

**Submission  
No 35**

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

**Organisation:** Domestic Violence NSW

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**Submission to the Standing  
Committee on Social Issues**

**Inquiry into homelessness  
Amongst older people aged over  
55 in New South Wales**

**June 2022**



**D O M E S T I C  
V I O L E N C E  
N S W**

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## Acknowledgement

This report was written on the stolen and unceded lands of the Gadigal People of the Eora Nation. We pay respects to the Elders past, present and emerging.

Domestic Violence NSW would like to acknowledge Aboriginal and Torres Strait Islander people across the breadth and depth of Australia. We recognise that Aboriginal and Torres Strait Islander people have lived and cared for Country for over 65,000 years and continue to do so, honouring ancestors and knowledge holders within community, and observing ancient cultural practices.

We would like to recognise the impacts of colonisation and the ongoing systemic racism and oppression that is still present within institutions and the broader community.

We acknowledge the strength and resilience of Aboriginal and Torres Strait Islander people and hold their stories with great care.

We concede that Aboriginal and Torres Strait Islander women are at the highest risk of sexual, family and domestic violence compared with other women in Australia. We acknowledge that domestic and family violence are not part of Aboriginal culture.

Domestic Violence NSW work to position ourselves as allies, to walk alongside, to listen, to give our voice and strength, to respect, to never forget and to learn from past mistakes.



## About Domestic Violence NSW

Domestic Violence NSW (DVNSW) is the **peak body for specialist domestic and family violence (DFV) services in NSW**. We have over 125 member organisations across NSW. We work to improve policy, legislative and program responses to domestic and family violence and to eliminate DFV through advocacy, partnerships and promoting good practice.

DVNSW members represent the diversity of specialist services working in NSW to support women, families and communities impacted by domestic and family violence. They are non-government-funded organisations. Our member organisations include crisis and refuge services, transitional accommodation and community housing providers, family support services, Aboriginal controlled organisations and specialist CALD organisations, specialist homelessness service providers, men’s behaviour change programs and networks, community organisations working with high-risk communities, specialist women’s legal support services, women and children’s support services, and Safe at Home programs.

DVNSW seeks to promote awareness of the causes and effects of DFV and has a strong commitment to advocacy in this area. Homelessness is sadly one of the consequences and outcomes of DFV when housing choices are not always available or accessible. Effective Specialist Homelessness Service response is severely impacted by the scarcity of appropriate, safe, affordable and sustainable housing needed to achieve long-term positive outcomes.

DVNSW would like to give a special thank you to the amazing women from the Unseen project who were kind enough and courageous enough to share their personal stories of homelessness with us.

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## Executive Summary

On census night in 2016 there were an estimated 6,866 women over 50 across Australia who were homeless – this is a 31 per cent increase in five years since 2011 (ABS, 2016). Seven years on, the housing crisis is at an all-time high, with the asking rent on a three-bedroom home increasing by 13.9 per cent in the last 12 months – the purchase price on the same property exploded by over 21.4 per cent (SQM Research, 2022). Domestic and family violence (DFV) is the leading cause of homelessness for women in Australia (AIHW 2020), with older women facing an increased risk of homelessness, predominantly due to family violence and financial difficulties (Australian Human Rights Commission, 2019). People from marginalised cohorts experience additional barriers to accessing homeless support and are often at greater risk of becoming homeless due to combined intersectional factors. This cohort includes Aboriginal and Torres Strait Islander communities; regional, rural, and remote communities; people with disability; older refugee and migrant women; and LGBTQIA+ people.

DVNSW welcomes the opportunity to contribute to the 2022 Inquiry into homelessness amongst older people aged over 55 in NSW. DVNSW gives permission for this submission to be made public and welcomes the opportunity to participate in any hearings associated with this Inquiry and support the Committee in any way in their work.

While we recognise the need for supports for the small number of men who have experienced family violence and elder abuse (including couples who have experienced elder abuse), this submission focuses primarily on the needs of women, due to our expertise and funding in this area. Women are at an increased risk of homelessness because of gendered policy settings and social norms, including ideas about ‘women’s work’ and caring responsibilities. Drivers of systemic gender inequality include high levels of unpaid work; lower levels of workforce participation, including a greater likelihood of working part time; lower pay; less superannuation, discrimination, and sexual harassment in employment; and experiences of DFV and sexual violence (Maury, 2019). This is extremely apparent for women aged 55 and over. A sharp increase in housing stress and homelessness among this cohort, particularly for those reliant on the private rental market, suggests an urgent policy response is needed.

The NSW government must invest in social and affordable housing, including specific allocation for older people. Many older women have difficulty navigating the service system, which does not accommodate their needs. Older women do not meet strict eligibility criteria, having often led traditional lives as renters or homeowners and due to unforeseen circumstances, some now face the difficult reality of being homeless later in life. The current priority housing age of 80 years leaves a huge gap in support for people aged between 55 and 79 years, particularly those who are not yet eligible for the pension. A key recommendation from DVNSW is for the NSW government to lower the priority housing age to ensure that vulnerable older people are not left homeless and without access to support.

