

**Submission
No 15**

**INQUIRY INTO HOMELESSNESS AMONGST OLDER
PEOPLE AGED OVER 55 IN NEW SOUTH WALES**

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Addressing Homelessness for Older People – Particularly for Older Women

Report prepared for NSW Ministerial Advisory Council on Ageing

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1 Executive Summary

There is an increasing risk of homelessness in older people. Older women are particularly vulnerable and are often invisible when data on homelessness are collected. There has been an increase of 88% in the number of women over 55 years accessing specialist homeless services in NSW between 2013/14 and 2016/17.¹ The NSW Minister, The Hon. Tanya Davies, raised this as a priority issue for consideration by the NSW Ministerial Advisory Council on Ageing (MACA). During 2017-18, MACA has received presentations and gained access to a range of recent reviews and public submissions on homelessness of older people.

The NSW Government has taken significant steps to address the issue of homelessness. As well as increased funding for a range of homelessness services, it has made major commitments to increasing the supply of affordable, secure and appropriate rental housing through the Social and Affordable Housing Fund and the Communities Plus program.

Those steps are important and clearly demonstrate the commitment of the NSW Government to address homelessness. At the same time, the projections of a steady decline in home ownership by older people (expected to fall from 77% in 2016 to 55% in 2050) combined with more than a doubling (115% increase) of renters aged over 65 years from 2016-2026, indicate that the number of older people at risk of homelessness, including older women, is expected to continue to grow in significant numbers over the coming decade.²

The intent of this paper is to identify the issues faced by older people at risk of homelessness, including specifically older women, and those actions which can be considered by the NSW Government to complement its other initiatives to reduce homelessness.

The paper identifies a range of areas where policy action would be beneficial. Some areas may be addressed in the medium to longer term. Other actions can be considered for implementation in the short term.

For the short term, the MACA has identified a proven vehicle which could substantially improve the experience of older people at risk of homelessness - a Seniors Housing Gateway Program to provide specialist housing information and support services for older people.

A proven model of this approach is the successful *Home at Last* Model – Older Persons Housing Information and Support Service - in Victoria. Home at Last is operated by the Housing for the Aged Action Group and offers free and confidential advice, support and advocacy to older people who are homeless, at risk of homelessness, or are wanting to plan their housing future. Home at Last is available to any older person in Victoria on a low income with low assets. It provides one-to-one assistance, or links older people into a service that can help.³

Since its inception in 2013, Home at Last has housed over 800 older people, with 70% of clients being housed within 3 months. Housing outcomes have included public housing, community housing, independent living units, rental retirement housing, moveable units, group housing, residential villages and other forms of housing.⁴

The success of Home at Last is based on the strength of its relationships, supported by agreed referral protocols, with a range of aged care, community services and health services, so that older people requiring housing and support are directed to Home at Last and then connected by Home at Last specialists to appropriate housing and support services.

¹ NSW Department of Family and Community Services (2018). *Housing Strategy and Older People*. Presentation, Sydney.

² Ibid.

³ Ageing on the Edge: The Older Person's Homelessness Prevention Project. (2018). *The Seniors Housing Gateway: Safety net for older people at risk of homelessness*. Unpublished.

⁴ Ibid.

While MACA advises the Minister to consider the various actions discussed in this paper, its members believe that this one practical, implementable solution could make a genuine difference to older people at risk of homelessness in NSW for a modest annual investment (estimated at \$1.2 million by The Older Person's Homelessness Prevention Project). Its relevance to older women at risk of homelessness is underscored by its endorsement by the National Older Women's Housing and Homelessness Working Group.

We would be pleased to discuss this paper, and particularly the Seniors Housing Gateway Program) with the Minister.

