

**Submission
No 30**

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

Organisation: Link Wentworth

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Submission to the Inquiry

Homelessness amongst older people aged over 55 in New South Wales

Summary

Link Wentworth is submitting to the Inquiry into homelessness amongst older people aged 55 in NSW to offer our perspective and experience working as a Specialist Homelessness Service (SHS) and Community Housing Provider (CHP) in Greater Sydney, New South Wales. This submission details anecdotal evidence from our on-the-ground case workers and provides a recommendation for purpose-built, community-focused aged care managed by community housing providers.

About Link Wentworth

Link Wentworth is one of the largest community housing providers in Australia, managing approximately 6,400 homes with around 10,000 residents and over 200 staff. Link Wentworth is committed to providing more homes and quality services to enable a brighter future for people facing housing stress and homelessness.

Using decades of community driven experience, our work engages the full spectrum of housing need from homelessness services, to social, disability and affordable housing. We also provide support services to help people sustain their tenancies, strengthen their lives and participate fully in their communities.

We are one of the few housing providers in NSW to provide support services for those who are homeless or at risk of homelessness using a Housing First and case management model.

Our services

Link Wentworth provides a wide range of services that assist people who are experiencing homelessness or who are at risk of homelessness, meaning we have a broad perspective and understanding of the needs of clients we work with. Our service offering includes:

- 1) **Social and affordable housing provision** for over 6,400 households across greater Sydney
- 2) **Housing assistance** including assessing **Housing Pathways** and delivering **Private Rental Assistance** including temporary accommodation, Private Rental Brokerage Assistance, Private Rental Subsidy and Start Safely

- 3) **The Together Home program** in partnership with the NSW government, of which Link Wentworth is the largest provider in the state. Link Wentworth has a total of 155 packages delivered in the Sydney, South-Eastern Sydney, Northern Sydney District, Western Sydney and the Nepean Blue Mountains to help people experiencing homelessness
- 4) **Specialist Homelessness Services** for adults in the Nepean Blue Mountains region. Link Wentworth has a number of specialist case workers who support people into long-term housing and link them with wraparound services.
- 5) **Assertive Outreach Services** to find and assist rough sleepers in Sydney neighbourhoods and support them into temporary accommodation or housing.

In addition to the above-mentioned services, Link Wentworth manages two meanwhile-use properties for women over the age of 55 who experience homelessness or housing stress, in partnership with Women's Community Shelters.

We work closely with community partners to deliver our services and ensure the best outcomes for our clients.

In this submission, we will be addressing the following terms of reference:

(b) Factors affecting the incidence of homelessness

(e) Challenges that older people experience navigating homelessness services

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

In our experience, older people face homelessness for a variety of unfortunate but ultimately avoidable factors. These include homes being inappropriate and/or unsafe for their needs, discrimination in the private rental market and the challenges of digital illiteracy when applying for programs. Encapsulating these issues is the exorbitant cost of rent in the private market, the inadequate rates of Commonwealth Rent Assistance and the Aged Care Pension, and woeful lack of supply of appropriate and affordable housing for the cohort, which exasperates all factors and often makes individual solutions prohibitive.

We illustrate later in our submission the case of a lady named Julie who struggled to find appropriate housing when her relationship broke down in her early 50s.

Summary of recommendations

Based on the successful outcomes from our meanwhile use properties and drawing on relevant literature, Link Wentworth proposes a community housing model for the aged care sector, which provides long-term and age-appropriate housing on a pension income. This model will allow older Australians to age in place with the accompanying support networks of community and health care.

Importantly, it will be affordable and accessible to Australians on low to moderate incomes, ensuring every person can age with dignity. It will also increase supply and provide more much-needed purpose-built and appropriate homes. The community housing sector is primed to deliver this proposed offering of an integrated model of health, disability, and housing that meets the care needs of older people. We have extensive experience in placemaking and property development and are readily equipped with the networks to partner with community groups and work across many service systems to meet the often-multi-dimensional care needs of older people on low to moderate incomes.

For those that fall in the 55-to-65-year age group, our call is for an increase to the supply of social and affordable housing that is designed, delivered and managed in line with the needs of this cohort. We suggest a few ways that this can be achieved.

