

**Submission
No 46**

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

Organisation: Bangalow Country Women's Association

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Country Women's Association NSW

Bangalow Branch

Submission to Legislative Council Inquiry into Homelessness among older people aged over 55

About the CWA NSW Bangalow Branch

Our history: The Country Women's Association (CWA) is a community-based organisation established in 1922 by women, for women. It is the largest women's organisation in Australia and aims to improve conditions for country women and children. We reach that aim in various ways including lobbying for change, helping the local community, creating a network of support and meeting together in towns and cities. The women of the CWA have been initiators, fighters and lobbyists. We have made localities into communities by funding and supporting social, educational, recreational, community and health facilities and activities.

Bangalow Branch: The Bangalow CWA, based within Byron Shire, was established in 1948 and with approximately 90 members, is one of the largest branches in NSW.

Through the operation of our store and fund-raising initiatives, members have made combatting homelessness in our region our special focus project. Homelessness is a significant issue in Byron Shire, with the Shire having been identified as having the highest levels of housing stress in regional NSW.

In 2018 Bangalow Branch of the CWA presented a Motion to NSW CWA State Conference regarding women and homelessness so the issue has been on our radar for more than five years. The Motion was unanimously supported.

We provide regular monthly donations to support:

- The Shift Project, a residential transition program for women who are homeless or at risk of homelessness, supporting the shift from welfare to independence <https://shiftproject.org.au/>
- The Winsome and Lismore Soup Kitchen, <https://www.winsome.org.au/>
- One Roof Byron <https://www.facebook.com/oneroof2481/>
- Liberation Larder which provides emergency meals to those in need <http://www.liberationlarder.org/>.

Another special project focussed on women at risk in our local area is the preparation and distribution of Share the Dignity packs. We make other periodic donations to a range of community organisations working to combat homelessness in our region.

TOR A: Rate of homelessness – a regional housing emergency

Supporting these practical and compassionate services is merely a stop-gap intervention of immediate help for people, and especially women, suffering the stress of homelessness in our local area. They cannot hope to mitigate the profound housing and homelessness issues being experienced in our region, with implications for families of all ages, and ultimately those of an older generation, if there is no change.

What is happening right now will play out and compound into the future as people age and become financially, physically, and socially more marginalised and vulnerable.

What was a housing and homelessness crisis, has now become an emergency, and profound systemic and strategic investment is needed to address this catastrophic problem, especially in the context of recent devastation wrought by the February and March floods. North Coast Community Housing estimates 3,800 homes have been deemed uninhabitable because of the recent floods and believes thousands have nowhere to go.

- <https://www.abc.net.au/7.30/homelessness-crisis-grows-in-lismore/13826370>
- <https://www.theguardian.com/australia-news/2022/may/01/nsw-flood-victims-kicked-out-of-caravan-parks-to-make-way-for-tourists>

Street Counts are conducted annually by the NSW Department of Communities and Justice to determine the number of people experiencing homelessness in towns and local government areas throughout NSW. In 2021, 40 per cent of the 1,131 people sleeping rough in New South Wales, were on the North Coast. 198 people were counted - up from 174 in 2020 in Byron Shire, second only to the City of Sydney Council area with 272 rough sleepers. Other Far North Coast locations high on the list included Tweed Shire with 58 rough sleepers (third on the list) and Lismore with 48 sleeping rough (fifth on the list).

But these figures belie the deeper and long-term structural factors contributing to the housing and homelessness emergency affecting our region.

TOR B: Factors affecting the incidence of homelessness

The Byron Council's submission to the Regional Housing Taskforce Submission in August 2021 reports:

- **Increasing median property prices:**

Buying a house is beyond the reach of ordinary people and puts pressure on the rental market.