2 Homelessness for older women is a priority concern for the NSW Minister for Ageing

Homelessness for older people is gaining a greater level of awareness across a broad spectrum of society. The NSW Minister for Ageing, The Hon. Tanya Davies, raised this issue as a priority concern at the annual planning day in 2018 for the NSW Ministerial Advisory Council on Ageing. Older women are particularly vulnerable. An increase of 88% in the number of women over 55 years accessing specialist homeless services in NSW between 2013/14 and 2016/17, clearly indicates that the prevalence of homelessness for this group is growing.⁵ This is in the context of an overall growth of 37% in the number of people who are homeless in NSW between 2011 and 2016, and a 43% overall increase in people accessing specialist homeless services between 2013/14 and 2016/17.⁶

In the 2016 census, of the 17,606 people over 55 years who were homeless or living in marginal housing (including crowded and improvised housing, and marginalised housed in caravan parks) in NSW, 6,543 were women.⁷

The number of women in those categories in the census is likely to be underestimated, as many are “invisible”.⁸ As generally they do not represent a perceived risk to the safety of hosts, it is more likely that women will be “couch surfing” or otherwise drawing on the temporary hospitality of family, friends and acquaintances.⁹ Many of these older women “guests” will not be included in homeless statistics.

Three real examples of older women’s experience with rental housing in NSW are:

- A well-known business identity aged in her 60’s living in Sydney had fallen on hard times financially. While couch surfing with friends for over a year, she continued to visit her mother in a nursing home. Out of frustration with her own ongoing uncertainty over accommodation, in desperation she contacted the aged care provider to see whether she could move into the same home as her mother. As she did not qualify for aged care, she was left to continue to rely on the hospitality of friends.
- Two women, one married and one single, aged in their 80s had been neighbours living in modest rented houses on the Central Coast for many years. When the married woman’s husband died, both women found themselves struggling to pay the rent on their pensions. They pooled their resources and rented one of the houses together. After a decade of this arrangement, significant increases in rent associated with increases in housing prices, left them with little choice but to move away from their long established local connections to a small country town where they could afford the lower rent.
- A woman aged in her early 50’s had moved to Australia after a marriage breakdown a decade earlier with her then pre-teenage daughter. She obtained work in Sydney and was able to just meet their living expenses, including the rent of an apartment close to where she worked. If she can maintain employment until she reaches retirement age, she will have superannuation of approximately \$200,000. She will not be able to afford to buy a home, her superannuation funds will run down over several years, and she will be left to contend with the housing rental market on a single pension. She suffers from ill health and there is every likelihood that she will not be able to continue to work until retirement age.

⁵ NSW Department of Family and Community Services. (2018). *Housing Strategy and Older People*. Presentation, Sydney.

⁶ NSW Department of Family and Community Services. (2018). *NSW Homelessness Strategy 2018-2023*, Sydney: NSW Government.

⁷ Australian Bureau of Statistics. (2018). *2016 Census of Population and Housing, Estimating Homelessness*. Canberra: Australian Government.

⁸ Mission Australia. (2017). *Ageing and homelessness: solutions to a growing problem*. Retrieved from <https://www.missionaustralia.com.au/publications/position-statements/homelessness/741-ageing-and-homelessness-solutions-to-a-growing-problem/file>

⁹ The University of Queensland Australia. (2014). *Older women’s pathways out of homelessness in Australia*. Retrieved from https://www.older tenants.org.au/sites/default/files/docs/reports/older_womens_pathways_out_of_homelessness.pdf

None of these women would be included in the census as homeless or is likely to be considered in the statistics as “at risk of homelessness”.

3 The increasing number of older people, and decreasing proportion of older people owning their own homes, will result in greater numbers of homeless older women

The percentage of older people who own their home on retirement is expected to fall from 77% in 2016 to 55% in 2050 (i.e. a steady percentage decline is expected to occur).¹⁰ When combined with the retirement of baby boomers in coming years, it is expected that there will be more than a doubling (115% increase) of renters aged over 65 years from 2016-2026.¹¹ The MACA recognises the numerous positive initiatives included in the NSW Homelessness Strategy. At the same time as acknowledging those initiatives, we note that the above statistics indicate that (in the absence of further actions) the number of older people at risk of homelessness, including older women, will continue to grow in significant numbers over the coming decade.

