for Charlestown
17	CatholicCare Wilcannia Forbes
18	Community Action, Our Lady of Dolours Church Chatswood
19	ACON
20	Carers NSW
21	Seniors Rights Service
22	Ms Alexandra Samootin
23	Marrickville Legal Centre
24	Mrs Marie Sillars
25	Community Housing Industry Association NSW
26	Retirement Village Residents Association Inc
27	Ministerial Advisory Council on Ageing NSW
27a	Ministerial Advisory Council on Ageing NSW
28	NSW Ageing on the Edge Coalition
28a	NSW Ageing on the Edge Coalition
29	Combined Pensioners & Superannuants Association of NSW Inc

<b>No.</b>	<b>Author</b>
30	Link Wentworth
31	Name suppressed
32	Confidential
33	Confidential
34	Dr Emma Power
35	Domestic Violence NSW
36	Mrs Michelle Craig
37	B Miles Women's Foundation
38	Community Housing Ltd
39	St Benedict's Community Centre Inc
40	Tenants' Union of NSW
41	Coast Shelter
42	Public Interest Advocacy Centre (PIAC)
43	The Salvation Army
44	Council on the Ageing (COTA) NSW
45	Country Women's Association of NSW
46	Bangalow Country Women's Association
47	St Vincent de Paul Society NSW
48	Dementia Australia
49	Local Government NSW
50	Port Stephens Family and Neighbourhood Services
51	NSW Council of Social Service (NCOSS)
52	Centre for Social Impact, University of New South Wales
53	Mercy Foundation
54	Blacktown City Council
55	Positive Life NSW
56	Wintringham
57	Social Futures
58	St Vincent's Health Australia
59	Name suppressed
60	Wesley Mission
61	Southern Sydney Regional Organisations of Councils (SSROC)
62	A/Prof Dinesh Wadiwel
63	Mr Alex Greenwich, Member for Sydney
64	Confidential



<b>No.</b>	<b>Author</b>
65	Name suppressed
66	Older Women's Network NSW
67	NSW Ageing and Disability Commission
68	Women's Legal Service NSW
69	Shelter NSW
69a	Shelter NSW
70	Mission Australia
71	Homelessness NSW
72	Women's Electoral Lobby (NSW)
73	Museum of Understanding Through Tolerance & Inclusion (MUTTI)
74	Full Stop
75	Age Matters
75a	Age Matters
76	Dr Linda Steele
77	Name suppressed
78	Dr Rangika Palliyaarachchi
79	AMA New South Wales
80	Name suppressed
81	Name suppressed
82	Name suppressed
83	Name suppressed
84	Name suppressed
85	Name suppressed
86	Housing for Aged Action Group and Older Women's Network
87	NSW Government
88	Faith Housing Alliance
89	Redfern Legal Centre
90	Name suppressed

## Appendix 2 Witnesses at hearings

Date	Name	Position and Organisation
<b>Monday 18 July 2022</b>	Witness A	
<b>Jubilee Room</b>	Ms Glen-Marie Frost	Individual with lived experience
<b>Parliament House, Sydney</b>	Ms Bee Teh	Individual with lived experience
	Ms Rochelle Taylor	Individual with lived experience
	Ms Pauline West	Individual with lived experience
	Ms Trina Jones	Chief Executive Officer, Homelessness NSW
	Ms Elyse Cain	Acting Director, Policy and Research, NSW Council of Social Service
	Ms Francesca Cathie	Policy Lead, NSW Council of Social Service
	Ms Fiona York	Executive Officer, Housing for the Aged Action Group
	Ms Dini Liyanarachchi	Advocacy Lead, Housing for the Aged Action Group
	Ms Caitlin McDowell	Head of Policy, Community Housing Industry Association NSW
	Ms Megan Davidson	NSW State Manager, Community Housing Limited
	Ms Petra Jenkins	State Manager Family Violence NSW/ACT, The Salvation Army
	Mr Brett Macklin	Director of Homelessness and Housing, St Vincent de Paul Society NSW
	Ms Suzy Pace	Team Leader, Macarthur Case Management, St Vincent de Paul Society NSW
	Ms Annabelle Daniel	Chief Executive Officer, Women's Community Shelters, Chair of Domestic Violence NSW

<b>Date</b>	<b>Name</b>	<b>Position and Organisation</b>
	Ms Simone Parsons	Chief Operating Officer, Women's Community Shelters
	Ms Elise Phillips	Interim Chief Executive Officer, Domestic Violence NSW
	Ms Livia Stanton	Policy and Advocacy Officer, Domestic Violence NSW
	Ms Beverly Baker	Chair, Older Women's Network NSW
	Ms Yumi Lee	Chief Executive Officer, Older Women's Network NSW
	Ms Elena Katrakis	Chief Executive Officer, Carers NSW
	Mr Thomas Chailloux	Policy Officer, Homeless Persons' Legal Service, Public Interest Advocacy Centre
	Ms Sabina Wynn	Senior Manager, Policy, Strategy and Compliance, Seniors Rights Service
	Mr Leo Patterson Ross	Chief Executive Officer, Tenants' Union of NSW
	Ms Zoë Dendle (via videoconference)	Acting Executive Director, Housing, Homelessness and Disability, NSW Department of Communities and Justice
	Ms Nefley Hetherington (via videoconference)	Acting Director, Strategy and Design, Housing, Homelessness and Disability, NSW Department of Communities and Justice
	Mr Robert Fitzgerald AM	NSW Ageing and Disability Commissioner
	Ms Kathryn McKenzie	Director Operations, NSW Ageing and Disability Commission
<b>Tuesday 19 July 2022</b>	Mr Paul Moussa	Meals Plus Manager, Parramatta Mission
<b>Executive Conference Room, Club Parramatta Parramatta</b>	Ms Indri Windyasari	Service Manager, Uniting Men2Home