As at August 2021, compared to national median house prices of \$465,000 Median house prices in Byron Shire were:

- Byron Bay 2.6 million
- Bangalow \$1.4 million
- Mullumbimby \$885,000
- Ocean Shores \$900,000

- **Increasing median rents**

Limited housing supply (compounded by holiday letting), a general lack of housing diversity and rapid price growth has stretched affordability in the long-term rental market. The Byron Shire long term rental market is characterized by low vacancy rates and high costs, with the impact predominately felt by key workers in the community collecting typically lower wages. Unlike metropolitan areas, there are no neighbouring suburbs to provide alternative cheaper housing options within a viable travel distance. Unlike Sydney public transport is also limited.

Compared to a national median weekly rent of \$395.00/week, Byron Shire's median weekly rents are:

- Byron Bay \$1100/week
- Mullumbimby \$650/week
- Ocean Shores \$700/week.
 - Neighbouring local government urban area median weekly rents that are within a 30-minute drive of Byron Bay (our Shire's main work destination zone) are Lennox Heads \$650/wk. and Ballina & Tweed Heads \$500 - \$525/wk.

Women are being disproportionately affected.

Women still experience significant barriers to buying their own house, and face added disadvantage when applying for rentals as a single parent or older woman. Women have less access to employment opportunities and often have limits on their ability to work because they are the primary caregivers. They earn less and retire with significantly less superannuation.

In 2016, women made up 63.5% (3,918) of the workers in the top four employing industries in Byron Shire - Accommodation and food services, Healthcare and social assistance, Retail trade and Education and training. Of female workers in these top four employing industries, 41.6 % earned less than \$650 per week. By comparison, 36.3% of all male workers in these industries earned less than \$650 per week.

- **Decreasing private rental vacancies** due to the very large proportion of dwellings being made available by private landlords for Short Term holiday rentals. Some examples follow:

- <https://www.abc.net.au/news/2020-08-04/byron-bay-hidden-homeless-worsened-by-airbnb-holiday-letting/11485572>
- <https://www.abc.net.au/news/2021-03-01/rental-housing-crisis-in-byron-bay-worsens/13179236>
- <https://www.theguardian.com/australia-news/2021/may/29/hollywood-and-homelessness-thetwo-sides-of-byron-bay>
- <https://www.facebook.com/TheProjectTV/videos/2852960431643242/>

We are aware the Byron Shire Council has been attempting to have the State government agree to a cap on AirBnB/short-term letting, and has been urging a pause the introduction its new policy, but that the State government has recently disallowed this measure. The scale of the impact of Short - Term rentals is enormous and a “one size fits all approach” is ineffective in high volume coastal tourism areas like ours. We urge a local and customised approach to solve the crisis.

- **Large deficit in available social housing supply**

The North Coast Community Housing 2018 study found that “The compounding issues impacting the housing needs in the Northern Rivers region are relatively low average incomes, ranging from 56% to 78% of the NSW average, lack of reasonable transport infrastructure, lack of affordable rental housing options, a lower than state average amount of social housing and the relative price of property to incomes, particularly on the coastal strip”¹.

Social rental housing, which includes public and community housing, is lower than the NSW average of 4.8% in all LGAs in the Northern Rivers region. Both Kyogle LGA (1.8%) and Byron Shire LGA (2.0%) are extremely low, with Clarence Valley and Tweed LGAs both around 3% (North Coast Community Housing, 2018).

<https://www.abc.net.au/news/2021-04-09/byron-bay-housing-emergency-council-establishes-land-trust/100057680> .

TOR G: Options to better support older people to maintain secure accommodation and avoid homelessness

This submission wishes to highlight specific local initiatives underway in Byron Shire to enable local women and others to enter affordable housing.

- Community Land Trusts, like those initiated by Byron Shire Council (see Byron-Shire-Council-Regional-Housing-Taskforce-Submission-30-August-2021)
- The Women’s Village Collective
- One Roof Byron- Tiny House initiatives.