Further, DVNSW recommends that early intervention programs are implemented to support older people at risk of homelessness. Acting early to prevent homelessness, support tenancies

and provide support is cost effective and reduces stress and trauma for people at risk of homelessness. The Victorian Home at Last model offers a wrap around support service for older people comprising both early intervention and crisis support. A similar service must be implemented in NSW. Opportunities exist for the NSW government to make use of already funded models, such as the NSW Core and Cluster refuge model, by providing specific allocation for older women experiencing DFV, including single women, with appropriate inbuilt supports like access to health and nursing staff. Other newly proposed initiatives, such as the Federal government's shared equity housing scheme or the Aboriginal Housing Office's rent to buy scheme, could provide specific allocation for older women on low incomes to ensure benefits for this vulnerable cohort.

To address the homelessness crisis for older women in Australia, the link between DFV and homelessness must be acknowledged. Whilst specialist homelessness services and specialist DFV services are responding to the needs of women at risk of and experiencing homelessness, the support they can provide older women is limited by a number of barriers including accessibility for an older cohort. These services are also critically underfunded and under resourced and require urgent investment to address long wait lists and service gaps.

This submission responds to the following Terms of Reference, as outlined in the Inquiry:

- c) opportunities for early intervention to prevent homelessness,
- e) challenges that older people experience navigating homelessness services,
- f) examples of best-practice approaches in Australia and internationally to prevent and address homelessness amongst older people,
- g) options to better support older people to obtain and maintain secure accommodation and avoid homelessness,
- j) the specific impact of homelessness on older women, and
- k) the impact of homelessness, including the increased risk of homelessness in the community, on older people in vulnerable groups.



## Recommendations

1. Invest in the construction of 5,000 social housing properties every year for the next 10 years, with specific allocation for older people aged 55 years and over.
2. Fund a specialist older person's housing information and support service that comprises both an early intervention and crisis response, similar to the Housing for the Aged Action Group 'Home at Last' model in Victoria.
3. Invest in social housing for specific marginalised communities including Aboriginal owned housing, people with disabilities, and specific allocation for regional, rural, and remote communities.
4. Dedicate one of the already funded NSW Core and Cluster refuges to pilot a crisis accommodation support service for older women who have experienced violence.
5. Lower the priority age for social housing eligibility from 80 to 55 years as a matter of urgency.
6. Increase baseline funding for the specialist domestic and family violence sector by at least 50% to support women at risk of homelessness due to DFV.
7. Increase baseline funding for Specialist Homelessness Services by at least 50%.
8. Ensure suitability of crisis, transitional, and long-term housing built for older women, including trauma informed design, appropriate safety and privacy measures, noise control, proximity to public transport and health services, access to outdoor green areas, and additional space for exercise, work, study, and hobbies.
9. Introduce mandatory affordable housing targets of 15-20% for private residential developments and a 30% target for redeveloped state government land.
10. Invest \$500 million in a comprehensive maintenance program across the NSW social housing portfolio across the next decade.
11. Provide specific allocation for older women on low incomes in the shared equity housing scheme.
12. Make renting fairer by increasing Commonwealth rent assistance by at least 50%, double the JobSeeker payment and remove no cause evictions.
13. Introduce streamlined development approvals for Community Housing Providers to fast-track affordable housing projects and reduce planning and delivery costs.

## 1. The impact of homelessness on older women

Older women are the fastest growing cohort experiencing homelessness across Australia (ABS, 2016). This is often as a result of DFV, pay inequity, little to no superannuation or savings, divorce, and time taken out of the workforce as unpaid carers. In the 2016 census, there were an estimated 6,866 women over 50 who were homeless, representing a 31 per cent increase since 2011 (ABS, 2016). Between 2013/14 and 2016/17, NSW saw an 88% growth in the number of women aged 55 and over accessing homelessness services (AIHW, 2018). 110,000 women aged over 45 years are estimated to be at risk of homelessness in NSW (Lester & Faulkner, 2020). These statistics pre-date the COVID-19 pandemic, which has led to financial stress, rental increases and increased homelessness. These statistics are alarming and highlight the immediate need for long-term housing options for older women.

### 1.1 The link between DFV and homelessness

DFV is the leading cause of homelessness for women in Australia (AIHW 2020). It is also the primary reason women seek support from specialist homelessness services, but only 3.2% are currently receiving the long-term housing solutions they need (AIHW 2020). In Australia 7,690 women a year are returning to perpetrators due to having nowhere affordable to live (Equity Economics, 2021). Approximately 9,120 women a year are becoming homeless after leaving their homes due to DFV and being unable to secure long-term housing (Equity Economics, 2021). Responses by DFV specialist services in supporting women made homeless due to DFV are critical. However, DFV services are significantly underfunded, often leaving women unsupported and at risk of homelessness.

#### Case study 1

The following case study highlights how critical specialist DFV and community housing services are in supporting the recovery of older women through crisis support, intensive counselling, case management, and long-term housing. It also highlights the importance of community and proximity to others in the living arrangements for older women who may have experienced trauma. This case study also brings into focus the ongoing uncertainty and housing precarity women face, even after being housed, including competition from housing services for very few properties.

