

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

Organisation: NSW Ageing on the Edge Coalition

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Homelessness among older people aged over 55 in NSW

This submission is approved by Ageing on the Edge NSW Coordination Group member organisations:



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Introduction

The Ageing on the Edge New South Wales (NSW) Forum is a coalition of about 100 organisations and individuals. The members of the Forum are advocates for change, including older people with lived experience of homelessness, service providers, peak advocacy bodies and private sector organisations, working together to address housing and homelessness related issues of older people.

The Forum was originally convened as a reference group for Housing for the Aged Action Group's (HAAG) Ageing on the Edge project, which launched a report in 2017, *The Older I Get the Scariest It Becomes – Older People at Risk of Homelessness in NSW*.¹ Based on widespread consultation with older people and the community sector, the Ageing on the Edge Forum has since developed policy recommendations that are critical to addressing the needs of older people facing housing stress and homelessness in NSW.

As a coalition, we thank the Social Affairs Committee for the opportunity to provide input into the inquiry on homelessness amongst older people aged over 55 in NSW. This submission is informed by relevant research and data, two community consultations with older people with lived experience of homelessness and input from service providers and NSW Ageing on the Edge Forum members. The submission responds to all the elements of the Terms of Reference and the recommendations reflect the detailed discussion below.

The Ageing on the Edge NSW Coordination Group² thanks the older people who generously shared their experience and stories for this submission, members of NSW Ageing on the Edge Forum, the Physical Disability Council of NSW, Age Matters, Australians for Native Title and Reconciliation (ANTar), Ethnic Communities' Councils NSW, Associate Professor Jane Mears and many others for their assistance.

Key Recommendations

The Ageing on the Edge NSW Forum is calling on the NSW government to:

1. Fund a specialist older person's housing information and support service that comprises both an early intervention and crisis response, similar to the HAAG Home at Last model³ in Victoria.
2. Lower the priority age for social housing eligibility from 80 years as a matter of urgency.
3. Build 5,000 social and affordable homes per year for 10 years, at least 20% of which should be dedicated to older people.

Additional Recommendations

- Adopt concrete measures to address ageism, sexism, gender and disability discrimination in government services, finance institutions, including banks, and private rental markets.

¹ J. Fiedler and D. Faulkner, *The older I get the scarier it becomes: Older people at risk of homelessness in New South Wales*, 2017, accessible at: <https://www.older tenants.org.au/sites/default/files/older-i-get-scarier-it-becomes291117.pdf>

² The Ageing on the Edge Coordination Group drives the advocacy agenda of the broader Forum. Members of the Coordination Group include Council of the Ageing (COTA) NSW, Older Women's Network (OWN) NSW, Shelter NSW, Uniting NSW.ACT, Mission Australia, Women's Housing Company, Mercy Foundation, Women's Electoral Lobby NSW and Housing for the Aged Action Group.

³ See further: Ageing on the Edge NSW Forum, *Home at Last: Solutions to End Homelessness of Older People in NSW*, December 2021 for information of the HAAG Home at Last service model, accessible at: https://www.older tenants.org.au/sites/default/files/home_at_last_report_web.pdf

- Remove unnecessarily burdensome requirements, such as, completion of ‘seeker diaries’ to maintain temporary accommodation imposed on older people who are already in challenging housing situations.
- Increase transparency and accountability by increasing availability of data including –
 - Social and priority housing waiting list data broken down by age, gender, disability status and geographic area,
 - The number of social and affordable housing dwellings available in NSW, including age and gender breakdown of allocations,
 - The number of dwellings assigned under State Environmental Planning Policy (Housing for Seniors and People with a Disability) (Seniors SEPP) and Public Housing Seniors Communities (PPOPH), and
 - The number of dwellings built under the commitments in different housing commitments including the *NSW Homelessness Strategy 2018-2023*, Social and Affordable Housing Fund (SAHF) and Community Housing Innovation Fund (CHIF).
- Provide exemptions to strict documentary evidence for housing applications, including identity documents, especially for Aboriginal and Torres Strait Islander people, older people from migrant and refugee backgrounds and older women escaping domestic and family violence to ensure equitable access for all older people.
- Adopt the new mandatory minimum accessibility standards contained in the revised National Construction Code for all future constructions in NSW.

(a) The rate of homelessness

Across Australia, homelessness is becoming an increasingly prevalent issue for older people. However, the issue is more acute in NSW given rising housing costs. Evidence below also demonstrates that the reported rates of homelessness in NSW are likely an underrepresentation.

Based on 2011 and 2016 Census data, the number of people aged 55 and over experiencing homelessness in NSW increased by 42% (from 4,529 to 6,407).⁴ There are currently about 50,000 applicants on NSW social housing waiting list. Of those, over 15,800 are aged over 55 years.⁵

A total of 5,216 older people in NSW were supported by Specialist Homelessness Services (SHS).⁶ Despite a small reduction in overall service use rates 2020/21 mainly due to increase in income support payments, on average, 31 requests for assistance went unmet each day.⁷

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.

⁴ Australian Bureau of Statistics, 2016, *Census of Population and Housing: Estimating homelessness*, 2016, accessible at: <https://www.abs.gov.au/ausstats/abs@.nsf/mf/2049.0>

⁵ Department of Communities and Justice, Social Housing Waiting List, June 2021, accessible at: <https://www.facs.nsw.gov.au/housing/help/applying-assistance/expected-waiting-times>

⁶ Australian Institute of Health and Welfare (AIHW), 2021, *Specialist homelessness services annual report 2020–21*, <https://www.aihw.gov.au/reports/homelessness-services/specialist-homelessness-services-annual-report/contents/older-clients>

⁷ Australian Institute of Health and Welfare (AIHW), 2021, *Specialist homelessness services 2020-21: NSW*, accessible at: https://www.aihw.gov.au/getmedia/a095ab32-cd30-45af-9469-74f2b6ee6316/NSW_factsheet.pdf.aspx

Single older women are amongst the most marginalised groups in terms of their access to safe, affordable housing that is well located and suitable for their needs.⁸ The *NSW Homelessness Strategy* states, between 2013/14 and 2016/17, NSW saw 88% growth in the number of women over the age of 55 years accessing homelessness services.⁹ The *At Risk: Understanding the population size and demographics of older women at risk of homelessness in Australia* report estimates that 110,000 women over 45 years are at risk of homelessness in NSW based on 2018 data.¹⁰

The experience of older women and homelessness is varied. Some older women who experience homelessness have never experienced homelessness before and have led conventional lifestyles and do not know where to go for assistance. Others have lived with ongoing housing disruption, or have lived transient lives. Few have had involvement with welfare and support systems.¹¹

Research found that older women who are homeless are likely to be 'statistically invisible' due to staying with friends and family, living in their car, remaining in at-risk situations and engaging in unwanted sexual relationships to avoid sleeping rough.¹²

Many older women also live in unregistered and unregulated boarding houses or opt for other unsafe housing options and therefore are not visible in the Australian Institute of Health and Welfare (AIHW) and other statistics.

"I did go to my GP, I went to the library, I went to Matt Thistlethwait's office [her local member of parliament] ... I slept in my daughter's car. I was working at the time, so I'd sleep in the office when everyone would go home from work. I have the key so I would go back and sleep in the office. And wake up early, and go out, have a coffee, and like 'hi, good morning', you know... I'm nearly 56 and I'm tired."

Roshee, older woman with lived experience of homelessness

In instances where older women find temporary accommodation or housing that they can afford with their limited income support payments, those options can be unsafe for their personal safety.

"I'm currently living in something I think is called a resident boarding house... through flatmates or something similar. So, I've got a room, I've been there since February. How stable is any boarding house... I've got no rights. I mean the door's unlocked so she [the landlord] goes in any time she wants to... Look she's lovely you know, she's got her way but it works."

Anne, older woman with lived experience of homelessness

In the case of Anne, although she is experiencing homelessness, she is not linked with any State government services or on the social housing waiting list having been deterred by advice from Link2Home that she would need to wait over 10 years to get housing.

⁸ Homelessness NSW, Mercy Foundation, et al, 2016, *A Plan for Change: Homes for Older Women*, 2016, accessible at: <https://homelessnessnsw.org.au/wp-content/uploads/2021/03/Feb-2016-A-Plan-For-change-homes-for-older-women.pdf>

⁹ Department of Communities and Justice, 2018, *NSW Homelessness Strategy 2018-2023*, accessible at: https://www.facs.nsw.gov.au/_data/assets/pdf_file/0007/590515/NSW-Homelessness-Strategy-2018-2023.pdf

¹⁰ Housing for the Aged Action Group, 2020, *At Risk: Understanding the population size and demographics of older women at risk of homelessness in Australia*, accessible at: https://www.olderrenters.org.au/sites/default/files/at_risk_final_report_web.pdf

¹¹ M. Petersen, C. Parsell, *Older Women's Pathways out of Homelessness in Australia*, ISSR Research Report, University of Queensland, report for the Mercy Foundation, 2014.

¹² C. Thredgold, A. Beer, C. Zufferey, A. Peters, and A. Spinney, *An effective homelessness services system for older Australians*, AHURI Final Report 322, 2019, <http://www.ahuri.edu.au/research/final-reports/322>

The rates of homelessness of older people, particularly among older women, are likely to get worse, unless immediate measures are put in place to increase the social and affordable housing stock and are provided with necessary supports to navigate the social housing application process.

(b) Factors affecting the incidence of homelessness

Multiple structural and systemic policy factors, as well as changes to personal circumstances can increase an older person's risk of homelessness. *Addressing Homelessness for Older People – Particularly for Older Women* report details a range of causes and drivers of homelessness for older people, especially older women.¹³ By retirement, a third of women are not in a relationship. 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.¹⁴

"There is no discrimination as to who becomes homeless. Women escaping domestic violence, ill health and no savings, loss of a job, deserted wives finding no savings in the bank account – the list goes on."

Glen-Marie, older woman with lived experience of homelessness

The following factors were found to increase the likelihood of an older woman being at risk of homelessness in Australia:

- Household status: if an older woman lives alone or are a single parent. Older women who live alone are nine times more likely to be at risk of homelessness. This is significant given that the Australian Bureau of Statistics projects the percentage of women living alone to increase from between 28 and 59% by 2041.¹⁵
- Employment status: older women who are not employed on a full-time basis are between 2 to 4 times more likely to be at risk of homelessness.
- Housing tenure: If older women live in a private rental property, they are over twice as likely to be at risk of homelessness.
- Aboriginal and/or Torres Strait Islander older women.
- Older women who migrated from a non-English speaking country.
- Older women who have difficulty raising emergency funds.
- Older women with a low-level of social support; and, previously been at risk of homelessness.

¹³ M. Fine and S. Teulan, 2018, *Addressing Homelessness for Older People – Particularly for Older Women: a report prepared for Ministerial Advisory Council for Ageing*, 2018.