4 Different groups of older women facing homelessness require tailored solutions

On average, older women commence retirement with substantially lower assets (due to lower superannuation and disproportionately poor financial outcomes from relationship breakdowns), are more likely to live alone, and, on average, live longer than men.¹² As a result, they are less likely to own their own home and are more likely to retire relying entirely on the aged pension. Their levels of assets and income, on and throughout retirement, are frequently insufficient to meet the costs of private rental accommodation.¹³ These factors make older women particularly vulnerable to homelessness.

Older women at risk of homelessness include:

- Women with modest superannuation which is insufficient to buy a home
- Women without any financial assets
- Women who are escaping domestic violence
- Women abandoned by families
- Aboriginal and Torres Strait Islander Women
- Women from CALD communities
- Women from LGBTIQ communities
- Women living in regional, rural and remote communities
- Women who are carers
- Women with disabilities
- Women with mental health conditions
- Women living in poorly maintained owned-accommodation with insufficient income or liquid assets to undertake required repairs

¹⁰ NSW Department of Family and Community Services. (2018). *Housing Strategy and Older People*. Presentation, Sydney.

¹¹ Ibid

¹² Mission Australia. (2017).

¹³ Homelessness Australia & Equality Rights Alliance. (2017). *Ending and preventing older women's experiences of homelessness in Australia*. Retrieved from: https://www.homelessnessaustralia.org.au/sites/homelessnessaus/files/2017-07/Economic_Security_of_Older_Women_Inquiry.pdf

While these groups are not mutually exclusive, the characteristics of each group need to be considered in ensuring that their specific requirements and concerns are met. It means that those services supporting older women must have levels of expertise required to tailor services to different groups of older women who are homeless, and to integrate with other services supporting those groups.

It should also be noted that outreach services, developed in partnership with trusted advocates for these communities, are required to engage with people in hard to reach groups. Offering a service, and then waiting to be contacted by people requiring support, will not result in genuine access to services for the people in these groups.

5 There is a growing body of research which highlights the circumstances, needs and potential solutions available to prevent and address homelessness in older women

As this issue has attracted greater attention, many reviews have been undertaken which contribute to the understanding of the circumstances of older women at risk of homelessness and the types of solutions which can meet their needs.

Some of the research which provides insights include:

- Australian Association of Gerontology Position Paper: Older Women who are Experiencing, or at Risk of, Homelessness August 2018
- Mission Australia Ageing and Homelessness Solutions to a Growing Problem 2017
- Sydney Women's Homeless Alliance: Older Women's Studio Development Project March 2017
- Homelessness Australia and Equality Rights Alliance: Ending and Preventing Older Women's Experiences of Homelessness in Australia 2015
- Maree Peterson and Cameron Parsell, 'Older Women's Pathways out of Homelessness in Australia' (2014) funded by *Mercy Foundation*
- Andrea Sharam, 'The Voices of mid-life women facing housing insecurity' (2015) *Victoria Women's Benevolent Trust and Swinburne Institute for Social Research*
- National Older Women's Housing and Homelessness Working Group 'Retiring into poverty - A national plan for change: Increasing Housing security for older women' published by *Mercy Foundation*

It is from that research, and the information provided to MACA by the Department of Family and Community Services, that the issues affecting older women, and potential solutions to prevent and address homelessness have been considered.

6 Positive steps are being taken by the NSW Government

The responsibility for addressing homelessness is a shared responsibility between the Commonwealth and States/Territories Governments. The NSW Homelessness Strategy 2018-2023¹⁴ includes numerous welcome initiatives to address homelessness. Those initiatives include:

The new funding over four years includes:

- \$20 million for homelessness social impact investment
- \$10.6 million for sustaining tenancies supports
- \$9.1 million for additional transitional accommodation

¹⁴ NSW Department of Family and Community Services. (2018). *NSW Homelessness Strategy 2018-2023*, Sydney: NSW Government.

- \$6.9 million for co-located homeless-health services
- \$6.2 million to expand Staying Home Leaving Violence to five new sites
- \$4.7 million for universal risk screening and supports
- \$3.8 million for assertive outreach to support rough sleepers

These initiatives are important mechanisms for addressing homelessness, including homelessness among older women.