#### **Liv, 64 years** (name has been changed)

*I am a gay woman; I was in a relationship for 20+ years and then we separated, and I became homeless for two years. Within the LGBT+ community there's a hidden level of DFV. It's not fully acknowledged, and it doesn't have a voice. Same sex relationships have the same dynamics when things breakdown and abuse and power come into play. When I finally worked through my issues, it was through support services, not through the support of the gay community. There's a certain visibility when you're young and out and proud, but as you get older you disappear.*

*After I became homeless, I found a crappy place at the back of someone's house that was illegally built with no security, a small shed with a microwave – I had to use the toilet on the balcony on the house in front of me. It was intolerable. One night at 2 am it flooded, and I lost everything.*

*I was then accepted by a service that supports women who are incest survivors, as it's in my background. I was supported by two agencies who provided temporary housing, counselling, and intensive casework. It took a year until they thought I was ready to apply for community housing and I was lucky to get it.*

*When I finally moved into my apartment, I was so used to living in one room, I really didn't know what it was like to live in a house. I was supported with things such as towels, a bed, a washing machine – all those basics. I really can't stress how important those agencies were for support. People gave me kitchen utensils, so it was also the community that supported me to build the foundations to live independently.*

*I have just been informed that my apartment will be taken away from me end of June, as it's needed for another program. I am now faced with having to be re-housed yet again, a situation out of my control. My housing service is doing what they can to re-house me or advocate for another property to be taken instead of mine, but I don't know what's going to happen next. Where will I go, who will I live with? It's my home, it's where I gained more self-esteem and felt safe for the first time. We all know each other here, all single women from various backgrounds. When I told them what happened, I had to assure them it wasn't going to happen to them. I saw the look on their faces, the terror in their eyes, it was like who's next?*

*I must find some resilience. I need to contact all the support services again to help me through this, so it doesn't trigger my trauma. I became involved in the UNSEEN Arts Hub project because I felt things had to change, I created an art installation 'walk a mile in my shoes'. I have to tell the truth about what's going on.*

## 1.2 Recognition of DFV specialisation in addressing women's homelessness

Investment and recognition of specialisation in DFV service provision must be brought into focus in addressing older women's homelessness, due to DFV. Specialist services are best placed to respond to DFV, as they work from an intersectional feminist lens underpinned by a client centred approach that holds perpetrators accountable, where safety is paramount, services are accessible and culturally appropriate, and gender equality is advanced.

**Recommendation: Increase baseline funding for the specialist domestic and family violence sector by at least 50% to support women at risk of homelessness due to DFV.**

## 1.3 Older women's experiences of domestic and family violence

Older women are more likely than older men to be victims of both intergenerational and intimate partner violence (Seniors Rights Victoria, 2018). Data collected by helplines in Australia indicates that approximately 70 per cent of elder abuse victims are women (Chen & Dong, 2017). Because older women are at higher risk of experiencing these types of abuse than men, specific support and responses must be tailored towards older women. Older women experiencing intimate partner violence are often forgotten within both the elder abuse and family violence sectors. Data on older women's experiences of violence remains limited, and significant underreporting is suspected due to multiple barriers to women disclosing and reporting their experiences (Our Watch, 2022).

#### 1.4 Barriers to disclosing and reporting experiences of violence for older women

Some of the individual barriers to reporting violence older women face include not identifying behaviour as abuse; shame, guilt or fear of not being believed; greater tolerance or acceptance of abuse due to the length of time over which violence is perpetrated; deterrence from reporting by adult children and family members; and financial insecurity, particularly once retired (Our Watch, 2022). Some of the service barriers include lack of physical accessibility and public transport options, technological barriers, cultural factors, and failure of services to engage with and tailor service provision to older women.

#### 1.5 The role of Specialist Homelessness Services (SHS)

For many older women who have experienced DFV, there is little Specialist Homelessness Services can do to provide a pathway into secure, long-term housing due to lack of availability and specialist support. Refuges face restrictions in being able to provide adequate support for older women due to lack of access to health staff, nurses, and disability access. However, the main challenge facing these services is the absence of long-term, suitable housing available after a support period. This makes moving women from short-term or transitional accommodation into more permanent housing very difficult and often unachievable.

In NSW, crisis and transitional accommodation provided by SHSs remains the principal response for people experiencing homelessness. DFV is the main reason given by women at risk of homelessness for seeking assistance and older women are more likely to seek support due to DFV than older men (35% compared with 3%) (AIHW, 2019). The SHS system is overstretched and underfunded, particularly in NSW, where on average 25 requests for assistance go unmet each day (AIHW, 2020). In the 2019-20 financial year, 70,400 clients were assisted by SHSs. Of these clients only 4 in 10 (42%) who were homeless were assisted into housing (AIHW, 2020). This low rate can be attributed to the lack of long-term affordable housing options.

It is important to acknowledge that SHS data does not reflect the true homelessness numbers for women due to the hidden nature of women's homelessness, with victim-survivors often couch surfing or living in their car as they are unable to access services.

**Recommendation: Increase baseline funding for Specialist Homelessness Services by at least 50%.**

### 1.6 Impacts of DFV and risk of homelessness

The lack of appropriate, long-term housing increases the risk of homelessness and has a range of negative impacts on older women who have experienced DFV. Some women make the decision to return to or remain in a violent relationship due to a lack of available housing. Older women feel pressured to accept accommodation that is substandard, too far from critical support networks or located in neighbourhoods or settings that are unsafe. If women reject a crisis/social housing offer because it is not suitable, services and policies may define them as declining support or failing to engage, which has ramifications for future offers. Older women are therefore staying for extended periods in inappropriate and often unsafe accommodation, due to a lack of alternatives, including sleeping in cars.

### 1.7 Adverse health consequences of homelessness on older women

Previous research from Australia and internationally has demonstrated that people experiencing homelessness have a high prevalence of a range of physical and mental health conditions that result in high rates of morbidity and mortality (Aldridge, 2020; Phipps et. al., 2018). The homeless are also known to be less likely to access primary and preventive healthcare services resulting in their health needs being unaddressed until they present as seriously ill with a medical crisis at hospital emergency departments (Stafford & Wood, 2017). Provision of safe and secure accommodation is critical to women's health, as is the need for greater understanding of the impact of DFV, poverty, women's traditional roles, and ongoing access to healthcare and support services.