Issues

From experience with clients across our services, we have identified four high-level factors that affect the incidence of homelessness among older people in the communities we work in throughout Sydney. We have also outlined the challenges that older people face in accessing homelessness services.

Unsuitable homes

Many people are living in homes that are no longer fit to their changing care needs. Our case workers have received calls from hospitals wanting to discharge older people who are unable to return to their homes as they have been deemed unsuitable for their health.

However, from our experience, getting aged care assessments and packages is difficult and time intensive. The current waiting list means it can take up to six months for packages to come through, leaving clients with limited options in the meantime. Further, it can delay the process of securing a suitable home, especially considering the need for OT assessments to accompany housing applications. For those already living in social housing, requests for modifications utilising aged care and NDIS packages can also take time to be assessed and actioned due to onerous administrative requirements, as well as the funding gap for CHPs. Additionally, ageing social housing properties present a safety, health and wellbeing challenge for older residents who are unable to do DIY maintenance and have specific needs.

Along with care needs, the housing options currently available aren't suitable for the lifestyle needs of an older person. There are currently not enough appropriate housing options for long term safety, stability and wellbeing. Most small unit boarding houses are not safe and appropriate for people who would like to have family, friends and grandchildren over—something that is strongly encouraged for mental wellbeing and resilience. There is also a lack of options across different locations, making it harder for people to live within their support network and existing community.

Another important consideration is older people facing homelessness who have pets. Most temporary accommodation or even some private rentals will not allow pets. To many, pets are family, which makes the prospect of a no-pet household prohibitive to people. Put simply: there are not enough homes - and with the end of the National Rental Affordability Scheme (NRAS) approaching there will soon be even less.

Exorbitant cost of living

The current rental market is competitive and increasingly expensive, with property owners increasing rents in both metro and regional areas. The aged pension barely covers these inflated private rental costs, meaning those aged 65 and over—who are more likely to have worked in low-wage jobs, part-time or casually, or have taken long breaks from paid employment to care for others—don't have enough income, savings or superannuation to cover rent and other needs. Single women who rent rather than own their own homes are at the greatest risk of poverty in retirement as the typical outright owner aged over 65 spends just 5% of income on housing, compared to nearly 30% for the typical renter¹. Currently 40 per cent of single retired women live in poverty and the number of homeless women in Australia increased by more than 30 per cent between the last two censuses². This exacerbates older women's care needs as, without a permanent home, they are denied the benefit of home care through the existing aged care system.

For older women, domestic and family violence is the primary reason for older women seeking specialist homelessness services like ours³. Women who have experienced years of domestic violence and have been financially dependent on their husband find it difficult to afford rental properties on income support—not to mention the physical health and mental health barriers that make securing sustainable employment difficult.

Age discrimination

Age discrimination is another major factor that can lead to homelessness, as our clients tell us that they, and many older people, are deterred from accessing NDIS due to age. Additionally, we have been told of incidents where property owners are hesitant to rent to older people who don't have a job or have extra requirements including care needs. Older people therefore need more help and support to navigate the private rental system.

Inaccessible government support

Finally, with the digitalisation of government support services, including Centrelink and Services NSW, we are increasingly encountering clients who are not able to access these systems.

¹ Coates, B., 2022. Older women often rent in poverty – shared home equity could help. *The Conversation*, [online] Available at: <<https://theconversation.com/older-women-often-rent-in-poverty-shared-home-equity-could-help-177452>>.

² ABS 2016

³ Australian Human Rights Commission, 2019. *Older Women's Risk of Homelessness: Background Paper*. [online] Available at: <https://humanrights.gov.au/our-work/age-discrimination/publications/older-womens-risk-homelessness-background-paper-2019>.

Computer literacy and access to computers or devices is an issue for low-income older Australians. The removal of paper housing applications has created barriers for older people getting on Housing Pathways, especially as there are tight timeframes to complete the application and supply all supporting evidence. Older clients are constantly being required to provide more and more documentation—such as pharmacy receipts and OT reports. Yet requirements are constantly changing.