In addition, the NSW Government has made a \$1.1 Billion financial commitment to deliver the Social and Affordable Housing Fund, which is delivering 3,400 new social and affordable housing dwellings over the next 25 years.¹⁵ In addition to increasing the supply of secure, appropriate and affordable accommodation, that Fund will provide wrap-around services to support the tenants of those dwellings. In some cases, those developments are targeted at older people, and some other developments are targeted at women who have experienced domestic violence.

These commitments are in addition to the redevelopment and addition of social and affordable housing under the Communities Plus program.¹⁶

Further to these initiatives, the Rent Choice program provides time-limited financial and service support for people renting in the private rental market.¹⁷

The MACA also notes that the NSW Government has put a proposal to the Commonwealth Government to develop a national strategy on social housing for older people. MACA has been advised that the Federal Minister for Ageing, The Hon. Ken Wyatt, is intending to commission a homelessness strategy for older Australians.

7 Financial security, housing and services are required to prevent and address homelessness among older women

The outcome which is sought by older women is access to affordable, appropriate and secure accommodation, where they can continue to engage with their communities in the ways and extent to which they choose.¹⁸

The three primary elements of successful approaches to preventing and addressing homelessness in older people are:

- Financial security, including income/rental support/subsidy and other financial mechanisms to bridge the rental affordability gap;
- Access to appropriate, affordable, secure housing; and
- Services which provide outreach, information and support.¹⁹

The first and second elements are required universally. In considering housing appropriateness, factors such as liveability and design, safety, location, occupant composition in multi-dwelling sites, and the opportunity to maintain and develop social connections and belong to a community, are critical ingredients.

The type and level of services support required varies according to the duration of homelessness, and the nature and complexity of the circumstances of the woman. For example, for women who have been

¹⁵ NSW Department of Family and Community Services. (2018). *NSW Homelessness Strategy 2018-2023*, Sydney: NSW Government.

¹⁶ Ibid

¹⁷ Ibid

¹⁸ Australian Association of Gerontology. (2018). *Background paper: Older women who are experiencing, or at risk of, homelessness*. Melbourne.

¹⁹ Ibid

homeless for a short time, the service support required may only be for information on where and how to access appropriate, affordable and secure accommodation. In contrast, for women who have been homeless for an extended time and who live with mental health and/or substance abuse issues, the nature and level of support services will be more intensive and of longer duration.

The opportunities identified to address homelessness in older women include the following:

Immediate/short term:

- (i) Preventing and intervening early to avoid homelessness
- (ii) Establishing clear relationships between aged care system reforms and the housing needs and opportunities of older Australians
- (iii) Sustaining and improving homelessness services
- (iv) Tailoring housing and supports to groups and individuals²⁰

Medium Term

- (v) Using data effectively to predict, identify and respond to areas of risk
- (vi) Establishing and implementing a national housing and homelessness strategy
- (vii) Ensuring the appropriateness of accommodation for older people
- (viii) Increasing the supply of housing for older people

Longer Term

- (ix) Improving the economic security of older women

Each of these opportunities is discussed briefly below:

(i) Preventing and intervening early to avoid homelessness

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. The main approaches proposed are to assess the risk of homelessness as part of any contacts with service agencies, recognise and invest in community infrastructure and use it as an avenue through which women at risk can be identified and connected with supports,²¹ and provide accessible specialist information services to support older people to find and maintain housing.

By incorporating an assessment of older women's housing situations in an appropriate manner into all contacts with older women seeking services and support (e.g. poor health, bereavement, abuse), and offering linkages to housing support and advocacy services, the risk of homelessness can be reduced.²²

Many older women may need to move during their retirement (particularly where accommodation is too expensive), and they will require supports to make friends and other supports in their new locations.²³ Older single women are particularly at risk. Some may need support mechanisms to remain connected to their family and friends.

Older people at risk of homelessness must be able to access specialist information services to support them to find and maintain housing. The National Older Women's Housing and Homelessness Working Group 'proposes establishing a Seniors Housing Gateway Program to provide housing information and

²⁰ Australian Association of Gerontology. (2018).

²¹ Homelessness Australia & Equality Rights Alliance. (2017).

²² Australian Association of Gerontology. (2018).

²³ Homelessness Australia & Equality Rights Alliance. (2017).