### 1.8 Private rental affordability

Rental vacancy rates have plummeted across NSW and there is simply not enough housing, nor enough alternatives for people to live in. The current vacancy rate in Sydney is 2.3 per cent and the average in regional NSW is 1.2 per cent (REINSW, May 2022). With so much demand and so little supply, there is upward pressure on rental prices.

Older tenants, particularly women, under pressure in the private rental market have become the new face of poverty in Australia. The number of older, single women in the private rental market increased by a massive 97 percent between the 2006 and 2016 ABS Censuses (ABS, 2017). These women are increasingly vulnerable to poverty and homelessness. Staying with family and friends may not be an option for older women, due to the shame and stigma associated with being homeless in the later years. Instead, these women are often desperate to maintain unaffordable private rental tenancies, where they must decide between buying food or medication to pay the rent (Faulkner and Fielder, 2017).

Housing affordability and security for rental tenants will become a more pressing issue as Australia's population continues to age. And with home ownership becoming increasingly

unaffordable, changes to housing policy now will determine the living conditions of tenants in the future.

### 1.9 older women with caring responsibilities

Older women take on caring responsibilities for their children, grandchildren, or elderly parents often at the expense of their own health and wellbeing, for several personal and practical reasons. A recent report into the unpaid care that older Australians provide at home found 26.6% providing regular care to grandchildren or other children under the age of 12, ranging from 1 to 168 hours per week (Maccora et. al., 2020). Care is extensive and time consuming, with carers spending an average of 26 hours per week on caring (Maccora et. al., 2020). Caring involves great sacrifice and is associated with poorer mental and physical health (Maccora et. al., 2020). For older women at risk of or experiencing homelessness, the needs of those that are being cared for should be taken into consideration in the design of response and early intervention programs. Accommodation should include options for dependent children, grandchildren or elderly parents.

## 2. The impact of homelessness, including the increased risk of homelessness in the community, on older people in vulnerable groups

### 2.1 Aboriginal and Torres Strait Islander communities

DFV and resulting homelessness in Aboriginal and Torres Strait Islander Communities is disproportionate and severe and must be viewed in the historical context of colonisation; dispossession, loss of culture resulting in the breakdown of kinship systems and of traditional law, racism, and government policies of forced removal of children (the Stolen Generations). Poor housing or overcrowding, poverty and unemployment contribute to high levels of homelessness (AIHW, 2019). Acute shortages in crisis, transitional and long-term housing, particularly in regional areas, means that Aboriginal women often experience repeated abuse and further periods of homelessness.

Assistance for homelessness in Aboriginal and Torres Strait Islander communities is increasing with 14% aged 45 and over (9,200) in 2017–18 compared with 11% (5,300) in 2012–13 seeking support from homelessness services (AIHW, 2019). Under the National Housing and Homelessness Agreement (NHHA), NSW has shown either no improvement or a negative change across housing indicators for Aboriginal and Torres Strait Islander people (Australian Productivity Commission).

Research highlights that dependence on social housing is markedly high for Aboriginal women, due to the extent to which Aboriginal women are excluded from the private rental market due to intersectional factors that combine to create significant disadvantage for Indigenous women, such as racism, poverty and discrimination based on gender (Cripps and Habibis, 2019). There has been a tendency from both state and federal governments over recent decades to incorporate services for homeless Aboriginal and Torres Strait Islander people into mainstream services and systems. It is essential that the NSW Housing Strategy considers the needs of Aboriginal women and their preferred choice of suitable housing. Trust and access is higher for Aboriginal controlled organisations. The NSW government must increase the number of Aboriginal Controlled organisations and increase funding to Aboriginal and Torres Strait Islander specialist DFV services to address the high levels of DFV and homelessness in these communities.

#### Case study: 2

The following case study highlights the intersectionality of issues faced by Aboriginal women including intergenerational trauma, poverty, and DFV that can result in homelessness. It also demonstrates the lack of understanding from other services on crisis support available for women experiencing homelessness. A poor service response from a community housing provider when faced with the possibility of eviction, reveals the inadequacy of service



provision, largely due to critical underfunding. The adverse health impacts of homelessness are also evident.

**Ada, 56 years old** (name has been changed)

*I come from an extremely dysfunctional family, one of poverty, neglect, and abuse. I experienced a lot of DFV and sexual assault as a child, I didn't know any different. My mum couldn't afford to pay the rent. We had boarders who were in the garage, I wasn't safe at all. Then I found mum dead at home when I was 14 years old.*

*I have moved over 40 times in my life, from home to home. Being Homeless has been constant. I have even been evicted for \$20, can you believe that?*

*I am an indigenous woman; I have health issues and complex PTSD. When I first became homeless my GP of 22 years told me to just focus on my diabetes and go and sleep on someone's couch. I'm like what the hell? It was really hard to find services in the area, I was in constant contact with the crisis team. I was an absolute mess. It's a disgrace that GPs don't have referral information to get emergency support. I've been looking for help my whole life, I am sick and tired of living this way. I have been called to tribunal twice, housing stress affects my diabetes.*

*I'm on job seeker now and I can't keep my head above water. My apartment with a community housing service is up for sale, the uncertainty is re-traumatising, I'm feeling very unsettled. There is no communication from my housing provider, they are shocking. I am dealing directly with the real estate.*