¹⁴ Australian Human Rights Commission, 2019, *Older Women's Risk of Homelessness: Background Paper*, accessible at: https://humanrights.gov.au/sites/default/files/document/publication/ahrc_ow_homelessness2019.pdf

¹⁵ Australian Bureau of Statistics, 2019, *Household and Family Projections*, Australia <https://www.abs.gov.au/statistics/people/population/household-and-family-projections-australia/latest-release>

Each of these factors on average places an older woman at risk. The presence of multiple factors amplifies the likelihood of risk.¹⁶

It is often a life shock or a series of life shocks, such as, a rent increase, eviction, job loss, loss of income, illness or the death of a partner, relationship breakdown, elder abuse or domestic and family violence that is the catalyst for an older person shifting from being at risk to experiencing homelessness.¹⁷

“Married 23 years and then marriage broke down and then diagnosed with breast cancer. I never thought I would be homeless.”

Ana, older woman with lived experience of homelessness

Age and gender discrimination also contribute to older people experiencing homelessness. The financial institutions, such as banks, and private rental markets perpetuate negative ageist or sexist attitudes towards older people, especially older women.

“I just thought I'd go and use what I got out of it [divorce] as a deposit on another house. I've never thought of myself as not owning my own home. And when I went to the bank, they virtually just laughed at me, because I was 58, even though I worked all my life. I had a good deposit nobody will touch me. I was a single woman at 58, they told me if it was my former husband, they would have given him a loan but because I was a woman, I wouldn't.”

Lyn, older woman with lived experience of homelessness

Social stereotypes of homelessness of rough sleeping, alcohol and drug dependence and mental ill-health perpetuate profound stigma around experiences of homelessness and assumptions about what constitutes homelessness. As a result, older people at risk of or experiencing homelessness for the first time in their lives often fear isolation and estrangement from children and/or grandchildren, their friends and community. This means that older people's homelessness is often hidden as they employ a range of precarious coping mechanisms, such as, going without food or medication and struggle to make ends meet.

Some older women express that their situation is ‘not as bad as others’ and that they can ‘manage’ as they always have. They say things like, ‘others are in much worse situations than them and therefore they should not clog the system’. This prevents them from seeking support. Cheryl was receiving treatment and was recovering from cancer and did not think that would be relevant information for the housing application.

“I went over there [department of housing] and she [case worker] said it's just temporary, you have to have all these medical problems to be able to go on the list for housing. So, then I had a breakdown and the psychologist she spoke with my doctor, and my doctor said but she's got all these medical problems, serious medical problems... because when they asked me [at the housing] about health issues and I said I was fine.”

¹⁶ Housing for the Aged Action Group, 2020, *At Risk: Understanding the population size and demographics of older women at risk of homelessness in Australia*.

¹⁷ D. Faulkner and J. Fielder, 2017, 2017, accessible at: <https://www.older tenants.org.au/sites/default/files/older-i-get-scarier-it-becomes-291117.pdf>.

Cheryl, older woman with lived experience of homelessness

This example demonstrates that there should be more awareness raising about forms of homelessness and the supports available – which is a key component of the HAAG Home at Last model.

Other factors of note include the lack of appropriate social and affordable housing in NSW, inadequacy of income relative to housing costs and the COVID-19 pandemic and the flow on impact on housing, as outlined below.

(b. 1) Lack of appropriate social and affordable housing in NSW

There has been a steady decline in the stock of social housing dwellings in NSW due to decades of underinvestment and the sale of public housing properties.¹⁸ Compared to 2014 levels, NSW has experienced a decline of 8,897 social housing units across the state.¹⁹ In the meantime, the price of a typical house in Sydney has multiplied 17 times in the past 40 years; almost three times faster than wages.²⁰ The adverse impact of this is felt by many people across the state, particularly older people, who are reaching retirement age with limited or no housing security.

NSW had a higher rate of rental stress for lower income households compared to the national rate (48.3% compared with 43.1%) in 2017/18.²¹ These numbers are likely to be much worse in 2021/22 given the growing rate of unaffordability of rental properties across NSW. Rental unaffordability and related issues are compounded for women by the gender pay gap pre-retirement and low retirement incomes and savings, due to women's overall disadvantaged economic position and the immediate and long-term financial impact of domestic and family violence, as well as women's longer lifespan.²²

Although there are numerous policies and initiatives to increase the housing stock across the state, the increase has not kept up with the growing demand. The *Future Directions for Social Housing in NSW 2016* (Future Directions) sets out the NSW Government's vision for social housing over 10 years.²³ Future Directions includes a large-scale building program, that is expected to deliver up to 23,000 new and replacement social and affordable dwellings over a ten-year period to 2026, and

¹⁸ NCOSS, 2021, *Rebuilding for Women's Economic Security – Investing in Social Housing in NSW*, 2021, accessible at: https://www.ncoss.org.au/wp-content/uploads/2021/10/EE_Rebuilding-Womens-Economic-Security_Social-Housing_SPREADS_WEB.pdf

¹⁹ Ibid

²⁰ Sydney Morning Herald, *House price growth three times faster than wages over four decades*, 7 November 2021, accessible at: <https://www.smh.com.au/national/nsw/house-price-growth-three-times-faster-than-wages-over-four-decades-20211102-p595dr.html>

²¹ Productivity Commission, National Housing and Homelessness Agreement, Performance Reporting Dashboard, accessible at: https://performancedashboard.d61.io/housing_nsw

²² C. Cerise, 2009, *Accumulating poverty? Women's experiences of inequality over the lifecycle: An issues paper examining the gender gap in retirement savings*, Australian Human Rights Commission: Sydney, accessible at: <https://humanrights.gov.au/our-work/sex-discrimination/publications/accumulating-poverty-womens-experiences-inequality-over>

²³ Department of Communities and Justice, *Future Directions for Social Housing*, accessible at: <https://www.facs.nsw.gov.au/about/reforms/future-directions>

includes \$22billion for the Communities Plus program that will renew the NSW Government's social housing portfolio.²⁴ However, only 10% of the initial goal has been achieved to date.²⁵

Furthermore, it is reported that since 2011, 4,205 social housing properties across the state have been sold.²⁶ There have been numerous other initiatives such as Social and Affordable Housing Fund (SAHF) and Community Housing Innovation Fund (CHIF) that were not adequate to raise the number of dwellings required to meet the growing demand. For instance, SAHF is reliant on voluntary land contributions and only able to respond to bids. The bidding process proved administratively costly for the community housing sector, which in turn has little role in driving contracted outcomes.²⁷

Although in NSW, there are references to State Environmental Planning Policy (Housing for Seniors and People with a Disability) (Seniors SEPP) and Public Housing Seniors Communities (PPOPH),²⁸ it is unclear how many of dwellings are in these categories. When inquired of the Department of Planning and Environment, we were informed that this information cannot be provided as the data is currently unavailable. Thus, it is unclear how many social and affordable housing dwellings are ringfenced or allocated for older people in NSW.

(b. 2) Inadequacy of income relative to housing and other costs

Income support payments are significantly inadequate to pay for rising rents in NSW and manage other essentials. This is particularly challenging for single older people over 55 years receiving the JobSeeker payment. Pension and government allowances are the main source of income for 56.9% of older people.²⁹ In 2016, 39% of women aged over 55 years lived under the poverty line.³⁰

People aged 55 years and over form the largest cohort receiving the JobSeeker payment. As of June 2021, 82,579 (28.4%) on JobSeeker payment were those aged over 55 years in NSW.³¹

Anglicare's Rental Affordability Snapshot, which surveyed nearly 25,000 rentals in Sydney and Illawarra region, found only 26 properties affordable to single people receiving the Age Pension.³² None of the properties was affordable to people in receipt of the JobSeeker payment.³³

"I've been looking at places where these people make a lot of money out of your vulnerability. There's this guy, I went to have a look at his room. There's many of them. Six bunk beds in one room and nothing to put your things. It was \$185 per week. I look at that and I say, well I can be

²⁴ E. Barnes, T. Writer, and C. Hartley, 2021, *Social Housing in New South Wales: Report 1 Contemporary analysis*, accessible at: <https://apo.org.au/node/312824>

²⁵ M. McGowan, *More than \$3bn of social housing sold by NSW government since Coalition took power*, The Guardian, 16 April 2022, accessible at: <https://www.theguardian.com/australia-news/2022/apr/16/more-than-3bn-of-social-housing-sold-by-nsw-government-since-coalition-took-power>

²⁶ Ibid

²⁷ J. Lawson, H. Pawson, L. Troy, R. van den Nouwelant C. Hamilton, 2018, *Social housing as infrastructure: an investment pathway*, accessible at: <http://www.ahuri.edu.au/research/final-reports/306>

²⁸ Department of Communities and Justice, *Social Housing Eligibility and Allocations Policy Supplement*, accessible at: <https://www.facs.nsw.gov.au/housing/policies/social-housing-eligibility-allocations-policy-supplement/chapters/matching-and-offering-a-property-to-a-client>

²⁹ Australian Bureau of Statistics, 2018, *4430.0 – Disability, Ageing and Carers, Australia*, accessible at: <https://www.abs.gov.au/statistics/health/disability/disability-ageing-and-carers-australia-summary-findings/latest-release>

³⁰ C. Thredgold, A. Beer, C. Zufferey, A. Peters, and A. Spinney, 2019, *An effective homelessness services system for older Australians*, AHURI Final Report 322, 2019, <http://www.ahuri.edu.au/research/final-reports/322>

³¹ Department of Social Services (Cth), *DSS Payment Demographic Data*, accessible at: <https://data.gov.au/dataset/ds-dga-cff2ae8a-55e4-47db-a66d-e177fe0ac6a0/details?>

³² Anglicare Australia, 2021, *Rental Affordability Snapshot (RAS)*, accessible at: <https://www.anglicare.org.au/about-us/media-releases/rental-affordability-snapshot-ras-2021/>

³³ Ibid

raped ... my security is very important. I am already down, and I get raped and I get kicked down more and I can be on the streets again."

Bee, older woman with lived experience of homelessness

It is evident that the rental unaffordability is a concern right across the state irrespective of whether older people live in metropolitan, regional or remote areas.

"The rise in cost of rental accommodation in regional areas makes it difficult for them [older people] to find suitable rental accommodation outside of the social housing sector."

Solicitor, Illawarra Legal Centre

Case study 1

Tom* is an older man who was injured at work and received a workers compensation payment some years ago. As a result of this payment, he was precluded from claiming social security payments until 2024.

Unfortunately for him he invested his money in a series of failed business ventures and he lost the bulk of his money. When the Welfare Rights Solicitor first met Tom, he was living in his unregistered car by the waterfront and obtaining free food by working as a volunteer in a food kitchen.

Tom approached Centrelink for help but was told that he was not eligible for payments because he had received a compensation payment and he should have been able to live on the money. Tom lived in his car for two years. Fortunately for Tom, public shower and toilet facilities were close to his car. Tom was informed that he was ineligible for social housing because he was not receiving social security payments. The fact that he was without income and in dire hardship was not considered.

The Welfare Rights Centre solicitor lodged an appeal on Tom's behalf against the decision of Centrelink to reject his application for payments and represented Tom on a pro bono basis before the Administrative Appeals Tribunal. Centrelink ultimately settled this claim, with Tom being granted back pay. He was subsequently granted the disability pension and was able to lease a flat in social housing.

**Name has been changed and consent of the person was obtained to share this case study*

Although income support payments are within the Federal government's purview, it is critical that older people in NSW are able to access social and affordable housing below market rates to ensure older people are not living under crushing rental stress or forced into homelessness.