<b>Date</b>	<b>Name</b>	<b>Position and Organisation</b>
	Ms Christina Hough	Head, Community Housing Operations, Women's Housing Company
	Ms Elfa Moraitakis	Chief Executive Officer, SydWest Multicultural Services
	Dr Emma Power	Associate Professor, Geography and Urban Studies, School of Social Sciences and Institute for Culture and Society, Western Sydney University
	Mrs Marie Sillars	Individual with lived experience
	Ms Connie Herrera	Individual with lived experience
<b>Thursday 21 May 2022 Central Coast Council Chambers, Wyong</b>	Mr Michael Starr	Chief Executive Officer, Coast Shelter
	Mr Ian Lynch	Chief Executive Officer, Pacific Link Housing
	Ms Daphne Wayland	Executive Manager, Governance and Compliance, Pacific Link Housing
	Ms Kathy Beverley	Chief Executive Officer, Coast & Country Primary Care
	Mr Joel Smeaton	Team Leader, Health on the Streets, Coast & Country Primary Care
	Ms Suzanne Naden	Chief Executive Officer, Bungree Aboriginal Association
	Ms Robyn Sutherland	Specialist Homelessness Service Case Worker, Bungree Aboriginal Association
	Ms Jade Brown	Acting Lead, Youth and Homelessness, Uniting Doorways Program
	Ms Jodie Madigan	Case Worker, Uniting Doorways Program
	Mr Micah Weekes	Founder, Coast Hands
	Ms Deb Tipper	Convenor, Action on Housing for Older Women

Date	Name	Position and Organisation
	Ms Carole Davidson	Member, Action on Housing for Older Women
	Mr Andrew Connolly	Policy Manager, Country Women's Association of NSW
	Mrs Jane Bowtell	President, Woy Woy Branch, Country Women's Association of NSW
	Ms Melanie Smith	Director, Community and Recreation Services, Central Coast Council
	Mr Glenn Cannard	Unit Manager, Community and Culture, Central Coast Council
<b>Roundtable discussion, Central Coast Council Chambers, Wyong</b>	Mr Adam Jackson	Individual with lived experience
	Mr James Brown	Individual with lived experience

## Appendix 3 Minutes

### Minutes no. 36

Friday 8 April 2022

Standing Committee on Social Issues

Via videoconference and room 1043, Parliament House, Sydney at 10.02 am

#### 1. Members present

Mr Barrett, *Chair*

Ms Boyd

Mr Farlow

Ms Jackson (substituting for Mr Buttigieg for the duration of the inquiry)

Mr Mallard

Revd Nile

Mr Primrose

Mr Rath

#### 2. Previous minutes

Resolved, on the motion of Revd Nile: That draft minutes no. 35 be confirmed.

#### 3. Correspondence

Committee noted the following items of correspondence:

##### *Received*

- 5 April 2022 – Email from the Opposition Whip's office to the secretariat, advising that Ms Jackson will be substituting for Mr Buttigieg for the duration of the inquiry into homelessness amongst older people aged over 55 in New South Wales.

#### 4. Inquiry into homelessness amongst older people aged over 55 in New South Wales

##### 4.1 Terms of reference

Committee noted the following terms of reference referred by the House on 23 March 2022:

1. That the Standing Committee on Social Issues inquire into and report on homelessness amongst older people aged over 55 in New South Wales, and in particular:
  - (a) the rate of homelessness,
  - (b) factors affecting the incidence of homelessness,
  - (c) opportunities for early intervention to prevent homelessness,
  - (d) services to support older people who are homeless or at risk of homelessness, including housing assistance, social housing and specialist homelessness services,
  - (e) challenges that older people experience navigating homelessness services,
  - (f) examples of best-practice approaches in Australia and internationally to prevent and address homelessness amongst older people,
  - (g) options to better support older people to obtain and maintain secure accommodation and avoid homelessness,
  - (h) the adequacy of the collection of data on older people experiencing or at risk of homelessness and opportunities to improve such collection,
  - (i) the impact of homelessness on the health and wellbeing of older people and the related costs to the health system,

- (j) the specific impact of homelessness, including the matters raised above, on older women,
- (k) the impact of homelessness, including the increased risk of homelessness in the community, on older people in vulnerable groups, and
- (l) any other related matter.

2. That the committee report by 30 September 2022.

#### 4.2 Proposed timeline

Resolved, on the motion of Revd Nile: That the committee:

- adopt the following timeline for the administration of the inquiry:
  - Submissions close: Sunday 29 May 2022
  - Hearings: Three hearings (in Sydney, Western Sydney and regional NSW) to be held in late June/July 2022
  - Reporting: 30 September 2022
- consider a reserve date after submissions have been received.

#### 4.3 Stakeholder list

Resolved, on the motion of Ms Boyd: That the secretariat email members with a list of stakeholders to be invited to make written submissions, and that members have two days from the email being circulated to nominate additional stakeholders.