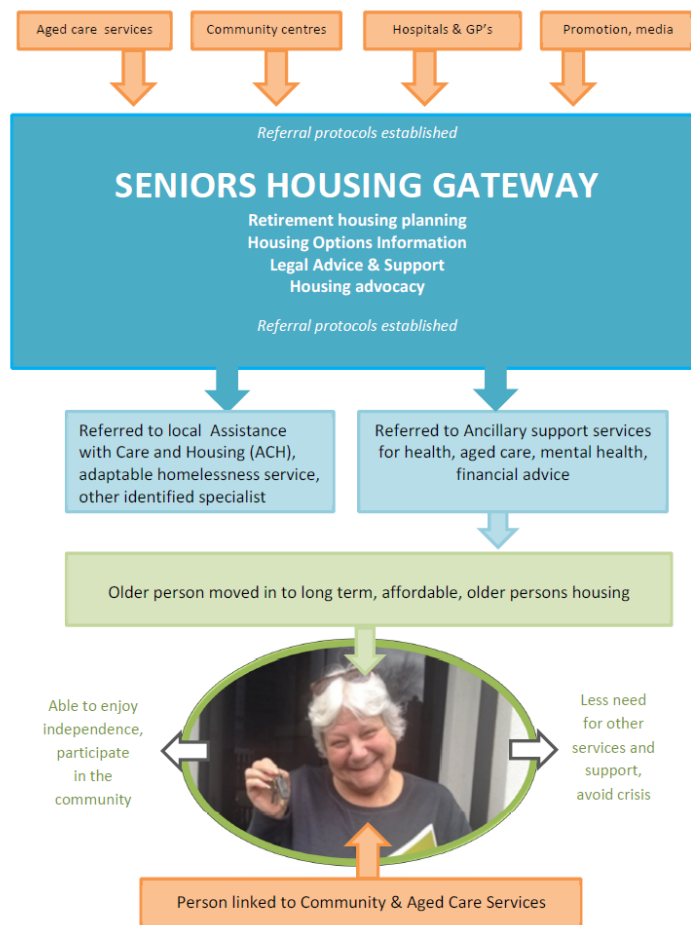
support service in each capital city with state-wide reach to better address the housing support needs of vulnerable older women.²⁴

An example of this approach is the successful Home at Last Model – Older Persons Housing Information and Support Service operating in Victoria. Home at Last is operated by the Housing for the Aged Action Group and offers free and confidential advice, support and advocacy to older people who are homeless, at risk of homelessness, or are wanting to plan their housing future. Home at Last is available to any older person in Victoria on a low income with low assets. It provides one-to-one assistance, or links older people into a service that can help.

Since its inception in 2013, Home at Last has housed over 800 older people, with 70% of clients being housed within 3 months. Housing outcomes have included public housing, community housing, independent living units, rental retirement housing, moveable units, group housing, residential villages and other forms of housing.

The success of Home at Last is based on the strength of its relationships, supported by agreed referral protocols with a range of aged care, community services and health services, so that older people requiring housing and support are directed to Home at Last and then connected by Home at Last specialists to appropriate housing and support services.

The model is set out in the diagram below.



²⁴ National Older Women's Housing and Homelessness Working Group. (2018). *Retiring into poverty – A national plan for change: increasing housing security for older women*. Canberra: YWCA Canberra.

As well as enabling early and effective intervention for older people requiring housing and other support, a Seniors Housing Gateway Program, using the Home at Last approach, offers:

- genuine connections between the homelessness and aged care sectors;
- a central linkage between a range of community services supporting older people at risk of homelessness; and
- specialist advice regarding access to housing and other support services tailored to the specific individual requirements of each older person.

Therefore, it represents a significant step forward also in meeting the requirements of (ii), (iii) and (iv) below.

(ii) Establishing clear relationships between aged care system reforms and the housing needs and opportunities of older Australians

The aged care system provides care and accommodation options for older Australians who meet threshold levels of assessed need. It also encompasses significant infrastructure and a diverse range of services which can be drawn upon to reduce the risk of homelessness for older Australians.