(b. 3) COVID-19 pandemic and the flow on impact on housing

Even prior to COVID-19, the cost of housing was a significant issue across NSW, including in rural and remote areas. Since the start of the pandemic, women have been found to be more likely to live in

poverty than men and tend to stay in poverty for longer; additionally, rates of poverty for older women have risen.³⁴

COVID-19 impacted on different cohorts in different ways. It was encouraging that NSW State Government adopted immediate measures to support people experiencing homelessness and rapidly provide accommodation as a response to COVID-19. However, these were largely temporary measures implemented by the government that have now been discontinued.

A considerable proportion of people sleeping rough were able to access housing and other supports at the peak of the pandemic. However, it is unclear how many of these people have been supported to access long-term housing in NSW. *Together Home* initiative is a welcome development. However, older people, especially older women, are less likely to qualify to benefit from this program as most older women are unlikely to sleep rough. Therefore, it is important that there are services better targeted to meet the needs of older women at risk of experiencing homelessness.

There is a mounting body of evidence identifying factors that affect incidence of homelessness among older people. Some of these factors are highlighted in the *NSW Homelessness Strategy* and are not supported by meaningful action to address them. Thus, there is a clear need for strategic planning to prevent older people from getting to the crisis point by intervening early as elaborated below.

(c) Opportunities for early intervention to prevent homelessness

Research demonstrates that early intervention and prevention policies have been found to be effective for older people and deliver long-term benefits for the Australian economy and society. This includes lower overall expenditures on government services.³⁵ 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.³⁶

Many funded early intervention and prevention services for housing and homelessness focus on young people and families escaping domestic violence, or prioritise those cohorts given the significant and increasing demand. The current NSW services are not designed to reach older people, particularly older women, who are 'hidden' from mainstream services.

Due to lack of appropriate and targeted services, older people at risk of or experiencing homelessness often seek support from services that are not well placed to assist them to navigate the housing system.

"First, I went to the police. I remember getting a lot of telephone numbers, which were all dead ends. Then, I went to the Centrelink office in Fairfield, they gave me a flyer to the Soup Kitchen, that's all I got there and they said I could make an appointment with social worker."

Cheryl, older woman with lived experience of homelessness

Older people are often forced to rely on their informal networks for support due to lack of early intervention and prevention services that are suitable for their needs. Although personal networks

³⁴ Grattan Institute, 2021, *Women's work: The impact of the COVID crisis on Australian women*, accessible at: <https://grattan.edu.au/wp-content/uploads/2021/03/Womens-work-Grattan-Institute-report.pdf>

³⁵ C. Thredgold, A. Beer, C. Zufferey, A. Peters, and A. Spinney, 2019, *An effective homelessness services system for older Australians*, Australian Housing and Urban Research Institute, accessible at: <https://www.ahuri.edu.au/research/final-reports/322>

³⁶ M. Fine and S. Teulan, 2018.

may provide temporary respite for some older people, it can also result in straining their relationships and have long-term negative implications, including isolation.

“Unfortunately for me, the day after I got bashed up by my ex, my best friend came to pick me up. After living with her for a while the friendship broke down.... So, I no longer have that best friend anymore. 24 years of friendship - gone. That was it.”

Sarah, older woman with lived experience of homelessness.

A comprehensive approach to address housing and homelessness in NSW should include early intervention and prevention to reach older people before they experience a housing crisis and avoid the associated detrimental mental and physical health impacts of homelessness.³⁷ Many older people have not previously interacted with the social service systems and find it complicated and difficult to navigate. Stigma and shame are barriers to older people knowing when and where to seek help.³⁸

“I’m here today because I don’t want people that had been in similar lived experience to have to go through this. And the hassle and the shame, the guilt, the pain, the survival, just to exist. And I’m sick of existing, you know. It’s time I’ve got to enjoy my life, you know, right now, to live. Yes, absolutely. And right now, I’m in social housing and my apartment’s getting sold, so I’m not settled. Once again.”

Roshee, older woman with lived experience of homelessness

In cases, where older women approach government services before they reached a crisis point but housing was unstable, they are not provided with support unless they are in crisis or in need of emergency accommodation. This was a common experience among the older women who participated in the community consultations.

“The inquiries I made to Link2Home didn’t help, because I was still working, I didn’t really qualify”

When inquired whether Anne has contacted Link2Home since this initial conversation and given her subsequent experience of homelessness, Anne said,

“ I didn’t get a great result in the first place! Every single day you have to ring [Link2Home]. Is that normal?”

Anne, older woman with lived experience of homelessness

Anne is currently experiencing homelessness and is living in an unregistered and unregulated boarding house with little personal or tenure safety. The fact that she was unable to receive support through Link2Home demonstrates the need for a targeted service to assist older people to plan for their housing future before they get to a crisis point.

The early intervention and prevention component of the Home at Last service (*detailed in section (f) below*) provides tailored support for people in similar situations to Anne and prevents older people from experiencing homelessness.

³⁷ C. Thredgold, A. Beer, C. Zufferey, A. Peters, and A. Spinney, 2019.

³⁸ D. Faulkner and J Fielder, 2017.

(d) Services to support older people who are homeless or at risk of homelessness, including housing assistance, social housing and specialist homelessness services

In NSW, there are targeted Specialised Homelessness Services (SHS) for certain cohorts, such as, young people, people sleeping rough and women escaping domestic and family violence.³⁹ These services are inappropriate for and exclude most older single women in need of housing support.

There is no specialised service for older people at risk of or experiencing homelessness in NSW.

“In terms of women over 55 in specialist homelessness services, we do not dedicate specialist homelessness services for women over 55.”

Ms Campbell, Acting Deputy Secretary, Strategy, Policy and Commissioning, Department of Communities and Justice⁴⁰

For those who do present at homelessness services, options include short-term housing and tenancy supports. Emergency supports, including rental subsidies and ‘meanwhile housing’, do not address the insecurity of the private rental market. Crisis-oriented homelessness services are not resourced to assist with social housing applications, which are complicated and involve the compilation of extensive documentation, which means that older people are likely to either get caught out by documentation gaps or languish on social housing waiting lists for decades without being assessed for priority housing.

Many older people are unaware of where to get support and would live in precarious and unsafe options, including living in their cars, as they are unaware of where to turn for help.

“I was picked up in Campbelltown Hospital because I stayed in the car. I thought where was the safest place to go. The hospital car park is the best [safest]. This nurse [working at the hospital] was very good. She saw I was homeless. So, they sent me [to] a social worker, Caitlin. She's the one who got me to sign up with New South Wales housing.”

Bee, older woman with lived experience of homelessness

Older women who tried accessing government supports through Department of Communities and Justice (DCJ) housing shopfronts indicated they felt humiliated or were given extremely discouraging information and being told to look for assistance elsewhere.

“When I went to public housing [DCJ departmental shopfront], when I talked to social security, nobody made me aware of anything that was out there that could help me in anyway. I was basically told we had nothing and it's up to you.”

Lyn, older woman with lived experience of homelessness

“NSW Pathways don't work. They [departmental staff] tell you 16 years waiting in some areas, Now, it's 22 [years]. What am I going to do? I don't have a job. I didn't have a job then. I've got no money. No one's going to rent me a place because I've got no income.”

Bee, older woman with lived experience of homelessness

³⁹ D. Faulkner and J Fielder, 2017.

⁴⁰ See: Budget Estimates Transcript (evidence of Ms Anne Campbell, Acting Deputy Secretary, Strategy, Policy and Commissioning, Department of Communities and Justice, 29 October 2021, p 6. (uncorrected), accessible at: [https://www.parliament.nsw.gov.au/lcdocs/transcripts/2734/Transcript%20-%20UNCORRECTED%20-%20PC%205%20-%20Families,%20Communities%20and%20Disability%20Services%20\(Henskens\)%20-%2029%20October%202021.pdf](https://www.parliament.nsw.gov.au/lcdocs/transcripts/2734/Transcript%20-%20UNCORRECTED%20-%20PC%205%20-%20Families,%20Communities%20and%20Disability%20Services%20(Henskens)%20-%2029%20October%202021.pdf)

Some older women at the community consultation felt that the application process was too complicated and required an understanding of bureaucratic processes. Many, who were engaging with the government processes for the first time later in life, found the DCJ website and housing services challenging and confusing to navigate.

"It's just way too difficult to fill in the form. You need a degree, Okay, number one. Number two, when you approach them [the department staff], they treat you like you're the worst dirt on the floor. Number three, you go there for help, but they don't help you. You're just like a number, you know, in their eyes"

Cheryl, older woman with lived experience of homelessness

Even if an older person manages to procure all the supporting documents and information to submit a housing application, the assessment process can be extremely time consuming. Despite the urgency of the need and housing insecurity, in some cases, the documents remain unassessed for months.

In other instances, the Departmental staff have reviewed, and accepted materials provided by older women to support the application for social housing, to later be informed via email or phone that those documents are inadequate. The case study below demonstrates how one woman has had close to 40 interactions with the Department in relation to her housing application.

Case study 2

Anna* is a 70-year-old woman experiencing long-term homelessness in NSW. She has been unable to access permanent housing since leaving workforce in 2015. She was unable to find alternative employment and felt discriminated against due to her age. She was forced to leave Sydney as she could not afford housing. She has now almost exhausted her superannuation to manage her expenses, including medical costs.

Anna currently lives in a caravan in a regional area despite all her social networks and medical supports being based in and around Sydney. As she can only live in the caravan for 180 days a year, she house-sits in Sydney for the rest of the year. She has no social networks in this regional area, is geographically isolated and fears for her safety living in the caravan park by herself. She is a long way from the supermarket and other services and there is no public transport.

Anna applied for social housing in April 2018. Her application highlighted the urgency of her need as she lives in a caravan, that she has various physical health and mental health issues and has been living off her dwindling superannuation.

On multiple occasions, Anna was asked by DCJ to provide additional evidence, which she furnished. On some occasions, she sent these documents via email and, other occasions, she delivered them in person to a DCJ Housing office. The DCJ staff at the housing office accepted the materials provided after examining them. However, Anna would then receive an email or a phone call indicating that the evidence was insufficient and that if the documents were not furnished within a short time frame her application would be discontinued. This has caused Anna immense stress.

On one occasion, Anna was also informed that she could access housing through the private rental market. Correspondence from DCJ indicated that they believe there were properties available within the range of \$300. From the correspondence it was unclear whether this amount is per week or per fortnight. Paying \$300 a week in rent would put Anna under significant housing stress at the current rate of Age Pension, which is just over a \$1,000 a fortnight. It is highly unlikely that Anna would be able to find any property that would charge \$150 a week. Despite the evidence to demonstrate her precarious and unsuitable housing situation over the last three years, DCJ determined that Anna did not meet the criteria to be on the priority housing list.

In August 2020, she was asked to submit a change of circumstances form to reassess her eligibility for priority housing. When she inquired about this on several occasions, she was informed that the forms have been 'filed' but have not been assessed yet. DCJ officials are also unable to inform where she is on the housing waiting list. During the pandemic, the caravan park overlooked the requirement for residents to leave after 180 days, which has meant that Anna has been able to stay longer than usual. However, Anna is also concerned that the caravan park may be planning to remove many of the onsite caravans to make more sites available for campers. She may soon be required to look online for house sitting options that has a significant impact on her physical and mental health.