#### 4.4 Advertising

The committee noted that all inquiries are advertised via Twitter, Facebook, stakeholder emails and a media release distributed to all media outlets in New South Wales.

### 5. Other business

The committee noted the Government response to the report on the Crimes Amendment (Display of Nazi Symbols) Bill 2021, received 31 March 2022.

### 6. Adjournment

The committee adjourned at 10.15 am, *sine die*.

Rhia Victorino  
Committee Clerk

#### Minutes no. 37

Monday 18 July 2022

Standing Committee on Social Issues

Jubilee Room, Sydney, 9.03 am

#### 1. Members present

Mr Barrett (Chair)  
Ms Boyd  
Ms Jackson (until 4.49 pm)  
Mr Mallard  
Mr Martin  
Revd Nile  
Mr Primrose (until 4.30 pm)

#### 2. Apologies

Mr Rath

#### 3. Deputy Chair

The Chair called for nominations for Deputy Chair for the duration of the public hearings on 18, 19 and 21 July 2022.

Mr Mallard moved: That Ms Boyd be elected Deputy Chair for the duration of the public hearings on 18, 19 and 21 July.

There being no further nominations, the Chair declared Ms Boyd elected Deputy Chair.

#### **4. Previous minutes**

Resolved, on the motion of Mr Mallard: That draft minutes no. 34 be confirmed.

#### **5. Correspondence**

The committee noted the following items of correspondence:

##### ***Received:***

- 10 June 2022 – Letter from Dr Jessie Hohmann, Associate Professor in Law, University of Sydney to committee, endorsing Ageing on the Edge Forum's recommendations
- 10 June 2022 – Letter from Ms Terrie Leoleos, Ethnic Communities' Council of NSW to committee, endorsing Ageing on the Edge Forum's recommendations
- 21 June 2022 – Email from Office of the Government Whip to secretariat, advising that Hon Taylor Martin will be substituting Hon Scott Farlow for the remainder of the homelessness inquiry
- 29 June 2022 – Email from Mr Nicolas Parkhill AM, Chief Executive Officer, ACON to secretariat, declining invitation to give evidence at public hearing on 18 July 2022
- 1 July 2022 – Email from Ms Deb Sims, Electorate Officer, Office of Jodie Harrison MP to secretariat, declining invitation to give evidence at public hearing on 21 July 2022
- 6 July 2022 – Email from Mr Chris Maclean, Senior Policy Officer, Ageing and Disability, Local Government NSW to secretariat, declining invitation to give evidence at public hearing on 21 July 2022
- 6 July 2022 – Email from Ms Dini Liyanarachchi, Advocacy Lead, Ageing on the Edge to secretariat, requesting *in camera* evidence for an individual with lived experience for the 18 July hearing
- 7 July 2022 – Email from Ms Kathy Beverley, Chief Executive Officer, Coast and Country Primary Care to secretariat, requesting to be a witness at the 21 July hearing
- 7 July 2022 - Email from Dr Linda Steele, Associate Professor, UTS Faculty of Law to secretariat, declining invitation to give evidence at public hearing on 19 July
- 9 July 2022 - Email from Dr Jessie Hohmann, Associate Professor, UTS Faculty of Law to secretariat, declining invitation to give evidence at public hearing on 19 July
- 9 July 2022 - Email from Dr Linda Steele, Associate Professor, UTS Faculty of Law to secretariat, providing research on human rights of people living with dementia
- 14 July 2022 - Email from Ms Yvette Husseyin, Executive Assistant, MVRO, St Vincent de Paul Society NSW to secretariat, advising Mr Jack de Groot, CEO, St Vincent de Paul Society NSW will not appear at public hearing on 18 July.

#### **6. Inquiry into homelessness amongst older people aged over 55 in New South Wales**

##### **6.1 Extension to submissions closing date**

The committee noted that it agreed via email on 26 May 2022 to extend the submissions closing date to Sunday 12 June 2022.

##### **6.2 Extension to reporting date**

Resolved, on the motion of Ms Boyd: That the Chair seek a resolution of the House to extend the reporting date to 20 October 2022, with a report deliberative to be scheduled on 14 or 17 October 2022.

##### **6.3 Approach to sensitive content and themes in evidence**

Resolved, on the motion of Revd Nile: That, for the duration of the inquiry into homelessness amongst older people aged over 55 in New South Wales:



- (a) evidence containing sensitive content and themes be published, subject to identifying material of particular concern and bringing it to the attention of the committee for consideration,
- (b) the Chair include in his opening statement at each hearing a warning to people observing proceedings that owing to the nature of this inquiry, evidence may contain sensitive content or themes,
- (c) the following statements be published on the inquiry webpage:

**Sensitive content and themes in evidence**

Owing to the nature of the evidence being considered by this inquiry, some of the evidence received in submissions and during hearings may include sensitive content and themes that may be distressing for some people.

**Seeking support**

If you are homeless or at risk of becoming homeless, please call Link2home Homelessness on 1800 152 152, Domestic Violence Line on 1800 656 463 or MensLine 1300 789 978. For more information visit <https://www.nsw.gov.au/living-in-nsw/government-services/emergency-housing-and-homelessness>.

**6.4 Public submissions**

The committee noted that the following submissions were published by the committee clerk under the authorisation of the resolution appointing the committee: submission nos. 1, 4-8, 12, 15-30, 34-44, 46-58, 60-63, 66-76, 78, 79 and 85-89.