Numerous reviews highlight the opportunity to improve the intersection of aged care policy and housing policies for older Australians. The proposals include expanding current aged care services which are directed at older people who have been homeless and extending the remit of aged care services to deliberately address the housing needs of a broader group of older people at risk of homelessness. They also focus on ensuring that aged care policy is aligned with housing policy rather than increasing the risk of homelessness for older people.

Proposals to expand access to existing aged care services for older people who are homeless include establishing a capital pool specifically for residential aged care facilities for older people who have experienced homelessness²⁵ and increasing the funding for the operation of more of those facilities. Similarly, it is proposed that the Homeless Supplement for residential aged care providers be reviewed, increased and indexed to meet the costs incurred by facilities in providing specialised services for older people who have experienced homelessness.²⁶

Other proposals identified the opportunity to improve the dialogue and linkages between the aged care, housing and homelessness services,²⁷ including specifically that Specialist Homelessness Services increase their understanding of, and capacity to refer people to, appropriate aged care services. Such aged care services include Assistance with Care and Housing for older people (which is an outreach program focused on people who are experiencing or at risk of homelessness) and those providing specialised residential aged care for people who have experienced homelessness.²⁸

It is also proposed that aged care policies and programs encompass consideration of housing security for older people. This includes ensuring that aged care information services, assessment processes, program design, user contributions, and system navigator supports (including face to face hubs) specifically incorporate housing security in their scope.²⁹ The Sydney Women's Homeless Alliance also raises the question of how small independent accommodation, such as studio models, could be promoted as part of the Commonwealth Government's response to the Aged Care Sector Committee's Reform Roadmap.³⁰

²⁵ Australian Association of Gerontology. (2018).

²⁶ Australian Association of Gerontology. (2018).

²⁷ Ibid.

²⁸ Ibid.

²⁹ Ibid.

³⁰ Sydney Women's Homeless Alliance. (2017). *Older women's studio development project*. Retrieved from https://www.homelessnessnsw.org.au/sites/homelessnessnsw/files/2017-04/Older_Womens_Studio_Housing_Project-Web-Version.pdf

(iii) **Sustaining and improving homelessness services**

The three pillars for reducing homelessness are financial security, availability of appropriate, secure and affordable housing, and access to effective support services. The features of effective support services highlighted in the reviews are timely intervention, holistic individualised assessment and engagement, and integration across different service types through collaboration between providers. As noted above, early and effective interventions are required to reduce the risk of homelessness. Providing appropriate and immediate person-centred supports offers the best opportunity for older people to quickly exit homelessness when it occurs.³¹

Peterson and Parsell identify that practice with older people is underpinned by a comprehensive assessment alongside a relationship focus. There is a recognition that addressing a housing crisis relies on supporting other parts of a person's life including social, health and legal aspects to ensure wellbeing.

This leads to the importance of encouraging and providing mechanisms for different services to work together to reduce homelessness. There should be continuing recognition, support and promotion of the role of regional inter-agency forums in reducing homelessness.

AAG identifies the importance of educating and supporting disability, social service (e.g. income support) and health providers so that they know about, and can assist people to access, services for older people experiencing, or at risk of, homelessness.³²

AAG also highlights the role of education of practitioners in ensuring that the needs of older women are met.³³ It identifies the need to ensure that courses and training modules in health, allied health, aged care leadership and personal care at Australian universities and Registered Training Organisations cover the risk factors and needs of older women who are experiencing, or at risk of, homelessness.

(iv) **Tailoring housing and supports to groups and individuals**

Researchers recognise the need to tailor housing and support models to the experiences of older women and to different groups of older women.³⁴ The lower socio-economic status of women in society, when compared to men, must underpin any attempts to address the risk factors for homelessness that older women are more likely to experience than older men. For example, a public policy emphasis on addressing family violence as a cause of homelessness is paradoxical if women must partner with men to achieve housing security.³⁵

It is essential that programs and service providers consider how to engage with older women in housing crisis. The nature of this engagement is linked to the current circumstances and life experiences, including culture, of the women.³⁶

AAG reinforces the importance of ensuring that all services and supports are individually tailored to meet the diverse life experiences and needs of older women, including:

- cultural and sexual identities;
- health and disability needs;
- housing needs; and
- support needs related to their desired level of independence, including the need for supports to ensure social connectedness.³⁷

³¹ Mission Australia. (2017).