*Name has been changed for privacy and consent of the person has been obtained to share the case study

Most people are familiar with Centrelink as a key point of contact. However, the experiences of older women dealing with Centrelink have shown this service to be unhelpful in addressing their housing need, further adding to the immense stress they are under.

"I said [to the Centrelink staff member] that I lived in Shellharbour, and I was paying a lot in rent. They said, 'well you have to move', just like that. I said move to where? Because I have to pay for moving, I have to find another place and all of the other things that come along with the move. They said 'well we don't handle things like that' so I said can you point me to the direction of somebody that I can talk to. Mind you, at this point, I am suicidal, and I am on very strong medication. I had to ask the questions that should've been the answers that should've been offered to me. I said I really don't understand what I can do, what I can't. Can I speak to a social worker? And they said to me, your issues don't warrant speaking to a social worker I'm sorry."

Pauline, Older woman with lived experience of homelessness

The mainstream housing services are already stretched beyond their capacity and are not designed to provide services to older people. Most services, particularly those delivered by different layers of government, are not adequately equipped or understand the needs of older people. Ageing on the Edge Forum strongly supports the establishment of a service response dedicated to older people as outlined in section (f) below.

(e) Challenges that older people experience navigating homelessness services

The challenges older people experience can be both personal and systemic or procedural, such as, digital service provision, appropriateness or relevance of the government service responses,

availability of information about existing supports and policies that limit access to homelessness services for older people.

(e. 1) Lack of or inadequacy of services

There are a range of housing, homelessness and community services in NSW that provide assistance to people at risk of and experiencing homelessness (**see annexure A for further detail**). Information and eligibility criteria on these services are available online, via telephone hotlines and local DCJ housing offices and community housing providers. These services are crisis-oriented, over-stretched and under-resourced.

The design of existing housing and homelessness services are based on an assumption that the person in need will present at an appropriate service either in-person or obtain information via a phone call or online. Increasing reliance on digital service delivery of human services is an additional barrier for many older people at risk of or experiencing homelessness, due to low levels of digital literacy and/or limited access to the internet, computer and mobile devices. For those that do use technology, the available information can be both overwhelming in terms of information about housing and aged care and underwhelming for older people seeking affordable housing for whom residential care remains a distant prospect.

“Why is it necessary for us to go through all this dehumanising trauma before we can find housing?”

Pauline, Older woman with lived experience of homelessness

These barriers are compounded for older people for whom English is a second language.

Older people are expected to navigate the private rental market, which largely functions via online listings and applications, with little or no support. There is an expectation that older people have access to computers, internet and smart phones.

“There’s no educating the public of what is available, and putting it out there. I didn’t even know about my aged care. I’ve never heard of it. There was nothing offered to me whatsoever when I was facing homelessness.”

Lyn, older woman with lived experience of homelessness

Although a significant proportion of older people are tech savvy, some older people struggle either with online literacy or access, which presents a significant barrier in a highly competitive market, which requires online tenancy applications via platforms, such as ‘oneform’. All these can prevent older people from seeking support to address their housing situation.

(e. 2) Link2Home

Link2home⁴¹ is the state-wide homelessness information and referral telephone service. From 9am to 10pm daily, Link2home provides callers with information, assessments and referrals to homelessness support and accommodation services across NSW. This is one of the key services available in NSW to support people at risk of or experiencing homelessness to navigate the housing

⁴¹ Department of Communities and Justice, Link2Home, accessible at: <https://www.facs.nsw.gov.au/housing/help/ways-are-you-homeless>

service system. Unfortunately, the service is not designed or appropriate to assist the majority of older people.

- It is not a physical service where people can go directly and speak to someone in person.
- There is an expectation that older people know about the service
- Link2home does not connect people directly to housing providers or offer general information on housing options but works in partnership with homelessness services across NSW.
- Link2home refers people on to other services that can provide temporary accommodation and other supports for someone in a housing crisis.
- Gaps in their service include the lack of early intervention and a preventative approach, limited if any options for people at risk of homelessness and a lack of specialist knowledge about older people, their housing needs and options and other specialist services and supports.

The data in relation to Link2Home demonstrate a clear difference between older people seeking support.

Age and gender breakdown of Link2Home calls for 2021 calendar year⁴²

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

Of the nearly 83,000 calls made to Link2Home, just over 6,000 (approximately 7.5%) calls were from people over 55 years. The number of calls from older women were considerably lower compared to men.

“Accommodation does not equal suitability. We have older people who were put up in two storey motels rooms in extremely unsafe and poor conditions by Link2Home because they don’t ask the right questions from older clients or dismiss when older people flag concerns about the quality of accommodation.”

Ageing on the Edge NSW member and housing service provider in Regional NSW

Some service providers flagged concerns about the ‘seeker diary’ that people in Temporary Accommodation (TA) are expected to furnish. These seeker diaries are records of applicant’s efforts to obtain accommodation in the private rental market. This is complex due to the increasing reliance on digital means to access or apply for properties, the assumption that applications will easily be able to view the property even if their mobility needs preclude it, and the reality that no affordable

⁴² NSW Parliament, Budget Estimates 2 March 2022, accessible at:
<https://www.parliament.nsw.gov.au/committees/Pages/budget-estimates.aspx>

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.

“Once you are able to access TA (temporary accommodation) through Link2Home, people are expected to complete a ‘seeking diary’ every 3 -4 days to demonstrate that they have been looking for private rental properties. This is very challenging for older people because this requires having access to computers/smart phone and having internet or phone credit to do the search ... The seeking diary is often a requirement to get TA extended.”

Ageing on the Edge NSW member and housing service provider in Regional NSW

Case Study 3

Just before Christmas 2021, Pat found herself homeless. After losing her job in education due to a department reshuffle a few years before, Pat had been moving between granny flats and short-term accommodation, all of which became more and more expensive as the pandemic raged on.

Surviving on a JobSeeker payment while trying to manage her declining health and meet her payment obligations, Pat could no longer pay her rent, and had to vacate her property. Pat called Link2Home and remembers struggling to answer all the questions that lay between her and temporary shelter – many of which seemed insignificant in the face of her distress and anxiety.

Pat spent Christmas in temporary accommodation which was unsuitable for her mobility needs. She also experienced repeated sexual harassment during this time, which was particularly confronting due to Pat’s complex trauma history. When Pat and her caseworker approached DCJ in the early days of January about the situation and how unsafe Pat felt, Pat was told that she was ‘lucky’ to be in temporary accommodation at all, and that her other option was the street.

Pat was eventually moved to another temporary accommodation provider, but was still subjected to the confronting process of completing ‘seeker diaries’ on her assessed maximum affordability of \$230 per week. Over the 6 weeks that Pat was in temporary accommodation, 1 property fell into this range, however, another applicant was approved within 24 hours, and Pat missed out. During this time, Pat had to adhere to the additional mandatory goals of her DCJ case plan, many of which required interactions with complex bureaucratic systems which, as Pat concluded recently, she would not have been able to navigate through without support.

Eventually, Pat’s caseworker negotiated a transitional housing lease in an IRT retirement village property, which allowed Pat to breathe a temporary sigh of relief, reconnect with essential medical and mental health services and begin to rebuild her savings.

Just this week, Pat was offered a property by Housing NSW, after staunch advocacy by the Age Matters team. Even though Pat has been experiencing homelessness since December 2021, her application for housing assistance was only recommended for priority approval in late March 2022, with that approval finally being granted in May 2022.

Pat is hopeful about her future. She is excited to move into her new home, start engaging with her community again, and live with security of tenure.

Consent of the person has been obtained to share the case study

In addition to addressing the challenges of navigating the housing system, lowering the age and increasing housing stock – there is a critical need to remove requirements such as the ‘seeking diary’ that imposes unnecessary burdens on vulnerable groups of people.

(e. 3) Askizzy/Infoexchange

Askizzy⁴³ is a federally funded service information website and phone application that claims it can connect an individual to 370,000 national services to find housing, meals, healthcare, counselling, legal advice, addiction treatment, etc.

- The results are not appropriate for older people at risk of or experiencing homelessness, as most results relate to residential aged care or general aged care services that are not appropriate for many older people.
- The number of responses the search produces can be overwhelming.
- It assumes that older people know about the service. It takes navigating and scrolling through multiple federal and state government websites with different key words before there is a suggestion to access Askizzy/Infoexchange.

Online services can provide solutions to some older people who are tech savvy, have access to devices and internet, or are looking for discreet ways to find information. However, these platforms are difficult to navigate and many older people at the community consultation indicated their preference for face to face or ‘one on one’ services.

(e. 4) Current policy limitations

Considering the scarcity of social and affordable housing to meet the growing demand, the eligibility criteria for social housing is limited in scope and require a high level of evidence. In NSW, people who have met general eligibility criteria for social housing *may be* approved for housing assistance as an elderly client if they are:

- aged 80 years and over, or
- confirmed to be an Aboriginal or Torres Strait Islander person and aged 55 years and over.⁴⁴

The response in relation to lowering the priority age for non-Aboriginal people from the Department of Communities and Justice relate to assessing needs on an individual case by case basis.

“Within public housing there is a threshold at 80 years old, which gives people greater priority. But I am not sure how much we would ever be helped by having a single threshold, because our aim is to do an individual assessment of someone’s needs, which we do for people who are eligible for priority housing. So, whatever their age, we want to look at their individual needs and seek, within the resources that we have got, to provide for those as best we can. So I am not

⁴³ Askizzy, accessible at: <https://askizzy.org.au/>

⁴⁴ Department of Communities and Justice, Social Housing Eligibility and Allocations Policy Supplement, accessible at: <https://www.facs.nsw.gov.au/housing/policies/social-housing-eligibility-allocations-policy-supplement/chapters/entitlements>

convinced a single threshold for all services would actually go with a process of trying to individualise the response.”

*Mr Paul Ververs, Deputy Secretary, Housing, Disability and District Services, Department of Communities and Justice*⁴⁵

As demonstrated in this submission and from the experience of the Ageing on the Edge NSW Forum members, a large proportion of older people under 80 years are in dire need of social housing, living in precarious housing situations who should qualify for priority housing but are either waiting on the general housing waiting list or have given up on the application process.

Between 2019/20 a priority housing applicant is housed within 2.5 months.⁴⁶ However, during NSW budget estimates it was revealed that the average waiting time for priority housing applicants in 2020/21 financial year was 6.7 months.⁴⁷

Concerns have been raised around lowering the priority age and increasing the time to house people on priority list if the age was lowered. This is not a valid justification or rationalisation for not lowering the age of priority especially considering the current life expectancy in Australia is approximately 83 years⁴⁸ and the mounting evidence to demonstrate premature ageing and adverse health impacts of experiencing homelessness.⁴⁹

Furthermore, the waiting lists already vary significantly across different parts of the State with some older people waiting for any form of housing for over 6 months. Some services in regional areas also have close to 50% of older clients waiting for far more than 6 months in regional NSW for housing who are in critical and unsafe housing.

“As an Assistance with Care and Housing provider in the Illawarra region of NSW, our data collected over the last five years show that the majority of clients are waiting more than 4 months for accommodation of any type including temporary accommodation. We are also seeing more clients still waiting for housing 6+ more months after coming in contact with the service. At least one client has been on the priority wait list for over 12 months despite their urgent need.”