Older people benefit greatly from having a dedicated case worker who can help usher them through the process and provide support.

CASE STUDY

In one story from our meanwhile-use property in Mosman, a lady named Julie told us she faced homelessness following the breakdown of a relationship and an injury that left her unable to work. Julie, who is in her early 50s, attempted to find a private rental home in Sydney on income support but found nothing suitable within her price range.

“I felt the places that I saw, I wouldn't have felt secure in. I would've been very concerned about my safety and my belongings and everything,” she told Link Wentworth.

Julie now lives in our meanwhile-use property in Mosman, which is run in partnership with Women's Community Shelters and provides short-term, affordable housing coupled with wraparound support. Living there with a number of other women in her age group, along with the support of a mental health and community team, has proved immensely beneficial for Julie. She says it has been “healing”.

“I've managed to develop friendships with some of the women here that I will keep friends with once we move on from here. You just feel like you've got that support. Sometimes you don't even have to talk, it's just having the presence there of other people around you. It's a very safe and secure place,” she says. However, due to the nature of the property, Julie's tenure will soon come to an end. “I just wish they had ongoing things like this,” she says. “I'd be happy to stay in something like this even longer term.”

Link Wentworth, through its strong strategic partnership networks, has been able to test and deliver innovative projects like meanwhile use at no cost to government (and in fact at a saving to government⁴) in order to fill a critical gap and house the fastest growing cohort of people experiencing homelessness. As Julie recognises, these solutions are only short-term and thus we need these projects to be complemented with long-term, sustainable housing solutions for this cohort.

⁴ McKell Institute. *How Government investment in housing can boost the economy*. [online] Available at: <https://mckellinstitute.org.au/research/articles/how-government-investment-in-housing-can-boost-the-economy/>

Recommendations

Allowing people to age in a secure and affordable place, among a community of likeminded people, is extremely beneficial for the health and wellbeing of people. This shouldn't only be available to those who own a home, it should also be an option for those on low to moderate incomes.

Link Wentworth sees the great benefit in establishing an aged care model for people on low to moderate incomes that is run by the community housing sector, which uses the same pricing, not-for-profit purpose, customer excellence and placemaking expertise.

There are multiple ways to approach this model, including:

- Equipping existing public housing with accessibility modifications and allowing CHPs to manage age-specific homes legislated and funded within the aged care system.
- Delivery of additional social housing targeted at over 55's through an expanded NSW Government CHIF program or other
- Looking at ways to mitigate the loss of the 6,545 or so affordable housing properties in NSW due to the end of NRAS, including as a minimum providing CHPs with a subsidy to maintain current NRAS properties, many of which are rented by older people
- Establishing a funding pool to be delivered to CHPS to upgrade existing unused buildings through adaptive reuse or to build more appropriate and affordable homes to be managed under the aged care model.

CHPs can work with relevant support partners to build and manage these homes, priced at a fixed rate according to the pension income or subsidised by Commonwealth Rent Assistance, with onsite medical care covered by the public healthcare system.

The sector is best placed to do this as we work with and across many service systems, have wide networks and can take a multi-agency approach. Our value is our community and capacity building focus. We currently run a range of programs for residents that promote education, fulfillment and wellbeing and would focus on continuing these through this model. For example, Link Wentworth runs a Digital Discoveries program to teach digital literacy to older residents at our St Marys and Beecroft House properties.

The proposed model will also encompass a range of housing options, including pet-friendly accommodation and different modifications according to age, mental health or medical needs. Importantly, through the CHP model, all applicants will be assigned an onsite case worker who will assist with the process.

Conclusion

The accelerating housing crisis has been devastating for the older people in our communities, with too many left to worry about securing a roof over their head in the prime of their lives. More housing options are needed that are affordable and purpose built for older people, catering not just to medical needs but mental health and wellbeing too. The cost to provide these housing options pales in comparison to the savings to government in the long run.

We appreciate the opportunity to submit to this inquiry. As an innovative CHP, our goal is to challenge the status quo, generate new ideas, and ultimately deliver effective bi-partisan solutions in partnership with government, the private sector, community – and importantly our customers (i.e., those with lived experience). For questions or further information about our submission, please email: