

**Submission
No 50**

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

Organisation: Port Stephens Family and Neighbourhood Services

Date Received: 10 June 2022

Port Stephens Family and Neighbourhood Services operates a specialist homelessness service within the LGA. Our direct experience over the past 7.5 years has shown a marked increase in the over 55's age group becoming homeless with no hope of being able to resolve their homelessness within the private rental market.

A small snapshot of this increase shows as follows: In 2019 we saw 22 individuals; in 2021 we saw 56 individuals; and so far to 10th June 2022 we have seen 36 older persons. Port Stephens LGA has a higher than the State average population over 60 years at 31% (State 26%). In the second half of 2021 the rental vacancy rate in Port Stephens LGA measured at 0.4%, with the Hunter Region area total measuring at 1.4%.

Recently the Federal Government has ended the National Rental Affordability Scheme and to date we have heard from at least 24 older persons that this has impacted with the landlord increasing their rental payment by \$200 per week. Whilst they are not yet homeless, their ability to afford this incredible increase in the long term on a fixed Aged Pension income would mean it is only a matter of time until homelessness becomes the reality. These residents advised that they are too afraid to use their power, other than to run their fridge. They are getting into bed at 3pm to keep warm because they cannot afford bills and food when all their benefit is paid to rent. Our service assists with food hampers wherever possible.

Our Case Managers can share stories of Aged Pensioners that have held long term rentals that are now homeless due to the property being sold or converted to holiday homes. The real estate market has seen a sale price growth of 28.9% and the local tourism industry is booming with more Australians holidaying locally.

PSFANS is supporting and reiterates the submission made by DVNSW as set out below

DVNSW welcomed the opportunity to contribute to the 2022 Inquiry into homelessness amongst older people aged over 55 in NSW. Older women are the fastest growing cohort experiencing homelessness across Australia, 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. Between 2013-14 and 2016-17, NSW saw an 88% growth in the number of women aged 55 and over accessing homelessness services. These statistics (from ABS, 2016) 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 and urgent policy reform.

We support DVNSW's Recommendations for reform:

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.