Ageing on the Edge NSW member and housing service provider in Regional NSW

This demonstrates the issue is largely with supply of appropriate housing for older people.

In Victoria, a special category is available for people aged 55 years and over for people who are eligible for social housing and are not eligible for another priority category.⁵⁰ Considering the

⁴⁵ NSW Parliament, Budget Estimates 2 March 2022, accessible at:

<https://www.parliament.nsw.gov.au/committees/Pages/budget-estimates.aspx>

⁴⁶ Department of Communities and Justice, Annual Statistical Report, accessible at:

<https://public.tableau.com/app/profile/dcj.statistics/viz/ASR2019-20summarydashboard/Coverpage>

⁴⁷ NSW Parliament, Budget Estimates 29 October 2021, accessible at:

<https://www.parliament.nsw.gov.au/committees/Pages/budget-estimates.aspx>

⁴⁸ Australian Bureau of Statistics, Media Release: Life expectancy hits a new high, 2021, accessible at:

<https://www.abs.gov.au/media-centre/media-releases/life-expectancy-hits-new-high>

⁴⁹ Australian Institute of Health and Welfare, Older Australia at a Glance, 2018, accessible at:

<https://www.aihw.gov.au/getmedia/7f3b1c98-c308-45c6-956b-b599893bdf33/Older-Australia-at-a-glance.pdf.aspx?inline=true>

⁵⁰ Victoria State Government, Special housing needs aged 55 years and over, accessible at:

<https://fac.dffh.vic.gov.au/special-housing-needs-aged-55-years-and-over>

increased risk of homelessness for older people, the age should be lowered as a matter of urgency to provide older people with access to priority housing.

(f) Examples of best-practice approaches in Australia and internationally to prevent and address homelessness amongst older people


The vast majority of the aforementioned challenges could be resolved by a dedicated service that supports older people to plan for their housing future and identify appropriate housing options.

The HAAG Home at Last service model in Victoria demonstrates that better housing outcomes can be achieved for older people experiencing financial disadvantages. Home at Last provides accessible, equitable and appropriate support and housing information for older people who are experiencing homelessness or at risk of homelessness. Services range from providing tailored housing information to assistance with housing applications, support during the move, establishing a new home and referrals into aged care and other supports.

An Ernst & Young Cost Benefit Analysis (CBA) (see Table 1 below) found that the Home at Last service has a benefit cost ratio of 2.3.⁵¹ This means that every dollar spent on the Home at Last housing information and support service generates at least \$2.30 in societal value.

The CBA assessed the impact of the Home at Last service on the economic welfare of citizens relative to a base case scenario. For simplicity, the economic benefits of the service have been grouped into two key categories relating to how outcomes are realised: improved wellbeing benefits accruing to individuals and avoided costs realised by Government. There are also a number of benefits that are likely to exist but that have not been quantified in this analysis.

Table 1: Cost Benefit Analysis

Home at Last service – Cost Benefit Analysis Results				
				
\$2.4m	\$350k	\$2.1m	\$1.4m	BCR 2.3
By connecting older people with safe, stable, long term housing the Home at Last Service delivers \$2.4 million in economic value each year.	Of which almost \$350,000 is from improved wellbeing outcomes such as improved feelings of safety and security and improved personal finances.	A further \$2.1 million is in the form of avoided societal costs including: premature entry to aged care, crisis housing and health system costs.	Comparing benefits to the HAL service costs of \$1.1 million each year leads to a net-economic benefit of \$1.4 million.	The Service has a benefit cost ratio of 2.3. This means that every dollar spent on the Home at last housing information and support service generates at least \$2.30 in societal value.
Source: EY analysis of the HAAG data and the HAL Service, based on documented data and assumptions				

⁵¹ Housing for the Aged Action Group, 2021, *Home at Last Economic Appraisal*, Ernst & Young accessible at: https://www.olderrenters.org.au/sites/default/files/home_at_last_economic_appraisal_-_final_report_-_november_2021.pdf

The non-quantified benefits include increased referrals to Home at Last, increased community connections to respective groups (CALD and LGBTIQ+), reduction in reliance on multiple community services and increased reliance on government services, clients receiving the services they need as a result of improved referrals to other social services and increased contribution of clients to their community via volunteering.⁵²

The case studies below demonstrate the effectiveness of the service in supporting older people in precarious housing situations to access long-term, safe and affordable housing.

Case Study 4

Vanessa is an older woman from Victoria who has lived in Australia for over 30 years. She had to go overseas briefly to care for an ill family member. When she returned, she was unable to find work or affordable housing with her income support payments. Vanessa was sleeping rough, an experience she found terrifying and humiliating.

A social worker at Centrelink who referred her to a local homelessness service, something she didn't know existed as she had never needed to access services before. The local homelessness service was not able to assist Vanessa with any housing or even emergency funding at that time as they had run out of their allocated crisis housing funds. They referred Vanessa into the HAAG Home at Last service for assistance in finding long term housing.

Shortly after, Vanessa was supported to source relevant materials with the help of Home at Last service and she was offered a public housing unit. Vanessa is in safe and stable accommodation and is volunteering with HAAG to ensure other women in her situation are able to access services before they reach crisis point.

Consent of the person has been obtained to share the case study

Case Study 5

Ali was born in Iraq and arrived in Australia in 1980. He was in car accident in the early 80s which resulted in extensive injuries including broken leg, and damage to his jaw making speech difficult. He lodged an application on 13/11/1988 for public housing in Victoria and was on the general waiting list for over 20 years before been referred to the Home at Last Service in April 2016.

HAAG' Home at Last Outreach Worker completed 'priority homeless with support' application which is the highest priority of the waiting list. Ali had been living in the Caravan Park for over 15 years. The caravan had no insulation and was hot in summer and cold and damp in winter. He had a lung condition and the cold and damp were impacting on his health. His caravan did not have toilet facilities, and Ali had to walk in cold weather conditions to access the communal toilet and shower block.

With the support of the Home at Last service, Ali was offered a public housing property. He is settled in his new safe housing.

Consent of the person has been obtained to share the case study

⁵² Ibid

The Queensland Government has committed to establish a specialist housing hub based on the HAAG Home at Last model.⁵³ This commitment is part of an investment package of almost \$14 million to ensure older women have the security and stability of a home.

(g) Options to better support older people to obtain and maintain secure accommodation and avoid homelessness

As highlighted (*in section (f) above*), there is a clear need for early intervention and prevention supports targeted to older people to prevent them from entering into crisis housing.

One of the key options to support older people to obtain and maintain housing is to increase the existing social and affordable housing stock across the state. A considerable proportion of older people, particularly older women experiencing or at risk of homelessness, need little support once they are able to secure long-term housing. However, some may need ongoing wrap around supports to address challenges with health, mental health, alcohol and drug dependence and other challenges.

The experience of housing risks or homelessness has a significant negative impact on people's mental health. Many older women we spoke to as part of the community consultation process indicated feeling traumatised by the experience.

"When you're in that stage you're really like a zombie, you don't know what to do. You try to try and do something for yourself... It's very depressing, it really suppresses your whole person."

Bee, older woman with lived experience of homelessness

The disconnect between the federally funded services and the state funded housing and homelessness services results in confusion and older people not accessing the services that are available to them. There is an underlying assumption that participants of National Insurance Disability Scheme (NDIS) and My Aged Care services have access to permanent or long-term housing. Many older people experiencing or at risk of homelessness are likely to be focused on finding appropriate housing solutions than accessing other complementary services.

"It [My Aged Care] is a bit of a minefield. I hate how people going through this, I mean, I'm fairly up on things. I'm involved in politics, and I'm involved in a lot of things, but someone that's older, that doesn't know, would be difficult. So, I'm putting together a lot of actions about who to go to, who to speak to and how to do it. Sharing that information with as many seniors as I can through my networks, to let them know who to go to and where to go to."

Marie, older woman with lived experience of homelessness

The Home at Last service provides 'one-stop-shop' solutions to older people with assistance to access long-term housing solutions as well as supporting them to access appropriate complementary services, including navigating My Aged Care and NDIS.

As highlighted, the quality and suitability of housing is critical for older people once they are able to secure long-term housing. Especially given NSW government's policy focus on supporting older people to age-in-place.

⁵³ Queensland Government, New housing support hub and advisory group to help older Queensland women access housing, accessible at: <https://statements.qld.gov.au/statements/94495>

“Another challenge for older people who are offered a property is that those dwellings can sometimes be ‘hard to let’ social housing properties that may be suitable from an affordability and physical environment perspective, but are in no way appropriate from a safe housing perspective. Perceived safety is not an acceptable reason to rejecting an offer, therefore the client is under pressure to accept an unsafe living environment.”

Ageing on the Edge NSW member and housing service provider in Regional NSW

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

(h) The adequacy of the collection of data on older people experiencing or at risk of homelessness and opportunities to improve such collection

As highlighted above (*see sections (a), (d) and (e) of the submission*), older people, particularly older women, are less likely to seek support from housing services or are likely to rely on informal networks, family and friends while they seek to procure appropriate housing. Therefore, the data in relation to the number of women experiencing or at risk of homelessness are likely to be an underestimate and only the tip of the iceberg.

It is imperative that there are accountability measures and transparency build into government processes. Unfortunately, comprehensive data in relation to various aspects of housing and homelessness are not publicly available. During the NSW Budget Estimates, questions were asked about waiting lists, including the number of people over 80 years on the general waiting list, with the following response:

This data counts household heads on the NSW Housing Register at 30 June, however age groupings for household heads aged 80 and over are not separately available.⁵⁴

We recommend following data is made publicly available:

- Social and priority housing waiting list data broken down by age, gender, disability status and geographic area,
- The number of social and affordable housing dwellings available in NSW, including age and gender breakdown of allocations,
- The number of dwellings assigned under State Environmental Planning Policy (Housing for Seniors and People with a Disability) (Seniors SEPP) and Public Housing Seniors Communities (PPOPH), and
- The number of dwellings built under the commitments in different housing commitments including the *NSW Homelessness Strategy 2018-2023*, Social and Affordable Housing Fund (SAHF) and Community Housing Innovation Fund (CHIF).

⁵⁴ NSW Parliament, Budget Estimates 2 March 2022, accessible at:
<https://www.parliament.nsw.gov.au/committees/Pages/budget-estimates.aspx>

(i) The impact of homelessness on the health and wellbeing of older people and the related costs to the health system

For older people renting on a low income, the connection between housing insecurity and broader feelings of personal insecurity are especially acute.⁵⁵ While the impact of homelessness on health is known to be substantial, an unstable housing situation also presents challenges for the delivery of effective medical care, including barriers to referrals and follow-up care.⁵⁶

Regardless of the form of homelessness, international research on the gap in life expectancy consistently reveals large differences among those who are experiencing homelessness compared to those who are not—more than 30 years in the United Kingdom and the United States and more than 10 years for people in marginal housing in Canada.⁵⁷

Many older people at risk of or experiencing homelessness manage by living in unaffordable, substandard and insecure private rentals or seeking support from family and friends in what they hope to be a temporary arrangement whilst they are ‘between homes’.⁵⁸ They employ a range of precarious coping mechanisms, such as, going without food, heating/cooling and medication.