State government planning barriers and restrictions need to be relaxed to enable Councils and individuals to respond flexibly and quickly to local needs for immediate shelter and longer-term secure housing. It has taken the Northern Rivers flood disaster to find some cut-through in the emergency accommodation area:

- Temporary accommodation pods (<https://www.echo.net.au/2022/05/temporary-accommodation-sites-for-flood-affected-communities/>)

¹ Gilmour, T., Housing Needs Northern Rivers Housing Study 2018, North Coast Community Housing, 2018 <http://www.ncch.org.au/wp-content/uploads/2018/10/NCCH-regional-housing-study-2018.pdf>

- Temporary accommodation -installation of a moveable dwelling for up to two years(for people who have been displaced from their home because of the flood) <https://www.byron.nsw.gov.au/Community/Community-safety/Emergencies-and-disasters/Flood-recovery/Temporary-housing-options>

These temporary dwellings constitute a crucial step in the post disaster recovery and reconstruction. Importantly, they can also provide a model in incubating ideas for longer term solutions for housing across the region. Constructing longer term dwellings of quality while being sensitive to regional needs and aiming for significant cost, effort and time savings is essential learning from the disaster.

Flexibility and enablement of locally customised solutions, not blockage, is the most essential learning for State governing legislative and policy frameworks. This is the essential message for this Inquiry.

TOR J: the specific impacts of homelessness on older women

The 2020 report by the NSW Older Women’s Network about housing insecurity and homelessness² among older women highlights their vulnerabilities and susceptibility to housing insecurity: “older women have experienced housing pressures for a long time due to the intersection of structural and gendered risk factors ... because of gender discrimination, the gender pay gap and social norms and ageist stereotypes that prevent them from maximizing employment and income opportunities, and which burden them with unpaid work and caring responsibilities”.

This underlying socio-economic inequality exacerbates the impacts on older women arising from housing insecurity and homelessness including:

- **Physical and mental health**: Heightened stress and anxiety, fear for physical safety and escalation of known aged associated health risks
- **Social and emotional**: Lack of social visibility, indignity, embarrassment, lack of privacy, loss of social networks and rootlessness; familial disruption; loss of role
- **Financial**: Job retention problems; credit profile; stability of rental profile rent affordability; and inability to meet cost of day today living essentials.³

Older women's' housing stress is often invisible. Older women may couch surf or put up with substandard housing or do without other essentials such as medicine or food to meet their rental costs.

² Li, L Y and Lee, Y. Older women in Australia: housing insecurity and homelessness, 2020

³ See also: Older Women’s Risk of Homelessness: Background Paper Exploring a growing problem April 2019

https://humanrights.gov.au/sites/default/files/document/publication/ahrc_ow_homelessness2019.pdf

Older women have often been living in the local area for many years. To move to a more affordable area can mean relocating hundreds of kilometres. This can mean leaving family and friends often at the most vulnerable time in their lives. It can also cut them off from key medical and support services.

In regions like Byron Shire, housing stress is exacerbated by lack transport infrastructure. The cheapest housing so often is in the most remote places. In regional areas without extensive public transport network or timetables, inability to afford reliable vehicles and the rising costs of petrol are problems interwoven with housing issues and financial precarity.

The following case studies sourced from the Women's Village Collective highlight the factors contributing to, and impacts of, housing and homelessness stress in the regional and the intergenerational implications for women and children regardless of age.

Hanna -68 – no children

Hanna has been living in her car for over 1000 nights. Hanna has strong friendships and connections in the area. She moved to Australia from Europe to be with her partner who has since passed. On a pension, there is nothing she can afford without living in financial stress.

Judith - 58 years old, 5 children

Judith's children were all grown when she finally divorced. She has a small amount of part time work and takes casual jobs when she can find them. Centrelink payments are her main source of income. She is active as a volunteer in the community and committee member of several associations. She has applied for countless full-time jobs, though feels her age is against her.

When she retired, she had no superannuation due to working part time whilst raising children. Due to her low income, she is unable to find an affordable rental in this inflated rental climate. She currently lives with her son and his family but she feels like a burden to her family, sharing a room with one of her grandchildren, while the other shares a room with their parents.

Thank you for the opportunity to provide input and the Bangalow CWA urges the Legislative Council to not just add this to the pile of reports on homelessness but look to the Northern Rivers and Byron Shire where you could really make a difference.

The community is poised to lead the change and innovation required. Our area can be an exemplar for other regional areas of Australia.