**6.5 Partially confidential submissions**

Resolved, on the motion of Mr Mallard: That the committee keep the following information confidential, as per the request of the author: names and/or identifying and sensitive information in submissions nos. 2, 3, 9-11, 13, 14, 31, 59, 65, 77, 80 and 83, 84.

Resolved, on the motion of Mr Mallard: That the committee authorise the publication of submission nos. 45, 81, 82 and 90, with the exception of identifying and/or sensitive information which are to remain confidential, as per the request of the author or as per the recommendation of the secretariat.

**6.6 Confidential submissions**

Resolved, on the motion of Ms Boyd: That the committee keep submission nos 32, 33, 45 and 64 confidential, as per the request of the author, as they contain identifying and/or sensitive information.

**6.7 In camera evidence**

Resolved, on the motion of Mr Martin: That the evidence of submission author no. 83 on 18 July 2022 be heard in camera.

**6.8 Live streaming and recording of hearings and roundtable**

Resolved, on the motion of Revd Nile: That the committee authorise the publication of the video recordings of all public hearings and roundtable discussions for the inquiry into homelessness amongst older people aged over 55 in New South Wales on the Parliament's YouTube channel.

**6.9 In camera hearing**

The committee proceeded to take evidence *in camera* at 9.15 am.

Persons present other than the committee: Ms Rhia Victorino, Ms Helen Hong, Ms Arizona Hart, Mr Gareth Perkins, Ms Rachel Buist and Hansard reporters.

The Chair made an opening statement regarding the confidentiality of proceedings and other matters.

The following witness was sworn and examined via videoconference:

- Witness A, Individual with lived experience.

The evidence concluded at 9.35 am and the witness withdrew.

### 6.10 Public hearing

The committee proceeded to take evidence in public at 9.48 am.

The witnesses, public and media were admitted.

The Chair made an opening statement regarding the broadcasting of proceedings and other matters.

The following witnesses were sworn and examined:

- Ms Glen-Marie Frost, Individual with lived experience
- Ms Bee Teh, Individual with lived experience
- Ms Rochelle Taylor, Individual with lived experience
- Ms Pauline West, Individual with lived experience (via videoconference).

The evidence concluded and the witnesses withdrew.

The following witnesses were sworn and examined:

- Ms Trina Jones, Chief Executive Officer, Homelessness NSW
- Ms Elyse Cain, Acting Director, Policy and Research, NSW Council of Social Services
- Ms Francesca Cathie, Policy Lead, NSW Council of Social Services
- Ms Fiona York, Executive Officer, Housing for the Aged Action Group
- Ms Dini Liyanarachchi, Advocacy Lead, Housing for the Aged Action Group.

The evidence concluded and the witnesses withdrew.

Ms Jackson made a declaration that her husband is an Executive Director of St Vincent de Paul Society NSW.

The following witnesses were sworn and examined:

- Ms Megan Davidson, NSW State Manager, Community Housing Limited
- Ms Petra Jenkins, State Manager Family Violence NSW/ACT, Salvation Army
- Mr Brett Macklin, Director of Homelessness and Housing, St Vincent de Paul Society NSW
- Ms Suze Pace, Team Leader, Macarthur Case Management, St Vincent de Paul Society NSW
- Ms Annabelle Daniel, Chief Executive Officer, Women's Community Shelters
- Ms Simone Parsons, Chief Operating Officer, Caitlin McDowell, Head of Policy, Community Housing Industry Association NSW
- Women's Community Shelters.

The evidence concluded and the witnesses withdrew.

The following witnesses were sworn and examined:

- Ms Elise Phillips, Interim Chief Executive Officer, Domestic Violence NSW
- Ms Livia Stanton, Policy and Advocacy Officer, Domestic Violence NSW
- Ms Beverly Baker, Chair, Older Women's Network NSW
- Ms Yumi Lee, Chief Executive Officer, Older Women's Network NSW
- Ms Elena Katrakis, Chief Executive Officer, Carers NSW.

Ms Lee tendered two documents:

- Case study of an older woman experiencing homelessness
- Case study of an older woman experiencing difficulty finding rental accommodation.

The evidence concluded and the witnesses withdrew.

The following witnesses were sworn and examined:

- Mr Thomas Chailloux, Policy Officer, Homeless Persons' Legal Service, Public Interest Advocacy Centre
- Ms Sabina Wynn, Senior Manager, Policy, Strategy and Compliance, Seniors Rights Service

- Mr Leo Patterson Ross, Chief Executive Officer, Tenants' Union of NSW.

The evidence concluded and the witnesses withdrew.

The following witnesses were sworn and examined:

- Ms Zoe Dendle, Acting Executive Director Housing, Homelessness and Disability, Department of Communities and Justice (via videoconference)
- Ms Nefley Hetherington, Acting Director, Strategy and Design, Housing, Homelessness and Disability, Department of Communities and Justice (via videoconference)
- Mr Robert Fitzgerald AM, NSW Ageing and Disability Commissioner
- Ms Kathryn McKenzie, Director Operations, NSW Ageing and Disability Commission.

The evidence concluded and the witnesses withdrew.

The hearing concluded at 5.01 pm.

#### **6.11 Tendered documents**

Resolved, on the motion of Ms Boyd: That the committee accept and publish the following documents tendered during the public hearing:

- Case study of an older woman experiencing homelessness, tendered by Ms Lee
- Case study of an older woman experiencing difficulty finding rental accommodation, tendered by Ms Lee.