*I was sponsored to speak at the 2016 Commission on the Status of Women at the United Nations in New York to represent women like me and share my story and create awareness. I am one of the fortunate ones, I have taught myself how to grow and learn and be more articulate. We need to talk about the different types of housing available, not one size fits all. I am trying to create awareness and get things happening, sharing lived experiences, letting people know what works and what doesn't – it all needs to change. I am a survivor, and I am determined to do what it takes to change the system for the better. It's a life-long process, all I can do is live day by day.*

## 2.2 Remote rural and regional communities

The housing crisis in NSW regional communities is at a crisis point. Social housing waitlists are now similar to those of the city. Due to COVID-19 and the migration of people from cities to regional areas, there is a catastrophic lack of affordable accommodation across the state. Holiday homes are often empty or used for Airbnb, as landlords opt to rent to affluent holiday goers rather than people in need. Rental prices are steadily increasing as demand outstrips supply. Natural disasters such as the 2019/20 bushfires and 2022 floods have exacerbated the lack of availability.



At the recent DVNSW Regional Forum in March 2022 (Domestic Violence NSW, 2022), members spoke of women being stuck in refuges with no exit pathways to stable accommodation, leaving many women having to choose between returning to a perpetrator or becoming homeless. Regional communities are in urgent need of housing solutions and safe at home programs to support women to stay safely in their home. Housing solutions need to be long-term, fit for purpose, safe and affordable with specific regional, rural, and remote allocation.

There is no specific allocation for additional funding for housing in regional and remote areas, despite regional NSW facing a 20,000 deficit in social housing (Community Housing Industry Association NSW, 2021).

### 2.3 Older migrant women and people on temporary visas

Older migrant women face additional barriers to accessing housing. Overcrowding in multi-generational living situations, with families sharing one room leaves some older women in unsafe situations. A scoping study on housing for people seeking asylum found that this cohort may be in informal rental situations that are often tenuous as they have no legal tenancy and minimal rights, or they may be unaware of their rights (Foundations Housing Project, 2020). Often, people on temporary visas cannot secure private rental accommodation as it is unaffordable, and they lack any formal rental history. People on temporary visas often have no source of income and few rights, as they are not covered under the family violence provision in the Immigration Act that offers support and protections to other visa holders. This means they must frequently rely on non-government organisations for support. Obtaining a permanent visa is slow and involves overcoming many obstacles – this means that people on temporary visas must choose between indefinite homelessness with no income or remaining with a violent partner. This cohort face additional barriers to accessing support due to communication issues and lack of access to interpreter services.

### 2.4 People with disability

The prevalence of disability increases with age, with one in two (49.6%) people aged 65 years and over having a disability in Australia (ABS, 2018). Housing accessible for older people must therefore be fully accessible for all users and people with all forms of disability, including wheelchair access, adjustable kitchen benchtops, and flexibility and adjustability of design. NSW crisis accommodation should be rebuilt as well as retrofitted to become accessible.

Disability advocates say hundreds of purpose-built homes for National Disability Insurance Scheme (NDIS) participants are sitting empty around the country. The vacant homes and units are being blamed on cost cutting and it means some people are spending weeks and months living in hospital, trying to get approval to move into these apartments (Wright, 2022). The NDIS should remove the red tape on purpose-built accommodation to ensure people with disability have access to the housing solutions they need.

**Recommendation: Invest in social housing for specific marginalised communities including Aboriginal owned housing, people with disabilities, and specific allocation for regional, rural, and remote communities.**

### 3. Challenges that older people experience navigating homelessness services.

In 2019-20 almost 24,500 people aged 55 years or older sought homelessness services in Australia – more than half were returning clients (AIHW, 2020). This is concerning, as it shows that older people are not receiving the housing solutions they need through the existing funded services.

The current Specialist Homelessness Service (SHS) system does not include specific supports for older people. Older people often fall through the cracks, experiencing a lack of continuity of support as they are referred from one service to another by crisis-support, health or mainstream services, as none of them are equipped to meet their particular needs. There is a lack of understanding that most older women in housing crisis have limited knowledge of the welfare sector, and with provision of mainstream housing will live independently (Petersen, 2016). Older people require specific homelessness services that offer wrap around health, mental health, disability services, and case management support to navigate a complex and overwhelming service system. There is also a lack of community outreach, support, and information available to those at risk of elder abuse and DFV, including a lack of translated, easy read and accessible information.

#### 3.1 DFV programs to support women in private rental accommodation

Over the past decade, the NSW Government has developed a number of programs that aim to alleviate the pressure on the social housing system whilst assisting women who are experiencing violence to stay safe. This has comprised of a range of programs within the current service system designed to keep women safe at home, including [Staying Home Leaving Violence](#) and short term assistance such as access to private rental through the [Rent Choice Start Safely](#) subsidy. However, these programs tend to be targeted at women with children and do not meet the needs of older women. There are inherent problems with this system for older women, including:

- A chronic shortage of availability and affordability of private rental housing in areas near community support and services.
- Lack of available employment options and underemployment for older women (due to factors such as age discrimination, gender inequality, career gaps due to caring responsibilities and other unpaid work).
- The three-year period of support for private rental subsidies is not suitable for older women with limited opportunity to find employment after this period.
- Due to requirements to be able to be independent of the supplement after 3 years, older women are likely not to be eligible.