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.⁵⁹ 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.⁶⁰

The impact of experiences of homelessness and living at risk of homelessness can have long-term mental health and physical health impacts on older people. The experience of homelessness can be the onset of mental health issues for some older people or aggravate the existing mental health issues in others.

When John [husband] passed away his family just took the house, threw me out on the street. That’s where my journeys began with homelessness ... Well at the time, I was grieving, I was depressed. So, I had all these emotions going through, as well as being homeless. How would anyone feel?”

Diane, older woman with lived experience of homelessness

Bee was recovering from cancer whilst experiencing homelessness. As finding safe accommodation was an insurmountable challenge where she was moving between one untenable short-term accommodation to the next, she had no strength or capacity to focus on her health.

“Now I’m here. I know I have permanent roof over my head, I can recover from my cancer.”

Bee, older woman with lived experience of homelessness

⁵⁵ E. Power, 2018, *Older women in the private rental sector: unaffordable, substandard and insecure housing*, Western Sydney University, accessible at: <https://doi.org/10.26183/5edf0f0d75cf8>

⁵⁶ Australian Institute of Health and Welfare, *Health of people experiencing homelessness*, 2021, accessible at: <https://www.aihw.gov.au/reports/australias-health/health-of-people-experiencing-homelessness>

⁵⁷ Ibid

⁵⁸ D. Faulkner and J Fielder, 2017.

⁵⁹ Uniting NSW.ACT, 2020, *People of no fixed address: Costs to the public health system*, accessible at: <https://www.uniting.org/community-impact/research-and-innovation>

⁶⁰ Ibid

“When I became homeless just recently, I went to my doctor in the first place. I went to my GP. And she said to me, “Don’t worry about it, Rochelle, it doesn’t matter if you sleep on the floor in someone’s house. Just look after your diabetes.” Why do you think my diabetes is playing up when I have nowhere to live? How can I balance my mental health, my medical health, social health, financials, while you’re nervous?”

Roshee, older woman with lived experience of homelessness

(j) The specific impact of homelessness, including the matters raised above, on older women

The impact of homelessness on older women and the challenges they experience are discussed throughout this submission substantiated by research as well as the evidence from older women who shared their experiences. Family instability across a lifetime, whether through loss of a partner, divorce, family breakdown, or domestic and family violence can have a significant impact on women’s housing security.⁶¹

Provision of safe and secure accommodation is pivotal to women's health, as is the need for greater understanding of the impact of poverty, women's traditional roles, social disconnection, and ongoing access to healthcare and support services.⁶²

“I ended up with hospitalisation due to diabetes, and just with the added stress I couldn’t control my sugars properly. Then, I’d just been evicted the added pressure of the support, the continuous crying. And I had no money for food, I had stolen quite a bit from supermarkets, I’m not proud of it, but I have. Just to make sure I have to eat, just the basic staples if I couldn’t get any. Just to make sure my sugar levels stay the same. Because I had complex PTSD, as well... I have a good medical team around me for support now, but at the time, I was walking around dead.”

Roshee, older woman with lived experience of homelessness

Violence against women is another critical issue that should be considered. Domestic and family violence at the hand of intimate partners or elder abuse from children or family members can result in older women experiencing homelessness.

Case study 6

Su is a 67-year-old woman who is currently living in transitional housing. She was physically and sexually abused when she was a child. She was controlled by men and as a consequence became fearful of them. There were no interventions to prevent this physical and sexual abuse.

Su got married when she was 18 years old and hoped that her life would be different. As the marriage was abusive, she left with her young son. This was the first time she experienced homelessness. With no money or access to financial support, little support from her family and friends and no housing options, her only option was a women’s shelter.

⁶¹ Australian Human Rights Commission, Older Women’s Risk of Homelessness: Background Paper, 2019, accessible at: https://humanrights.gov.au/sites/default/files/document/publication/ahrc_ow_homelessness2019.pdf

⁶² G. Sutherland, C. Bulsara S. Robinson and J. Codde, Older women's perceptions of the impact of homelessness on their health needs and their ability to access healthcare. Aust N Z J Public Health. 2022 Feb;46(1):62-68, accessible at: <https://pubmed.ncbi.nlm.nih.gov/34710257/>

Relationships that followed were abusive, and she confused violence and sexual assault with intimacy. The assault and abuse within her relationships were a cycle she could not get out of until recently.

After working for nearly 50 years, Su did not have sufficient savings to support herself and manage her expenses. In December 2020, Su drew on her superannuation and savings to pay rent and manage other expenses. She was ready to live in her car when she found transitional housing.

Su felt that it was the first time that she was able to step out of survival mode and work through the trauma she had survived. She is still waiting for a permanent housing option to become available to her.

Consent of the person was obtained to share the case study

Positive impact on women after finding safe housing

Having safe and long-term housing makes a significant difference in older women's lives both in terms of their physical and mental health. Older women shared their experience of feeling a sense of relief and having the ability to engage in life as any other woman their age after securing permanent housing.

"I was in the right place at the right time and then from Women's Housing I got this place in Abbotsford and I couldn't believe, that was a case of being in the right place at the right time."

Cheryl, older woman with lived experience of homelessness

"I've been able to improve my life significantly since WHC [Women's Housing Company] provided community housing and I moved out of crisis accommodation. I was in dire straits when I found crisis accommodation."

Susan, older woman with lived experience of homelessness

Margret was experiencing homelessness and was unsure where to get support. She went to Department Housing and met with a case worker 14 years ago. She was offered a property within three weeks after registering her housing needs.

"... for some reason the social workers called me back, I was on the street and she called me back and she said "what about community housing?". I said "I don't care what it is" I said "put my name on there, that'd be good". In three weeks, they called me and said do you want to have a look at these two places, two units going. I went to Chester Hill and I said, I'd like to have that one and they said you can live there... It took a load off thinking about too much stuff."

Margret, older woman with lived experience of homelessness

Having a home also increases their sense of safety and feeling settled after living in precarious housing situations for years on end.

"I was asked to go and have a look at the place that's where I live now. And I am very very grateful to be able to come and go in a lovely clean home ... I don't have to ask or worry or push somebody away or try and dodge a situation or conversation. I can relax when I come home, it's my home. Who comes in there, I dictate that."

Pauline, older woman with lived experience of homelessness

Many older women give back to their community through volunteering and other community activities, especially to ensure that no other older woman has to go through a similar experience.

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.

(k) The impact of homelessness, including the increased risk of homelessness in the community, on older people in vulnerable groups

Various factors can increase the risk or experiences of homelessness among older people. Although these are discussed separately, there can be individual and/or intersecting factors that heighten the risk of or experiences of homelessness among older people in NSW.

(k. 1) Aboriginal and Torres Strait Islander older people

As a consequence of colonialism, racism, the impact of stolen generations, dispossession from land, culture and traditional social structures, Aboriginal and Torres Strait Islander communities experience disproportionately high levels of homelessness.

Social stressors, such as, poor housing or over-crowding, poverty and unemployment contribute to these levels of homelessness.⁶³ More older Aboriginal and Torres Strait Islander people sought assistance for homelessness in 2017–18 (14% aged 45 and over, or 9,200) compared with 2012–13 (11%, or 5,300).⁶⁴

NSW Strong Family, Strong Communities is a 10-year strategy designed to improve the wellbeing of Aboriginal families and communities through housing. It aims to ensure all Aboriginal people in NSW have equal access to, and choice in, affordable housing.⁶⁵ Unfortunately, NSW has seen a negative change or no improvement under National Housing and Homelessness Agreement (NHHA) across housing indicators for Aboriginal and Torres Strait Islander people.⁶⁶

There are disparities in life expectancy among Aboriginal and Torres Strait Islander communities. Although some policies, such as, those covering access to the priority housing waiting list, recognise these factors, there should be better consultation and incorporation of expertise from Aboriginal and Torres Strait Islander people and their representative communities in the development of housing policies.

Often housing policies and schemes aimed at Aboriginal and Torres Strait Islander communities are focused on rural and remote areas where needs are acute, but the needs of urban populations are

⁶³ Australian Institute of Health and Welfare, 2019, *Aboriginal and Torres Strait Islander people: a focus report on housing and homelessness*, Cat. no. HOU 301, accessible at: <https://www.aihw.gov.au/getmedia/1654e011-dccb-49d4-bf5b-09c4607eccc8/aihw-hou-301.pdf.aspx?inline=true>

⁶⁴ Australian Institute of Health and Welfare, 2019, *Aboriginal and Torres Strait Islander people: a focus report on housing and homelessness*, accessible at: <https://www.aihw.gov.au/getmedia/1654e011-dccb-49d4-bf5b-09c4607eccc8/aihw-hou-301.pdf.aspx?inline=true>

⁶⁵ NSW Aboriginal Housing Office, *Strong Families, Strong Communities*, accessible at: <https://www.ahonsw.gov.au/programs/strong-family-strong-communities>

⁶⁶ Australian Productivity Commission, *National Housing and Homelessness Agreement, Performance Reporting Dashboard*, accessible at: https://performancedashboard.d61.io/housing_nsw

not addressed. Thus, there is a need to look at diverse housing options that are culturally appropriate for older people from Aboriginal and Torres Strait Islander communities across the state.

Many government application processes require documentation, including birth certificates and other identity documents, many Aboriginal people may not have access to. 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.

Once successfully housed, older people have the opportunity to live without being in constant fear, feel settled in their home and reconnect with the communities and culture.

“I’ve got me a support network down at Newtown, a hub out near the community centre we all hang out every day... Because they’re all Aboriginal Elders, I’m Aboriginal as well by blood, I can pick up information about where my family’s from, which is Arnhem Land. That’s one place I want to go to, is Arnhem Land to track down my mother’s mother.”

Diane, older woman with lived experience of homelessness

(k. 2) Older people from migrant and refugee backgrounds

Older people from culturally and linguistically diverse (CALD) communities may have less superannuation savings and lack of access to, and awareness of, financial services.⁶⁷ Language barriers, experiences of discrimination, cultural reasons, lack of community or family support and limited knowledge about support services can isolate people from migrant and refugee backgrounds who are experiencing homelessness.⁶⁸ These issues are further complicated for older people on temporary visas with no access to social security allowances or community services.

“From having a beautiful home; three beautiful kids. Never thought I would find myself in this situation [experiencing homelessness]. The ex cheated on me from day one but being from an Italian background I had to stick it out. I left him after 33 years; I lost super; I lost money; I lost everything. I didn’t want to ask my children for help.”

Connie, older woman with lived experience of homelessness

The challenges older people from migrant and refugee backgrounds experience need to be clearly articulated and solutions need to be designed, developed and delivered in consultation with people from those communities and their representative organisations. Such solutions must be incorporated into the next iteration of the NSW housing and homelessness strategy with demarcated resources and funding to implement those policies.