#### **6.12 Correspondence of thanks to witnesses with lived experience**

Resolved, on the motion of Revd Nile: That the Chair, on behalf of the committee, send correspondence to all individuals with lived experience appearing as witnesses before the committee, thanking them for their evidence.

#### **6.13 Additional witnesses**

Resolved, on the motion of Ms Boyd: That the following additional witnesses be invited to appear at the hearing on Thursday, 21 July 2022:

- Southlakes Incorporated
- Fathers Table
- Coast Hands.

### **7. Adjournment**

The committee adjourned at 5.07 pm until Tuesday 19 July 2022 (Western Sydney site visit and public hearing).

Helen Hong  
Committee Clerk

#### **Minutes no. 38**

Tuesday 19 July 2022

Standing Committee on Social Issues

Western Sydney, 10.05 am

#### **1. Members present**

Mr Barrett (*Chair*)  
Ms Jackson  
Mr Mallard  
Revd Nile  
Mr Primrose (from 12.00 pm)  
Mr Rath

**2. Apologies**

Ms Boyd

Mr Martin

Mr Primrose (site visit only)

**3. Inquiry into homelessness amongst older people aged over 55 in New South Wales****3.1 Site visit**

The committee visited and toured the housing units in Western Sydney operated by Women's Housing Company and met with the following stakeholders:

- Ms Christina Hough, Head, Community Housing Operations, Women's Housing Company
- Ms Megan Hutton, Tenancy Manager Lead, Women's Housing Company
- Ms Dini Liyanarachchi, Ageing on the Edge Advocacy Lead, Housing for the Aged Action Group Inc.
- Ms Connie, Ms Lana, Ms Diane, Ms Irene and others, residents, Western Sydney.

After the site visit, the committee convened at Club Parramatta, Parramatta, at 1.00 pm for the public hearing.

**3.2 Public hearing**

Witnesses were admitted.

The committee proceeded to take evidence in public.

The Chair made an opening statement regarding the broadcasting of proceedings and other matters.

The following witnesses were sworn and examined:

- Mr Paul Moussa, Meals Plus Manager, Parramatta Mission
- Ms Indri Windyasari, Service Manager, Parramatta Mission
- Ms Christina Hough, Head, Community Housing Operations, Women's Housing Company
- Ms Elfa Moraitakis, Chief Executive Officer, SydWest Multicultural Services

Ms Windyasari tendered the following document:

- Document entitled, 'Additional information and case studies'.

Ms Moraitakis tendered the following document:

- Document entitled, 'Case study'.

The evidence concluded and the witnesses withdrew.

The following witness was sworn and examined:

- Dr Emma Power, Associate Professor, Geography and Urban Studies, School of Social Sciences and Institute for Culture and Society, Western Sydney University

The evidence concluded and the witness withdrew.

The following witnesses were sworn and examined:

- Mrs Marie Sillars, Individual with lived experience
- Ms Connie Herrera, Individual with lived experience

The evidence concluded and the witnesses withdrew.

The hearing concluded at 3.55 pm.

**3.3 Tendered documents**

Resolved, on the motion of Mr Rath: That the committee accept and publish the following document tendered during the public hearing:

- Document entitled, 'Additional information and case studies', tendered by Ms Windyasaki
- Document entitled, 'Case study', tendered by Ms Moraitakis.

#### 4. **Adjournment**

The committee adjourned at 4.05 pm until Thursday 21 July 2022, 8.00am, Hospital Road exit, Parliament House, Sydney (public hearing for the inquiry into homelessness amongst older people aged over 55 in New South Wales).

Arizona Hart

**Committee Clerk**

#### **Minutes no. 39**

Thursday 21 July 2022

Standing Committee on Social Issues

Central Coast Council Chambers, 2 Hely Street, Wyong 10.11 am

#### 1. **Members present**

Mr Barrett (*Chair*)

Ms Boyd (*Deputy Chair*)

Ms Jackson

Mr Mallard

Mr Martin

Revd Nile

Mr Primrose

Mr Rath

#### 2. **Inquiry into homelessness amongst older people aged over 55 in New South Wales**

##### 2.1 **Public hearing**

The witnesses, public and media were admitted.

The Chair made an opening statement regarding the broadcasting of proceedings and other matters.

The following witnesses were sworn and examined:

- Mr Michael Starr, Chief Executive Officer, Coast Shelter
- Mr Ian Lynch, Chief Executive Officer, Pacific Link Housing
- Ms Daphne Wayland, Executive Manager, Governance and Compliance, Pacific Link Housing
- Ms Kathy Beverley, Chief Executive Officer, Coast & Country Primary Care
- Mr Joel Smeaton, Team Leader, Health on the Streets, Coast & Country Primary Care.

The evidence concluded and the witnesses withdrew.

The following witnesses were sworn and examined:

- Ms Suzanne Naden, Chief Executive Officer, Bungree Aboriginal Association
- Ms Robyn Sutherland, Specialist Homeless Service Case Worker, Bungree Aboriginal Association
- Ms Jade Brown, Acting Lead for Youth and Homelessness, Uniting
- Ms Jodie Madigan, Case Worker, Uniting
- Mr Micah Weekes, Founder, Coast Hands.

The evidence concluded and the witnesses withdrew.