The government's reliance on private rental subsidies for women escaping DFV, such as Rent Choice Start Safely, is not adequate to get women into housing due to high rents. Competition for a small number of rental properties and other potential tenants on higher incomes means real estate agents, who are running a business, will often choose people with higher incomes

and a more stable rental record. For older women, the issues are further compounded by lack of earning capacity due to age and time spent out of the workforce raising children and other unpaid carers work.

A 2019 report by the Australian Housing and Urban Research Institute (AHURI) has revealed private rental subsidies are an ineffective substitute for investment in social housing (Flanagan, et. al., 2019). Governments have replaced expenditure on social housing with a focus on providing private rental market subsidies. These are ineffective in tight housing markets with high rents and limited supply – for example, the inner and middle rings of Sydney and Northern NSW – and do not address the barrier posed by competition from other prospective tenants. In regional areas in particular, there are challenges to private rental subsidies and competing with the prospective tenants for very few properties. This issue has been exacerbated by the COVID-19 pandemic, which has increased the cost of rental properties across the state, including increased pressure for housing in regional and rural areas.

## 4. Examples of best-practice and early intervention approaches in Australia and internationally to prevent and address homelessness amongst older people.

The [NSW Homelessness Strategy, 2018-2023](#) has early intervention and prevention as its first focus area, however, there are currently no existing early intervention initiatives to prevent homelessness for older people at risk in NSW. To address the current housing emergency, the NSW government must invest in early intervention programs to address the needs of older people who are at risk of homelessness before they reach crisis point. Investing in early intervention services that provide brokerage and tenancy maintenance would save the government from having to invest more money to support people who have been made homeless, due to lack of earlier available support (Thredgold et.al, 2019).

### 4.1 Home at Last Program

The Home at Last program in Victoria aims to ensure older people have access to secure affordable and appropriate housing. Home at Last is run by Housing for the Aged Action Group (HAAG) and is a free service that provides confidential advice, support and advocacy for people aged 50 years and older to assist them to find housing (HAAG, n.d.). Services include tailored housing information, assistance with housing applications, support during the move, establishing a new home and referrals into aged care and other supports.

A key component of the service is its focus on early intervention. This occurs through engagement with communities directly and via peer educators who identify people at risk of homelessness before they reach a crisis point. Home at Last is available to any older person in Victoria on a low income and has successfully assisted over 1,000 older people into permanent and secure housing since 2012. There is no equivalent program in NSW.

An assessment of the service model by accounting firm Ernst & Young found a benefit cost ratio of 2.3, which means that every dollar spent generates at least \$2.30 in societal value (Ernst and Young, 2021). The social benefits of this model are also clear, it provides older people with the wrap around supports they need to maintain their tenancies and reduces the burden on social systems. Ultimately, Home at Last delivers long-term benefits for the Australian economy and society. Given the success of the service in assisting older people to navigate the complex housing system with a significant saving to the government, the Home at Last model should be adopted in NSW and adapted for the local context and service system, as recommended by the Ageing on the Edge NSW Forum, 2021.

**Recommendation: 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’ model in Victoria.**

An additional suggestion is to dedicate one of the already funded [NSW Core and Cluster Refuges](#) to pilot a crisis accommodation support service for older women, making use of the existing Core and Cluster model with appropriate inbuilt supports for older women including access to health and nursing staff.

**Recommendation: Dedicate one of the already funded NSW Core and Cluster refuges to pilot a crisis accommodation support service for older women who have experienced violence.**

DVNSW notes that the success of a Home at Last program in NSW depends on the availability of safe, long-term accommodation for older people. This can only happen through the government's investment in social and community housing.

#### 4.2 Beecroft House

Beecroft House is a project lead by Women's Community Shelters that provides safe and secure transitional housing to women over 55 for a minimum of two years with ongoing support to help identify permanent housing solutions. This partnership makes use of a currently unused asset in the Beecroft area (the Jamieson House aged care facility) to provide stable accommodation for up to 20 independent women who have experienced financial insecurity or a crisis event in their lives. The project provides a housing pathway by connecting women to a network of housing providers at the end of their stay which will help them to take the next step towards their longer-term home.

While projects like Beecroft House offer a stop-gap solution for a small number of older women, this type of accommodation does not offer a long-term sustainable solution for women over 55 who are facing homelessness. Communal living can provide community and peer supports for isolated women and can be effective in the initial crisis stage. Although not ideal for the long-term, it offers an important solution in the current housing crisis for women over 55 in need. However, exit pathways to stable long-term housing are vital.

#### 4.3 The importance of housing design for older women

In considering best practice approaches to prevent and address homelessness for older women, it's important to consider housing design. Older women's overall health and wellbeing is improved with access to long-term housing which can break the cycle of homelessness.

A recent report, [Housing for women over 45](#) (Donnelly et. al., 2022), focused on how architectural design can more effectively accommodate older women's housing needs, reveals that DFV was one of the main reasons for women having to leave their previous home. This research was not seeking women who had experienced violence and was therefore an inadvertent key finding. The report also found:

- Trauma-informed design for existing and new housing improves outcomes for older women who have experienced violence.
- Safety and privacy are crucial qualities in housing for older women, many of whom have experienced violence.
- Older women prefer multiple unit developments over freestanding housing types, for reasons to do with safety.

**Recommendation: Ensure suitability of crisis, transitional, and long-term housing built for older women, including trauma informed design, appropriate safety and privacy measures, noise control, proximity to public transport and health services, access to outdoor green areas, and additional space for exercise, work, study, and hobbies.**

## 5. Options to better support older people to obtain and maintain secure accommodation and avoid homelessness.

### 5.1 Investment in social housing

The COVID-19 pandemic has caused significant damage to the Australian economy, businesses, and employment. Social housing is vital infrastructure for Australia's economic security, with proven capacity to create new jobs, kick-start the economy, and address current social housing shortfall. A recent report by the National Housing Finance and Investment Corporation (2020) has shown that for every \$1 million invested in social housing development, an average of nine full-time jobs are created.

The commitment by the NSW Government to build 800 new social housing dwellings over two years is welcome, but insufficient. With 50,000 people on the housing list including more than 5,000 priority cases, 800 new dwellings will not decrease the existing housing list.

Investment in social housing is inadequate and supply has not kept up with demand. Only those with high and complex needs are eligible and there are lengthy waiting periods even for this cohort. Older women at risk of homelessness who have had traditional rental histories or prior home ownership, do not meet eligibility criteria. Decades of underfunding and targeting to complex needs mean social housing does not always provide a supportive or safe environment for older women, because of anti-social behaviour and other neighbourhood disturbance.

By 2036, it is estimated that NSW will have a shortage of 213,200 social housing homes (Community Housing Industry Association, 2021 (CHIA)). The shortage of social housing is further compounded by ageing social housing stock which is no longer fit-for-purpose, or in some cases, uninhabitable. The current backlog of social housing maintenance is estimated to be between \$350 million and \$400 million (CHIA, 2021). Building more social housing and repairing and maintaining existing supply will create new jobs in the construction sector, provide safe homes for people in greatest need and future-proof Australia's housing supply.

### 5.2 The NSW government's return on housing investment

Housing is becoming unattainable, with the cost of buying a home increasing by 20 percent since the pandemic. The government received an additional \$1.47 billion in stamp duty (\$7.9 billion predicted, \$9.37 billion received) and a higher-than-expected return on investment for social housing stock. While they predicted a return of 6.5% from the Social and Affordable Housing Fund, the NSW Government are currently receiving a return closer to 14%. The money raised from housing stock must be invested into further social housing to meet the increasing demand. The benefit of a booming housing market should be shared with vulnerable communities at risk of homelessness.



**Recommendation: Invest in the construction of 5,000 social housing properties every year for the next 10 years, with an allocation of 20% for older people, aged 55 years and over.**

Although investment in social and affordable housing falls across jurisdictions, the Commonwealth must provide coordination and leadership so that safe housing is a key priority and is implemented in all jurisdictions. For the wellbeing of older people who have experienced DFV and homelessness, social housing dwellings should be safe and functional.

**Recommendation: Invest \$500 million in a comprehensive maintenance program across the NSW social housing portfolio across the next decade.**

### 5.3 Eligibility for priority social housing

Eligibility for priority social housing assistance for older people in NSW begins at age 80. This leaves many older people at risk of becoming homeless. Lowering the age criteria from 80 to 55 years old for priority housing assistance would support older people at risk to navigate the current housing system and prevent homelessness.

While there are other priority housing eligibility cohorts that are designed to catch people between the age of 55 and 80 years, in reality many older people do not meet other criteria. Most older women who find themselves homeless have never been homeless before and may not even identify as being homeless, due to common stereotypes of what being homeless means (Petersen et. al., 2014). These women are likely to be couch surfing with friends and relatives or living out of their cars, rather than sleeping rough on the streets. They tend to have had conventional housing histories and due to unforeseen circumstances, they have found themselves now facing homelessness and do not fit into the other priority eligibility cohorts.

**Recommendation: Lower the priority age for social housing eligibility from 80 to 55 years as a matter of urgency.**

### 5.4 Shared equity housing scheme

There may be existing federal housing policies that can be refined to provide specific allocation for older people. For example, there are older people on low incomes with some savings who could benefit from Labour's new announcement of the shared equity housing scheme. Currently the program seeks to provide shared equity mortgages for 10,000 people where they would be required to pay a minimum 2 percent deposit and the government would assist in paying 30-40% of the value of the cost of the property (Lowrey, 2022). Expanding the program to include a specific quota for older people would go a long way in assisting this cohort, with low income and some savings, in securing a home.

This scheme would particularly benefit older women who are on a low fixed income but may have modest savings available after the sale of the family home due to relationship breakdown. Often women in this situation cannot secure a mortgage, due to low income and

age. Expanding the shared equity housing scheme to include an allocation for older women on low incomes may help break the cycle of insecure renting and would assist in moving older women into stable long-term housing and alleviate some of the pressure on the social housing system and private rental market.

**Recommendation: Provide specific allocation for older women on low incomes in the shared equity housing scheme.**

### 5.5 Implementing affordable housing targets

The NSW planning system provides numerous opportunities for the community housing sector, local governments, private developers, and financiers to deliver an increased supply of affordable housing. These approaches include planning agreements, inclusionary zoning, and density bonuses, amongst others. Despite these efforts, the NSW planning system has made a minimal contribution to the supply of affordable housing. For example, the Affordable Rental Housing State Environmental Planning Policy and Voluntary Planning Agreements contributed between 0.5 and 1 per cent of Sydney's housing supply over an eight-year period (Gurran et. al., 2018). There are various strategies that the NSW Government and local councils can introduce to support the community to deliver an increased supply of affordable housing throughout NSW. Introducing stronger affordable housing targets of 15-20% on private housing developments would take some of the burden off the private rental market and social housing.