Older people from migrant and refugee backgrounds are likely to be unfamiliar with supports available and with limited outreach through early intervention, supports in language and culturally

⁶⁷ Senate Social Affairs Committee, 2004, *A hand up not a hand out: Renewing the fight against poverty Report on poverty and financial hardship*, accessible at: https://www.aph.gov.au/Parliamentary_Business/Committees/Senate/Community_Affairs/Completed_inquiries/2002-04/poverty/report/index

⁶⁸ Mission Australia, 2019, *Ageing and Homelessness: solutions for a growing problem*, accessible at: <https://www.missionaustralia.com.au/publications/position-statements/ageing-and-homelessness-solutions-to-a-growing-problem>

appropriate, most older people may not reach for supports through conventional methods. It is therefore critical that early intervention and prevention services are designed, developed and implemented to meet the needs of older people from CALD backgrounds.

Consistent with an early intervention and prevention approach, the HAAG Home at Last service comprises multi-lingual workers and works with community advocates to reach older people at risk of homelessness in different CALD communities. HAAG's community advocates recognise when a person needs help with housing and, with their consent, make a referral to Home at Last. They understand cultural nuances and can explain processes in ways that make sense in the cultural context. Via HAAG's Cultural Diversity Reference Group, community advocates share information about community needs, gaps in service provision and experiences using the Home at Last service. The reference group also provides an opportunity for HAAG to share information about the housing system, housing options and any new initiatives.

(k. 3) Lesbian, Gay, Bisexual, Transgender, Intersex, Queer, Asexual and gender diverse (LGBTIQA+) older people

Evidence demonstrates the significantly disproportionate risk of homelessness for older people from LGBTIQA+ communities. LGBTIQA+ people are over-represented in homeless populations due to both the complexity of their experiences and the difficulties they have when trying to access services.⁶⁹ The public perception of LGBTIQA+ people is largely one of a young, affluent community. However, the reality is that within the LGBTIQA+ community, a large share of LGBTIQA+ adults are older, have a low-socioeconomic status and are at risk of homelessness.⁷⁰

The data on Link2Home, included above, only contains two categories (male and female) and it is unclear if data is not being collected on LGBTIQA+ people who seek support from Link2Home and other government services. It is important that there is consistency and that government services are equipped to provide sensitive and appropriate services that meets the needs of LGBTIQA+ older people.

While older LGBTIQA+ people are at a greater risk of homelessness, they often do not recognise this risk or feel comfortable accessing help and information about their housing options. Consistent with an early intervention and prevention approach, the HAAG Home at Last service, informed by research on the current housing circumstances and concerns of older LGBTIQA+ people, has developed promotional materials, case studies and other resources to facilitate improved connection with and navigation of the housing and homelessness system by older LGBTI people in Victoria. This content and HAAG's engagement with older LGBTIQA+ people have been designed collaboratively with HAAG's LGBTI reference group.

(k. 4) Older people in rural and remote areas

There is a severe lack of available affordable housing in regional, rural and remote areas.⁷¹ This shortage is in terms of temporary accommodation, supportive housing options, and social and affordable housing stock.

⁶⁹ Housing for the Aged Action Group, 2020, *Out of the Closet, Out of Options: Older LGBTI people at risk of homelessness*, accessible at: https://www.olderrenters.org.au/sites/default/files/out_of_the_closet_out_of_options_-_final_report_october_2020.pdf

⁷⁰ Ibid

⁷¹ Housing for the Aged Action Group, 2020, *Women's Housing Needs in Regional Australia*, accessible at: <https://www.olderrenters.org.au/content/womens-housing-needs-regional-australia>

Research found that regional rents in Australia are now 18% higher than two years ago, at the start of the COVID-19 pandemic.⁷² The impact of the pandemic, including the increased migration of people from metropolitan to regional areas, has negatively impacted on rental prices and consequently pushed older people into homelessness.⁷³

“The Illawarra/Shoalhaven area has been impacted by bushfires and floods. There are no rental properties available and hardly any temporary housing options. When older people come through to our services, the only option available to them is to move to Illawarra area for temporary accommodation. These are not sustainable options.”

Ageing on the Edge NSW member and housing service provider in Regional NSW

Due to these untenable, unsafe options most older people go back to living precariously in areas that they are familiar with, without any clear pathways out of their unstable housing situation.

“Issues we are experiencing after extending our services in the Shoalhaven region of NSW are different to Sydney or other major cities.

- *There is no transitional accommodation in the Shoalhaven available, nor is it ‘appropriate’ for older people*
- *Social Housing in the Shoalhaven area is delivered through a Community Housing Provider who has their own policies that do not seem to understand the vulnerability of older people.*
- *There are over 4,000 people on the priority wait list for homes in the Shoalhaven.*
- *The Shoalhaven Region is experiencing an exceptionally difficult environment after people impacted by natural disasters are still suffering from being relocated.*
- *We are seeing an increase in long-term private rental market tenants lose their tenancies as landlords sell homes to sell or redevelop due to the rising land and house values.*
- *There are no affordable rentals as short-term accommodation like AirBnB’s have increased in popularity and driven up the cost of rentals.*
- *Regional areas make it more difficult for services to access individuals residing in their own accommodation.”*

Ageing on the Edge NSW member and housing service provider in Regional NSW

All these factors need to be considered when designing and developing solutions to addressing older people experiencing homelessness in rural and regional areas.

(k. 5) Older people with disability, mobility and mental health issues

With significantly limited housing options that are accessible and affordable for older people with disability, there is stiff competition for the small number of houses that are accessible, close to amenities and affordable. Real estate listings do not indicate whether properties are physically accessible. Therefore, older people with physical disability are forced to call real estate agents to

⁷² H. Pawson, C. Martin, F. Aminpour, K. Gibb, and C. Foye, 2021, *COVID-19: Housing market impacts and housing policy responses - an international review*, accessible at: <https://povertyandinequality.acoss.org.au/covid-19-housing-market-impacts-2/>

⁷³ Domain, *Soaring rental prices creating housing crisis in regional NSW*, 11 July 2021, accessible at: <https://www.domain.com.au/news/soaring-rental-prices-creating-housing-crisis-in-regional-nsw-1070834/>

discuss the accessibility of specific properties. This is uncomfortable for many, who fear prejudice or discrimination from landlords.

“We have anecdotal evidence of people with physical disabilities searching for properties for several months to try to find a property that is accessible, in the location of specialist medical services they need, and close to carer supports. This is universally a tiresome and exhausting process, since the process of physically attending viewings of properties is often very complicated.”

Physical Disability Council NSW

Older people with physical disability are often constrained in the ability to live with family and friends, on account of the inaccessibility of their homes. Homelessness refuges, boarding houses and caravans are seldom accessible, while additional accessibility requirements limit their social housing options, increasing wait times for a property to become available.

“Whilst LAHC (Land and Housing Corporation) has a commitment of silver level Liveable Housing accessibility across all new builds, a significant proportion of the LAHC portfolio, particularly in metropolitan areas, is older stock which does not meet this standard and cannot be easily retrofitted. There is no specific Housing Pathways Policy to address the housing needs of people with physical disability who cannot otherwise find secure housing in the private rental market.”

Policy Officer, Physical Disability Council NSW

Physical mobility issues can affect all aspects of the housing pathways process, from physically completing the application, to collating supporting documentation. All these factors need to be considered as they collectively contribute to increasing the risk of homelessness for older people with disability.

In April 2021, a decision was made at the National Building Ministers’ Meeting to include minimum accessibility provisions for residential housing and apartments in the National Construction Code (NCC) 2022 based on the Liveable Housing Design Guidelines (LHDG) silver standards.⁷⁴ This would increase the accessible housing stock in NSW. However, NSW is one of the three States that are yet to commit to adopting the new mandatory minimum accessibility standards contained in the revised National Construction Code.⁷⁵ We strongly recommend that the state government adopts these recommendations to ensure all units are accessible for older people and people with disability.

People with mental health issues are particularly vulnerable to homelessness. They may be isolated, have disrupted family and social networks and sometimes suffer poor physical health, all of which affects their capacity to find and maintain adequate housing.⁷⁶

Housing insecurity or experiencing homelessness can exacerbate mental health issues older people may already be experiencing.

Case study 7

⁷⁴ See further: Architecture Australia, *Minimum housing accessibility standards to be adopted nationally*, 3 May 2021, accessible at: <https://architectureau.com/articles/accessibility-standards/>

⁷⁵ Building Better Homes campaign, New South Wales, accessible at: <https://www.buildingbetterhomes.org.au/nsw.html>

⁷⁶ Australian Institute of Health and Welfare, *Specialist Homelessness Services annual report 2018–19, 2020*, accessible at: <https://www.aihw.gov.au/reports/homelessness-services/shs-annual-report-18-19/contents/client-groups-of-interest/clients-with-a-current-mental-health-issue>

When the Welfare Rights Solicitor first met Natasha* who was referred to the legal service by her GP, she was living in her campervan which was parked near a country show ground. She was compelled to live in her van because her social security payments were insufficient to cover the cost of renting a unit on her own.

Natasha suffered from poorly treated mental health conditions which made it difficult for her to live in share accommodation. These conditions and her previous experience in a violent relationship meant that she was more comfortable living on her own. She calculated if she was granted the Disability Support Pension then she would be able to rent a modest property on her own.

Welfare Rights Solicitor represented Natasha in an appeal against Centrelink's decision to reject her application for the DSP and was able to obtain reports from her psychologist which addressed the medical requirements for being granted the pension. As a result of this, Centrelink settled her appeal in the General Division of the AAT and she was granted the pension.

Natasha's case both illustrates the difficulty of people surviving on JobSeeker payments, and the problems this poses for people diagnosed with a mental illness who find it difficult to live with others.

**Name has been changed and consent of the person was obtained to share this case study*

Untenable housing situation has caused many people to develop mental health issues or exacerbate their existing mental health issues.

"It has been such a hard road to get here, and it was filled with three nervous breakdowns and two suicide attempts. It's been very difficult but that's why I'm here because I want to back up the other women that are coming along. Those in their 50s now who have this problem, who might not be as lucky as me, I want to be able to assist people to not have to go through being in the hospital after trying to kill themselves. It's so hard for women because I didn't even know how use an ATM machine when I left my marriage. I had no idea where I was and what I was doing. It was so difficult, but I really want to make sure that nobody else has to go through this. Older women don't deserve to be treated like this. We deserve more respect and dignity than what we're receiving."

Marie, older woman with lived experience of homelessness

Considering the significant impact housing has on older people's mental health and general wellbeing, it is critical that government increases investment in social and affordable housing.

(I) Any other related matter

Inconsistent policy settings

The *NSW Homelessness Strategy 2018-2023* recognises older people as one of nine key categories of cohorts and identifies older women as those aged over 55 years.⁷⁷

The *Ageing Well in NSW: Seniors Strategy 2021-2031* has only limited references to housing and homelessness. There is an undertaking to work towards increased housing options for older people

⁷⁷ Department of Communities and Justice, *NSW Homelessness Strategy 2018-2023*, accessible at: https://www.facs.nsw.gov.au/_data/assets/pdf_file/0007/590515/NSW-Homelessness-Strategy-2018-2023.pdf

that are age-appropriate, affordable, accessible and close to transport, recreation and community services.⁵⁸ However, this is not supported by any concrete actions by or targets for government.

The *NSW Housing Strategy 2041* states an aspiration to provide housing that is affordable and secure - whether people own their home outright, have a mortgage or rent in the public or private market. The strategy also includes specific reference to older female renters reaching retirement with limited assets.⁵⁹ The associated Action Plan identifies older women as the fastest-growing cohort of people experiencing homelessness and includes a meaningless action to find strong support networks for older women in a safe, affordable, secure and stable environment.