The following witnesses were sworn and examined:

- Ms Deb Tipper, Convenor, Action on Housing Older Women

- Ms Carole Davidson, Member, Action on Housing Older Women
- Mr Andrew Connolly, Policy Manager, Country Women's Association of NSW
- Mrs Jane Bowtell, President, Woy Woy Brand, Country Women's Association of NSW.

Ms Davidson tendered the following document:

- Document entitled, 'Introduction to Action on Housing Older Women (AHOW)'.

The evidence concluded and the witnesses withdrew.

The following witnesses were sworn and examined:

- Ms Melanie Smith, Director Community and Recreation Services, Central Coast Council
- Mr Glen Cannard, Unit Manager Community and Culture, Central Coast Council.

Ms Smith tendered the following document:

- Document entitled, 'Central Coast Council – Central Coast Affordable and Alternative Housing Strategy'.

The evidence concluded and the witnesses withdrew.

The hearing concluded at 2.00 pm.

### **3.2 Public roundtable**

The following roundtable participants were admitted with their caseworkers:

- Mr James Brown
- Mr Adam Jackson.

The Chair made a short opening statement.

The evidence concluded and the participants withdrew.

The public roundtable concluded at 2.52 pm.

The public and media withdrew.

### **4.3 Tendered documents**

Resolved, on the motion of Mr Mallard: That the committee accept and publish the following documents tendered during the public hearing:

- Document entitled, 'Introduction to Action on Housing Older Women (AHOW)', tendered by Ms Davidson
- Document entitled, 'Central Coast Council – Central Coast Affordable and Alternative Housing Strategy', tendered by Ms Smith.

### **5.4 Committee roundtable**

Resolved, on the motion of Ms Jackson: That the secretariat draft and circulate a report outline for informal discussion and feedback from the committee, on a date to be determined in consultation with the committee.

## **3. Adjournment**

The committee adjourned at 3.14 pm, *sine die*.

Helen Hong  
**Committee Clerk**

### **Minutes no. 40**

Monday 8 August 2022

Standing Committee on Social Issues

McKell Room, Parliament House, Sydney 3.35 pm

**1. Members present**

Mr Barrett (*Chair*)  
 Ms Boyd  
 Ms Jackson (from 3.38 pm)  
 Mr Mallard  
 Mr Martin  
 Revd Nile  
 Mr Primrose (until at 4.27 pm)  
 Mr Rath

**2. Previous minutes**

Resolved, on the motion of Mr Mallard: That draft minutes nos. 37, 38 and 39 be confirmed.

**3. Correspondence**

The committee noted the following items of correspondence:

***Received:***

- 19 July 2022 – Email from Mr Jed Clarke, Founder, Fathers Table to secretariat, declining invitation to appear at hearing on 21 July 2022
- 27 July 2022 – Email from Ms Libby Caskey, Community Engagement and Partnerships Manager, Women's Housing Company to secretariat, acknowledging receipt of thank you letter.

***Sent:***

- 26 July 2022 – Letter from Chair to Ms Glen-Marie Frost, thanking her for giving evidence to the committee
- 26 July 2022 – Letter from Chair to Ms Bee Teh, thanking her for giving evidence to the committee
- 26 July 2022 – Letter from Chair to Ms Rochelle Taylor, thanking her for giving evidence to the committee
- 26 July 2022 – Letter from Chair to Ms Libby Caskey, Community Engagement and Partnerships Manager, Women's Housing Company, thanking them for facilitating the site visit
- 26 July 2022 – Letter from Chair to Mrs Marie Sillars, thanking her for giving evidence to the committee
- 26 July 2022 – Letter from Chair to Ms Connie Herrera, thanking her for giving evidence to the committee
- 27 July 2022 – Letter from Chair to Witness A, thanking her for giving evidence to the committee
- 28 July 2022 – Letter from Chair to Ms Pauline West, thanking her for giving evidence to the committee
- 1 August 2022 – Letter from Chair to Mr Adam Jackson, thanking him for giving evidence to the committee
- 1 August 2022 – Letter from Chair to Mr James Brown, thanking him for giving evidence to the committee.

**4. Inquiry into homelessness amongst older people aged over 55 in New South Wales****4.1 Public submissions**

Resolved, on the motion of Mr Primrose: That the committee authorise the publication of supplementary submission no. 69a.

**4.2 Answers to questions on notice and supplementary questions**

Resolved, on the motion of Mr Mallard: That the committee authorise the publication of the following answers to questions on notice and supplementary questions:

- Answers to questions on notice, Major Paul Hateley, Head of Government Relations, The Salvation Army Australia, received on 1 August 2022.

**4.3 Recording roundtable discussion**

Resolved, on the motion of Mr Mallard: That the committee agree to the secretariat recording the roundtable discussion for the purposes of assisting the secretariat's note taking, and that the recording be destroyed once the report is drafted.

#### **4.4 Freedom Housing**

Resolved, on the motion of Revd Nile: That the secretariat invite Freedom Housing to make a submission to the inquiry.

#### **4.5 Roundtable discussion**

The committee noted the 'Discussion points' for the roundtable discussion.

### **5. Adjournment**

The committee adjourned at 4.37 pm until Friday 14 October 2022 (report deliberative).