**Recommendation: Introduce mandatory affordable housing targets of 15-20% for private residential developments and a 30% target for redeveloped state government land.**

### 5.6 The Economic Case for Community Housing in NSW

Over the last decade, the community housing sector in NSW has grown rapidly and has even greater capacity to build new homes. Since 2012, the community housing sector has invested more than \$1.2 billion in new housing supply across NSW (CHIA, 2021). More than 3,200 new homes have been built by community housing providers over the last eight years (CHIA, 2021). By supporting the sustainable growth of the community housing sector, the Federal and State Government can create new jobs and invest in the future of local communities.

A recent economic modelling report by Equity Economics (2021) commissioned by the Community Housing Industry Association NSW forecasts the benefits of building 5,000 new social housing dwellings each year for the next decade. The report, [\*Maximising the returns: The role of community housing in delivering NSW's future housing needs\*](#), states development would require approximately \$2.2 billion per year in building and land costs if NSW built this housing through its own Land and Housing Corporation.

Modelling found that delivering the housing through community housing would deliver a 50% higher return on investment, compared to the cost of building new public housing. By

leveraging the community housing sector's ability to borrow and receive additional commonwealth funding, the NSW government can deliver these additional 5,000 housing units per year for:

- \$631 million less if delivered exclusively through community housing
- \$316 million less if delivered 50:50 through community housing and the state government's Land and Housing Corporation.

The report demonstrates building 5,000 homes per year for the next decade would deliver economic and social benefits, including:

- The creation of 16,200 new jobs
- Will generate \$5.2 billion in extra economic activity
- See 750 fewer people entering homelessness each year
- Save \$13 million in avoided health and social services costs
- The improvement of health, social, educational and employment outcomes, leading to long term advances in productivity that would equate to at least \$3,818 per household in Sydney and \$158 per household in regional NSW.

For too long, funding for social housing has been viewed by government as a cost, rather than an investment, despite clear social and economic benefits. A shift in attitude would not only stimulate the economy and bring a strong return on investment, but also provide vital housing for people at risk of or experiencing homelessness.

## 5.7 Make renting fairer

The largest age demographic in receipt of the JobSeeker payment are people aged from 55-64 years (AIHW, 2021). Two-thirds (68.1%) of older Australians live in low-income households, earning less than \$756 per week (ABS, 2018). We know that women have access to less superannuation at retirement than men, in 2015-16 the median superannuation balance for women aged 55–64 years was \$96,000, considerably lower than \$166,300 for men (ABS, 2018). Financial stress and housing insecurity increases risk of homelessness. Currently, JobSeeker is about \$44 a day – this rate needs to double to \$88 a day (about \$32,000 a year) to be liveable, based on the poverty line calculated by the [Melbourne Institute](#). Older Australian renters need more rental protections and an increase in benefits to maintain their tenancies.

**Recommendation: Make renting fairer by increasing Commonwealth rent assistance by at least 50%, double the JobSeeker payment and remove no cause evictions.**

## Conclusion

Homelessness amongst older women is complex and requires urgent policy reform to address this issue which is now at the crisis level. Recommendations made by DVNSW will support older people and specifically women, to access long-term safe accommodation and will ultimately deliver long-term benefits for the economy and society more broadly.

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## Appendix One – case study 3

**Penelope, 54** (name has been changed)

*I have been homeless since 2014 due to DV, my ex-partner got 9 months jail for assaulting me because I reported 1 in 10 incidents. If I had recorded 1 in 5 my partner would have got a longer sentence. Every time she hit me, I wanted her to hit me again. That's where I was at due to my childhood sexual assault, socially conditioned, I put up with it.*

*I couldn't get on to Centrelink until 2017 because I own a property, but I can't reside there due to DV and I owe money on it that I am unable to pay. It's uninhabitable, I'm trying to sell it due to the floods and fires I'm unable to maintain it, so I am losing money, plus I owe \$16,000 in council rates.*

*I am currently in transitional accommodation for the second time. I don't really want to go into housing, but I don't think I have much option. I've been robbed, I'm an easy target because I am kind. A month ago, I fell asleep on my bed and the people that live here took my bag, it's unnerving especially when you know it's someone in the complex.*

*I have worked all my life and owned most of the properties I have lived in. I feel like I'm going backwards. I don't want to go onto disability pension but might have to at this moment in time as it will be less hassle than Jobseeker. I'm looking at other avenues, looking at my super to get permanent disability payment, but it's all a bit of a struggle.*

*I have been a client of a women's emergency service since 2016, they haven't really helped me. A lot of the services I've been to don't really have the resources, so I go to a place in Waterloo now. I am involved in the UNSEEN project which pretty much saved my life. I am in two choirs, and I do art - that is my therapy. I have done years of therapy with psychologists. I feel like I am in a better place physically, spiritually, and emotionally, but sociologically I am nowhere. I feel like a victim of the system. The system has never worked for me and never will work for me. Because I have a property, they say "why don't you go and live in that?", I shouldn't have to explain why I can't. I feel penalized.*

*I just think where does it end? How many people have ended their lives due to this situation? I am strong, but not that strong, it does wear you down. But I have hope. Through the UNSEEN project, we have a grant application in for me to do a master's course. I have learned to be out there and artistic and to follow my true calling. As I was brought up, I had to have a trade and do something useful in society, I couldn't be artistic. Today I am following a more artistic career in Gildin 24 carat leaf traditional art and not many people are doing it, it's a niche market.*