Despite the calls to maintain the age for Seniors SEPP at 55 years, the recent regulations changed the definition of seniors from 55 years to 60 years.⁷⁸ The rationale provided for changing the age threshold from 55 years to 60 years is to align the definition with the current preservation age for accessing superannuation.⁷⁹ This is despite the NSW Homelessness Strategy recognising older women as those over 55 years.

As highlighted above in section (e), the state government's position in relation to the varying definitions for older people is to be able to individualise the policy responses. However, the government has changed the age in legislation to align definitions in different policies and legislations with Seniors SEPP.

As highlighted (*in section (e.5) above*), the concern with having a consistent definition for older people is that it will impact on service flexibility to meet the needs of older people. The lack of consistency across different policies and procedures causes confusion and the government policies already have set different age thresholds for different policies as highlighted in this submission. Thus, it is possible to have a consistent definition with flexibility built into the definition to meet the needs of vulnerable older people who may have additional challenges.

Conclusion

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. Accordingly, housing must be at the centre of ageing and health policy because it is central to wellbeing in later life.⁸⁰

Although there are some initiatives to support people experiencing homelessness, these are not appropriately targeted to meet the needs of older people, especially older women, to navigate the housing system. There is also a significant lack of supply of social and affordable housing across NSW. Stigma, lack of understanding about homelessness and lack of services results in older people being forced into homelessness.

There have been previous inquiries in NSW on various aspects of homelessness. This is the first inquiry that is focusing entirely on this cohort and provides an invaluable opportunity to meaningfully address the issue for older people experiencing homelessness now and into the future.

⁷⁸ State Environmental Planning Policy (Housing) 2021 under the Environmental Planning and Assessment Act 1979, accessible at: <https://legislation.nsw.gov.au/view/pdf/asmade/epi-2021-714>

⁷⁹ Ibid

⁸⁰ YWCA Australia, et al, 2018, *Retiring into Poverty, A National Plan for Change: Increasing Housing Security for Older Women*, accessible at: <https://ywca-canberra.org.au/wp-content/uploads/2018/08/Retiring-into-Poverty-National-Plan-for-Change-Increasing-Housing-Security-for-Older-Women-23-August-2018.pdf>

Annexure A

This table contains a number of supports and services funded or delivered by Department of Communities and Justice and other government agencies that are expected to support older people at risk of or experiencing homelessness.

State Government funded services

	Service	Service Description	Limitations for older people
1	Link2Home ⁸¹	<p>Link2home is the state-wide homelessness information and referral telephone service. From 9am to 10pm daily, Link2home provides callers with information, assessments and referrals to homelessness support and accommodation services across NSW.</p> <p>Between the hours of 10 at night and 9 in the morning, Link2home provides information and assessment only and will refer people to emergency services if required. Referral to accommodation and support services is not possible during these hours.</p> <p>Link2home brings together several homelessness telephone services including Homeless Persons Information Centre, Y Connect and the After Hours Temporary Accommodation line and is being delivered by the Housing Contact Centre.</p>	<ul style="list-style-type: none"> • Link2home does not connect people directly to housing providers or offer general information on housing options but works in partnership with homelessness services across NSW. • It is not a physical service where people can go directly and speak to someone in person. • Link2home refers people on to other services that can provide temporary accommodation and other supports for someone in a housing crisis. • Gaps in their service include the lack of early intervention and a preventative approach, limited if any options for people at risk of homelessness and a lack of specialist knowledge about older people, their housing needs and options and other specialist services and supports.
2.	AskIzzy ⁸²	<p>AskIzzy is a federally funded service information website and phone app that claims it can connect a person to 370,000 national services to find housing, meals, healthcare, counselling, legal advice, addiction treatment, etc.</p>	<ul style="list-style-type: none"> • The results are not appropriate for older people at risk of or experiencing homelessness, as most results relate to residential aged care or general aged care services. • The number of responses the search produces can be overwhelming. • It assumes that older people know about the service. It takes navigating

⁸¹ Department of Communities and Justice, Link2Home, accessible at: <https://www.facs.nsw.gov.au/housing/help/ways/are-you-homeless>

⁸² AskIzzy, accessible at: <https://askizzy.org.au/>

			and scrolling through the DCJ website with different key words before there is a suggestion to access AskIzzy/Infoexchange.
3.	HSNet	HSNet was a directory of human services for the NSW public and the service sector. HSNet allowed professionals in the human services and justice sector to network and make client referrals. It contained 70,000 service listings across family support, child protection, child wellbeing, health, disability, aged care, welfare, community, education, legal, justice and housing.	<ul style="list-style-type: none"> Website is no longer available and has transitioned to AskIzzy, which is a national service.
4.	Rent Choice ⁸³	<p>Rent Choice is a private rental subsidy that helps people to pay the rent for up to 3 years. It supports access to safe and affordable housing for eligible clients who can show that they're able to sustain a tenancy in the private rental market.</p> <p>Rent Choice Start Safely supports people who don't have a stable and secure place to live because of domestic or family violence.</p> <p>Rent Choice Youth helps people aged 16 to 24 who are homeless or are at risk of homelessness.</p> <p>Rent Choice Veterans is a program for former members of the Australian Defence Force. The program supports veterans and their families who meet income eligibility limits to:</p> <ul style="list-style-type: none"> find a rental property pay rent for up to 3 years get a lease or stay in their current accommodation gain work skills. <p>Rent Choice Assist supports households that have experienced a major financial setback such as illness or job loss. It's available for eligible clients in Blacktown, Campbelltown, Hurstville and the Newcastle/Lake Macquarie area.</p>	<ul style="list-style-type: none"> Rent Choice is only available in certain geographic areas. The scope of Rent Choice is mostly available to certain cohorts like young people, veterans, people escaping domestic and family violence. Only a very small proportion of older people are likely to meet the narrow eligibility criteria.

⁸³ Department of Communities and Justice, Rent Choice, accessible at: <https://www.service.nsw.gov.au/transaction/rent-choice>

5.	Private Rental Brokerage Service (PRBS) ⁸⁴	<p>The Private Rental Brokerage Service (PRBS) is available from specific social housing providers in locations across the state.</p> <p>The PRBS helps people with complex needs, who have support arrangements in place, to find and sustain accommodation in the private rental market.</p> <p>People who have a physical or mental illness, drug or alcohol problems, a physical or intellectual disability or other complex needs may be eligible for this service</p> <p>A client may access the PRBS in one of three ways:</p> <ul style="list-style-type: none"> • A social housing provider receives a client referral from a support provider • Where the client presents at a DCJ or participating community housing provider's office and requests the service <ul style="list-style-type: none"> ○ Where the client presents to a community housing provider that does not offer this service, they will facilitate access to the service through a provider that does • The client seeks assistance for another housing assistance product and the provider considers them a potential candidate for the PRBS 	<ul style="list-style-type: none"> • Older people are not an explicitly targeted cohort under PRBS. • Older people may not be familiar with the housing system to seek support from community housing providers. • The PRBS is available only in limited geographic locations.
6.	Private Rental Subsidy (PRS) Assistance ⁸⁵	<p>A Private Rental Subsidy assists people to access affordable accommodation in the private rental market. For a client to be approved to receive the PRS assistance, they must meet the following eligibility criteria:</p> <ul style="list-style-type: none"> • eligible for social housing, 	<ul style="list-style-type: none"> • The eligibility criteria are narrow, and many older people may not qualify. • Older people may not be able to navigate the application process on their own. • The evidence requirements are complex.

⁸⁴ Department of Communities and Justice, Private Rental Brokerage Service (PRBS), accessible at: <https://www.facs.nsw.gov.au/housing/factsheets/brokerage-service>

⁸⁵ Department of Communities and Justice, Private Rental Subsidy Assistance, accessible at: <https://www.facs.nsw.gov.au/housing/factsheets/private-rental-subsidy>

		<ul style="list-style-type: none"> • approved for priority status on the NSW Housing Register, • have a recognised disability or medical condition, and • be able to demonstrate they are also 'at risk of harm' in their current housing which is not suitable for them to live in while they are waiting for social housing. <p>To be eligible for the PRS, clients must demonstrate they are at risk of harm due to their current accommodation which places the client and/or household member at risk of physical or psychological harm relating specifically to a medical condition or disability.</p>	
7.	Bond Extra ⁸⁶	A social housing provider may offer a Bond Extra of up to \$1,500 (including GST) to assist a client with a limited or poor tenancy history to establish a private rental tenancy. The Bond Extra can supplement the rental bond if the tenant incurs rental arrears and/or damages the property over and above the value of the rental bond.	<ul style="list-style-type: none"> • Limited availability and scope of the program is limited. • Most older people are likely to be ineligible as they are likely to have had conventional housing histories.
8.	Department of Communities and Justice Housing ⁸⁷	<p>Department of Communities and Justice - Housing (DCJ Housing Office) provides a range of housing solutions for both the private rental market and Public Housing, Community Housing and Aboriginal Housing.</p> <p>DCJ Housing Office works with other service partners and individuals, to provide a range of housing solutions to meet the needs of today's community.</p>	<ul style="list-style-type: none"> • The geographical spread is patchy and some services provide tenancy management while others provide both tenancy management and housing pathways. • Anna's* case study in this report demonstrate how the staff at these services are unfamiliar with evidence requirements for social housing applications or how to support people to navigate the system.

⁸⁶ Department of Communities and Justice, Bond Extra, accessible at: <https://www.facs.nsw.gov.au/housing/factsheets/Bond-Extra-landlords-agents>

⁸⁷ Department of Communities and Justice, Housing, accessible at: <https://www.facs.nsw.gov.au/housing/housing/a-z>

* Name has been changed to protect the person's privacy

	Service/delivery organisation	Service description	Limitations for older people	Funding source
1	Tenants Advice and Advocacy Services (TAAS); Tenants Union (TU)	TAAS is a state-wide service that provides advice and advocacy on issues around renting. The TU provides legal support to TAAS. TAAS, as well as providing advice, may represent a tenant, including at NCAT, in their dealings with landlords, housing providers and park management.	<ul style="list-style-type: none"> • The program is not specific to older people. • Workers at TAAS are stretched beyond their capacity as both demand and resources are limited. • TAAS have no workers with a specifically older person focus. • The TU employs a project officer for two-days a week. One day is for providing legal back-up to TAAS, including on protected tenancies; a second day is for developing resources and policy. 	NSW Fair Trading
2	Seniors Rights Service ⁸⁸	Seniors Rights Service provides free and confidential telephone advice, aged care advocacy and support, legal advice and rights-based education forums to seniors across NSW. It auspices specialist Strata Legal Service and Retirement Village Legal Service .	<ul style="list-style-type: none"> • Capacity is limited to support people on housing issues as the service deals with multiple other services and does not include specialist housing expertise. • Strata and retirement housing are only applicable to a small proportion of older people and the needs of those who are in the private rental market are significantly different. 	Federal Department of Health; NSW Department of Communities & Justice; NSW Fair Trading; Legal Aid NSW

Community Sector Services

⁸⁸ Seniors Rights Service, accessible at: <https://seniorsrightsservice.org.au/>