Kate Mihaljek

**Committee Clerk**

#### **Minutes no. 41**

Friday 14 October 2022

Standing Committee on Social Issues

Room 1136, Parliament House, Sydney 9.01 am

#### **1. Members present**

Mr Barrett (*Chair*)

Ms Boyd

Ms Housos (substituting for Ms Jackson via Webex from 9.03 am)

Mr Mallard

Mr Martin

Mr Primrose

Mr Rath

#### **2. Apologies**

Ms Jackson

Revd Nile

#### **3. Previous minutes**

Resolved, on the motion of Mr Primrose: That draft minutes no. 40 be confirmed.

#### **4. Correspondence**

The committee noted the following items of correspondence:

##### ***Received:***

- 10 August 2022 – Email to secretariat from Mr Christos Iliopoulos, Director, Freedom Housing, offering a presentation to the committee in response to the invitation to make a submission to the inquiry
- 12 August 2022 – Email to secretariat from Ms Elyse Cain, A/Director – Policy & Research, NSW Council of Social Services advising that the organisation does not have capacity to provide answers to supplementary answers to questions on notice
- 29 September 2022 – Email from Witness A to the secretariat agreeing with proposal to use their *in camera* evidence in the Chair's draft report into homelessness amongst older people aged over 55 in New South Wales.

##### ***Sent:***

- 9 August 2022 – Email from the secretariat to Mr Christos Iliopoulos, Director, Freedom Housing, inviting the organisation to make a submission to the homelessness inquiry



- 11 August 2022 – Email from the secretariat to Mr Christos Iliopoulos, Director, Freedom Housing, again inviting the organisation to make a submission to the inquiry
- 29 September 2022 – Email from the secretariat to Witness A requesting to use *in camera* evidence in report into homelessness amongst older people aged over 55 in New South Wales.

Resolved, on the motion of Mr Rath: That the committee keep the following correspondence confidential:

- 29 September 2022 – Email from Witness A to the secretariat agreeing with proposal to use their *in camera* evidence in the Chair's draft report into homelessness amongst older people aged over 55 in New South Wales
- 29 September 2022 – Email from the secretariat to Witness A requesting to use *in camera* evidence in report into homelessness amongst older people aged over 55 in New South Wales.

## 5. Inquiry into homelessness amongst older people aged over 55 in New South Wales

### 5.1 Public submissions

The committee noted that Supplementary submission 28a was published by the committee clerk under the authorisation of the resolution appointing the committee.

### 5.2 Answers to questions on notice and supplementary questions

The committee noted that the following answers to questions on notice and supplementary questions were published by the committee clerk under the authorisation of the resolution appointing the committee:

- Answers to questions on notice, Ms Deb Tipper, Convenor, Action on Housing for Older Women, received on 10 August 2022
- Answers to supplementary questions on notice, Ms Caitlin McDowell, Head of Policy, Community Housing Industry Association, received 10 August 2022
- Answers to questions on notice, Ms Elise Phillips, Interim CEO, Domestic Violence NSW, received 16 August 2022
- Answers to supplementary questions on notice, Mr Robert Fitzgerald AM, Ageing and Disability Commissioner, Ageing and Disability Commission, received 16 August 2022
- Answers to questions on notice, Ms Melanie Smith, Director, Community and Recreation Services, Central Coast Council, received 18 August 2022
- Answers to supplementary questions on notice, Ms Megan Davidson, State Manager, Community Housing Ltd, received 22 August 2022
- Answers to supplementary questions on notice, Ms Caitlin McDowell, Head of Policy, Community Housing Industry Association, received 22 August 2022
- Answers to supplementary questions on notice, Ms Annabelle Daniel, Chief Executive Officer, Women's Community Shelters, received 22 August 2022
- Answers to supplementary questions on notice, Ms Kathy Beverley, Chief Executive Officer, Coast & Country Primary Care, received 22 August 2022
- Answers to supplementary questions on notice, Mr Leo Patterson Ross, Chief Executive Officer, Tenants' Union of NSW, received 22 August 2022
- Answers to supplementary questions on notice, Ms Livia Stanton, Policy and Advocacy Officer, Domestic Violence NSW, received 22 August 2022
- Answers to questions on notice and supplementary questions on notice, Ms Zoë Dendle, A/Executive Director, Housing, Homelessness and Disability Strategy, Policy and Commissioning NSW Department of Communities and Justice, received 23 August 2022
- Answers to supplementary questions on notice, Mr Michael Starr, Chief Executive Officer, Coast Shelter, received 23 August 2022
- Answers to supplementary questions on notice, Ms Trina Jones, Chief Executive Officer, Homelessness NSW, received 23 August 2022.

### 5.3 Consideration of *in camera* evidence

Resolved, on the motion of Mr Mallard: That the committee authorise the partial publication of the *in camera* transcript from 18 July 2022, as agreed to by Witness A.

#### 5.4 Consideration of Chair's draft report

The Chair submitted his draft report entitled *Homelessness amongst older people aged over 55 in New South Wales*, which, having been previously circulated, was taken as being read.

Resolved, on the motion of Ms Boyd: That:

- a) paragraph 1.28 be amended by inserting a new bullet point at the end: 'lack of early intervention services targeted towards and appropriate for older people.'
- b) the following new finding be inserted after paragraph 1.84:

**'Finding x**

There is a direct relationship between insecure housing and poor health outcomes, particularly among older people.'

- c) the following new finding be inserted after paragraph 1.92:

**'Finding x**

'Housing-First' and 'Home at Last' models of homelessness service provision are best-placed to assist in addressing the increased prevalence of homelessness among older people.'