³² Australian Association of Gerontology. (2018).

³³ Ibid.

³⁴ Australian Association of Gerontology. (2018).

³⁵ Ibid.

³⁶ The University of Queensland Australia. (2014).

³⁷ Australian Association of Gerontology. (2018).

AAG identified the importance of ensuring that older people who have experienced homelessness and are eligible for aged care from 50 years or older, or from 45 years or older for Aboriginal and Torres Strait Islander people, are not forced to apply to the National Disability Insurance Scheme (NDIS).³⁸

Further than responding to identified groups, AAG recommends that services are sensitive to the experiences and needs of individual women.³⁹ For example, women who experience homelessness for the first time in later life due to a single crisis may not be comfortable approaching a service for people with complex needs who have experienced long-term or repeated homelessness.

It is by ensuring that services are accessible and appropriate for different groups of older women, and holistically respond to individual preferences and needs, that these services will make the greatest impact to reduce homelessness.

(v) Using data effectively to predict, identify and respond to areas of risk

The provision of comprehensive and meaningful data of older women experiencing homelessness and those at risk of homelessness, currently and in the future, is essential for this issue to gain necessary awareness and attention, and for targeting responses and measuring outcomes.

Peterson and Parsell have identified that older women's homelessness requires further exploration. It highlights a disparity between the instances recorded of homelessness of older women and the trends identified by service providers who work with older women. The challenge is found in international recognition that (older) women's homelessness is hidden, and that researchers need to engage innovatively with this social problem to examine its extent and nature so that they can, like the wider population, age in their communities.

The National Older Women's Housing and Homelessness Working Group proposes developing better national datasets and better-informed responses based on gendered data collection and analysis. Such datasets will inform better policy and strategy for programs that target older women and their circumstances and needs.⁴⁰ Mission Australia has proposed that an analysis of social security payments for older people under the current pensionable age in the private rental market would provide valuable insights to older people at risk of homelessness.⁴¹

(vi) Establishing and implementing a national housing and homelessness strategy

A common thread in the research and submissions is the need for a National Housing and Homelessness Strategy that includes actions and measurable targets to create additional permanent social and affordable housing options for women in each state and territory, and particularly for older women.⁴²

There was consistent recognition of the vital leadership and coordination role of the Australian Government in ensuring that older Australians can access appropriate, secure and affordable housing for older Australians.⁴³

Recognition of the national Government's leadership role in housing and homelessness policy, does not diminish the importance of NSW Government's homelessness strategy or its capacity to influence outcomes in this state. It highlights that, in conjunction with its own initiatives, the NSW Government should maintain active advocacy with the Federal Government for it to perform a national leadership role in housing and homelessness policies.

³⁸ Ibid.

³⁹ Ibid.

⁴⁰ National Older Women's Housing and Homelessness Working Group. (2018).

⁴¹ Mission Australia. (2017).

⁴² National Older Women's Housing and Homelessness Working Group. (2018).

⁴³ Homelessness Australia & Equality Rights Alliance. (2017).

(vii) Ensuring the appropriateness of accommodation for older people

Just as the supply of secure and affordable housing is vital in reducing the risk of homelessness, so is the appropriateness of the form of housing for older people.

Peterson and Parsell recognise that the models of housing advocated by the homelessness sector and by the senior's housing sector are compatible.⁴⁴ This includes design principles and security of tenure. Such provision of permanent supportive housing meets the requirements for people who have experienced chronic homelessness and is appropriate for older women of all backgrounds. Incorporating universal design standards for disability and age accessibility in appropriate new developments will provide the greatest opportunity for older people to continue to live independently in secure accommodation.