- d) Recommendation 21 be amended by inserting 'publicly' before 'available'.
- e) Recommendation 36 be amended by inserting 'of' before 'how to appropriately.'
- f) Recommendation 37 be amended by inserting at the end 'and ensuring the need for applicants to repeatedly retell their story is minimised.'

Resolved, on the motion of Mr Mallard: That Recommendation 28 be omitted: 'That the NSW Government consider additional funding to support people living with HIV who are at increased risk of homelessness, including through the provision of mental health and specialised housing support' and the following new recommendation be inserted instead:

#### **'Recommendation 28**

That the NSW Government work with ACON and the LGBTIQ+ community to develop and fund strategies to address higher levels of homelessness amongst LGBTIQ+ community members and in particular target people who are living with HIV and Transgender people who are at higher risk of homelessness and face particular challenges accessing housing and other support services.'

Resolved, on the motion of Mr Primrose: That:

- a) the following new committee comment be inserted after paragraph 1.77:

**'Committee comment:**

'We know that the impact of homelessness is extremely damaging - on individuals and on society as a whole. Individuals, particularly older people, who experience homelessness have poorer physical and mental health outcomes. This is harmful not only to them, but to our shared health system. Our community also suffers when more and more people experience acute vulnerability and the social contract on which our shared stability and prosperity rests is undermined.'

- b) the following new committee comment be inserted after paragraph 1.79:

**'Committee comment:**

There is considerable stigma associated with admitting you are struggling with homelessness. This stigma contributes to the low rates of self-reporting as homeless amongst older people, particularly older women.'

- c) the following new Recommendation be inserted after Finding 2:

**'Recommendation X**

That the NSW Government investigate ways to collect, analyse and release more comprehensive and timely data on the real rates of homelessness in New South Wales, including amongst vulnerable groups.'

- d) Recommendation 11 be amended by inserting 'and brokerage funds' before 'for older people.'
- e) the following new committee comment be inserted after paragraph 4.121:

**'Committee comment**

The considerable increase in property prices and rental costs in regional New South Wales is making it particularly difficult for many older people in those communities to find suitable and affordable housing in the villages and towns they have called home for many years. This has been compounded by the impact of the short-term letting market, particularly in coastal areas, and devastating natural disasters such as the Black Summer bushfires and flooding in Northern New South Wales.'

- f) the following new recommendation be inserted after the new committee comment inserted after paragraph 4.121:

**'Recommendation X**

That the NSW Government dedicate specific resources to ensuring older people in regional New South Wales have access to social and affordable housing, and that this be focussed on communities devastated by natural disasters as a priority area of focus.'

- g) Finding 7 be amended by inserting at the end: 'This funding shortfall makes it particularly difficult for SHS to recruit and retain adequate staff. Low wages, challenging work conditions, vicarious trauma and burnout all contribute to the workforce issues faced by homelessness service providers delivering essential services and support to people experiencing homelessness.'

Resolved, on the motion of Mr Primrose: That paragraph 3.71 be amended by omitting the dot point 'requesting the Commonwealth Government to examine opportunities to adopt a mechanism similar to the Home Equity Access Scheme to help older people access affordable housing following the winding down of the National Rental Affordability Scheme in 2026.'

Resolved, on the motion of Mr Primrose: That paragraph 5.26 be amended by omitting 'The 'seeker diary' can then be used as supporting documentation when a person is applying for social housing. Consequently, according to the NSW Government the purpose of the seeker diary is to help assess need' and inserting instead 'The NSW Government explained that the 'seeker diary' helps assess whether there is a need to access priority housing.'

Resolved, on the motion of Mr Martin that:

- a) the second paragraph of Case Study – Coast & Country Primary Care be amended by inserting 'including the police, ambulance, Central Coast Council and General Practitioners' after 'with other organisations'
- b) the following new committee comment be inserted after paragraph 7.59:

**'Committee comment:**

The committee notes with concern that the Australian Government is providing funding for Coast & Country Primary Care's Health on the Streets program for the 2022-2023 financial year only. The program, which has been funded by the Australian Government since 2019, has demonstrated itself to be a valuable asset to individuals, couples and families experiencing homelessness on the Central Coast. The committee therefore recommends that the NSW Government urge the Australian Government to provide funding certainty to the organisation.

- c) the following new Recommendation be inserted after the new paragraph 5.80:

**'Recommendation X:**

That the NSW Government urge the Australian Government to provide funding certainty for the Health on the Streets program.'

Resolved, on the motion of Ms Boyd: That:

The draft report, as amended be the report of the committee and that the committee present the report to the House;

The transcript of evidence, submissions, tabled documents, answers to questions on notice and correspondence relating to the inquiry be tabled in the House with the report;

Upon tabling, all unpublished attachments to submissions be kept confidential by the committee;

Upon tabling, all unpublished transcripts of evidence, submissions, tabled documents, answers to questions on notice and correspondence relating to the inquiry, be published by the committee, except for those documents kept confidential by resolution of the committee;

The committee secretariat correct any typographical, grammatical and formatting errors prior to tabling;

The committee secretariat be authorised to update any committee comments where necessary to reflect changes to recommendations or new recommendations resolved by the committee;

The report to be tabled on 20 October 2022;

The Chair to advise the secretariat and members if they intend to hold a press conference, and if so, the date and time.

## 6. Adjournment

The committee adjourned at 9.15 am *sine die*.

Kate Mihaljek  
**Committee Clerk**