The State Environmental Planning Policy (Affordable Rental Housing) 2009 has been a positive step forward in enabling the development of affordable rental housing in NSW. Sydney Women's Homeless Alliance proposes that further steps should be taken to ensure that the guidelines for these developments, including the New Generation Boarding House planning policy, meet the needs of older people.⁴⁵ That proposal includes Planning NSW engaging with seniors' advocacy organisations to co-design guidelines which specifically address the requirements of older women for developments under the AHSEPP. That would be followed by the development and testing of prototypes of such developments in inner and middle ring suburbs, where rental stress is highest.

These design considerations also should be applied, as far as possible, when current social and affordable housing stock is upgraded or renovated.

By providing a range of supported accommodation models for older people to appropriately meet support needs, the risk of homelessness would be reduced, as would premature entry into residential aged care.

(viii) Increasing the supply of housing for older people

The risk of homelessness is directly affected by the availability of appropriate, secure and affordable housing.

The reviews propose a range of approaches to increase the supply of suitable housing for older people. They include the more effective use of existing social and affordable housing assets (and other public assets), employing state and local planning and development guidelines to increase supply, and the further development of mechanisms for financing affordable housing at scale across Australia. Those initiatives should be targeted to the needs of specific groups, in particular older women.⁴⁶

The reviews propose that the national supply of social and affordable housing be increased. Methods include direct funding of development by Government, provision of financial incentives (direct financial or development planning benefits) for construction by the non-government sector, and recycling and better use of current public assets.

Mission Australia proposed that the following increases in appropriate housing be developed nationally:

- 60,000 dedicated social housing dwellings for older people;
- 75,000 affordable housing dwellings targeted at older people; and
- A minimum of 4,200 new Aboriginal owned and controlled homes in remote communities and regional areas.⁴⁷

⁴⁴ The University of Queensland Australia. (2014).

⁴⁵ Sydney Women's Homeless Alliance. (2017).

⁴⁶ Sydney Women's Homeless Alliance. (2017).

⁴⁷ Mission Australia. (2017).

It also proposes that the new housing supply be co-designed with older people to meet their diverse needs and that appropriate mechanisms should be in place to prioritise older people on social and affordable housing waiting lists.⁴⁸

The success of many Government strategies has been based on leveraging Government, private sector and Not for Profit organisations' assets, financing and/or capabilities. For example, the Social and Affordable Housing Fund "tops up" the return on affordable and social housing projects to achieve commercially acceptable returns for developers. Similarly, the Communities Plus program leverages under-developed Government-owned land and private and NFP sectors' development capabilities, to provide a commercially acceptable return to developers to increase the supply of appropriate, secure, affordable and social rental housing.

There is an opportunity to extend this approach through more systemic approaches to leveraging the gains that property owners receive from the up-zoning of their land, particularly for State Government development corridors around major transport hubs and arterial roads.

(ix) Improving the economic security of older women

As noted above, older women are particularly vulnerable to homelessness. That vulnerability is based, in part, on economic disadvantage. A critical step in preventing the homelessness of older women is improving their economic security. Strategies are required to be implemented pre-retirement to boost economic security for women and prevent heightened risks of homelessness in later life⁴⁹.

The steps to improve economic security are those which increase women's capacity to achieve pre-retirement savings and to provide an effective financial safety-net post-retirement.

The National Older Women's Housing and Homelessness Working Group has recommended that a comprehensive Federal Government Strategy be developed and implemented to address the current financial insecurity of older women. Proposed elements of that strategy include rectifying inequities in superannuation policy and legislation, and examining the national income support system and Commonwealth Rent Assistance, with a view to improving financial outcomes for women⁵⁰.

A common focus of proposed pre-retirement reforms is addressing the lower superannuation balances held by women due to lower lifetime earnings. In addition, the development of financial and housing counselling services for women over 50 years who are renting is proposed as a means of ensuring that plans are developed, and actions taken, as early as possible to achieve post-retirement appropriate, secure and affordable housing.

Proposed post-retirement reforms are focused on the development of an adequate safety-net for older people, where social security payments take into account the market housing costs of the private rental market, including the provision of adequate Commonwealth Rental Assistance to prevent rental stress.

⁴⁸ Ibid.

⁴⁹ Australian Association of Gerontology. (2018).

⁵⁰ National Older Women's Housing and Homelessness Working Group. (2018).