

Submission  
No 57

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

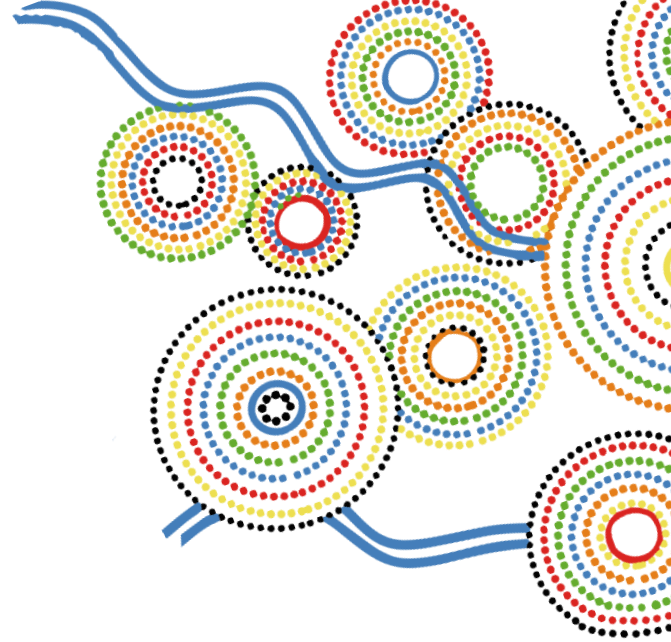
**Organisation:** Social Futures

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Positive Social Change



# The Legislative Council's Inquiry into Homeless People Aged Over 55 in New South Wales

## Social Futures Submission June 2022



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We acknowledge the Traditional Custodians of the land where we live and work and their continuing connection to land, water, sea and community. We pay respects to Australia's First Peoples, to their unique and diverse cultures, and to Elders past, present and future.

Inclusion is about the actions we take every day. We welcome, support, and celebrate diversity.

## SUMMARY

### Social Futures – who are we?

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Social Futures is a regional not-for-profit organisation that delivers more than 20 community service programs – predominantly funded by the Federal and New South Wales governments. Our core work is delivering homelessness, mental health and disability supports. We have been driving social change for more than 46 years. We deliver the ‘Connecting Home’ programs, funded by the NSW government, in the Northern Rivers. We have been working with Northern Rivers people either homeless or at risk of homelessness since 1996.

The organisation employs around 315 staff mainly across regional NSW, but we also have an office on the Gold Coast. About 120 of our staff are based in the Northern Rivers, which was impacted by severe flooding earlier this year.

In 2020-21 Social Futures managed one of the largest homelessness services in Northern NSW; the NDIS Local Area Coordination (LAC); the Tweed and Lismore headspace centres; and multiple family support and counselling services – we supported 20,517 participants. We are determined to create strong communities and support to people to thrive.

### The key areas of inquiry we’ll address

In our submission we will look at several areas outlined in the terms of reference of the Legislative Council’s Inquiry into homeless people aged over 55 in New South Wales, including:

- \* the rate of homelessness
- \* factors affecting the incidence of homelessness, ***including natural disasters such as flooding***
- \* opportunities for early intervention to prevent homelessness,

- \* challenges that older people experience navigating homelessness services
- \* options to better support older people to obtain and maintain secure accommodation and avoid homelessness.

Because Social Futures delivers homelessness support in the Northern Rivers, we have an in-depth understanding of the challenges facing homeless people over 55 in this region, and also recognise the impacts of the 2022 flooding events on older people.

## Key points

1. People aged 55 years and older were often overrepresented in the number of people seeking assistance from the Connecting Home programs (homelessness and risk of homelessness supports) prior to the floods.
2. The Northern Rivers has had a shortage of affordable housing for a number of years, and this situation deteriorated further during the pandemic, with city-based residents fleeing locked down capital cities to the regions. Then in February and March of this year, the Northern Rivers was hit by two flooding events. Thousands of homes were destroyed or damaged. The critical housing shortage in our region became a housing catastrophe. The Northern Rivers arguably has the most acute housing shortage in Australia. We will also outline the unique problems older flood-impacted people face in this submission.
3. Older people face distinct disadvantages trying to secure low-cost or public housing (apart from the issue of the critical lack of community housing in this area). Many do not have the skills or technology to navigate the service sector (including the government and non-government service sector). Older people did not grow up with computers and many are uncomfortable or unable to use the internet and apply for properties online, which is essential when searching for accommodation. Applications for NSW Government housing are now required to be completed online or over the phone. Health conditions connected to ageing

can also make it difficult for older people to travel and attend property inspections. Older people facing homelessness often have a limited income, many are dependent on the pension, but there are few housing options in their price range. They can be met with prejudice from some landlords, ie being older, they are perceived as unattractive renters, unable to keep up rent payments.

## Our key recommendations

1. We call on all levels of government to address the desperate and unique housing shortage in the Northern Rivers. This is in part connected to this year's twin flooding events and the pandemic and we were facing a housing crisis before these events. Government needs to better anticipate and plan for future events resulting in loss of regional housing stock. The past three years informs us that regional NSW is becoming more vulnerable to extreme weather events, such as the Black Summer bushfires and Lismore flooding events. We call for urgent access to temporary accommodation for the increasing numbers of people who are homeless in the Northern Rivers.
2. We also want government to urgently invest in more social and affordable housing in regional communities to alleviate housing pressures. Social Futures supports the Everybody's Home call for 25,000 more social homes per year nationally. Of these, 12,000 per year should be allocated to regional areas with acute rental stress.
3. We call for a proportion of new social housing to be set aside for older people. or an increase in build that suits older people eg. no steps, small gardens, one or two bedrooms.
4. The Northern Rivers is suffering a shortage of community service workers, including housing support workers and aged care workers, but workers can't move to our area because there is zero housing stock. There is a need for workforce incentives to attract and retain these workers including longer contracts, financial incentives and worker housing.

## **NORTHERN RIVERS HOUSING PRE-FLOODS**

Before the 2022 floods, house prices in the Northern Rivers were out of the reach of low- and even middle-income earners. A home is essential to support thriving people and strong communities – and an absolute necessity for older people, but the Northern Rivers had a severe lack of housing stock

Beginning in 2020, [the Covid-19 pandemic also drove record migration](#) out of cities, mainly Sydney and Melbourne. Social Futures housing support workers heard from Northern Rivers tenants that city residents had tracked down their landlords and offered to pay more rents. Social Futures heard reports of long-term tenants getting no-fault evictions. Older people with fixed incomes (ie just receiving a pension) were not in a position to offer to pay more rent, and so were vulnerable to homelessness. Social Futures documented the case of Doreen, an older person who received a no-fault eviction.

\* [We invite you to watch our video – Doreen’s story.](#)

### **Our housing market was failing**

\* The average private rental vacancy rate over the 12 months to February 2022 was [0.95% across regional NSW markets](#), extremely tight compared to 3.04% for Sydney. Net migration from Sydney to regional NSW doubled from 2019 to 2020.

\* Median weekly rents across regional NSW increased by 11.1% from Dec quarter 2020 to Dec quarter 2021, compared to only 2% for Greater Metro Region. Ballina, Tweed, Lismore and Richmond Valley local government areas [all increased by 20% or more](#).

\* [Rental stress is high in Regional NSW](#) (32.5%) compared to the rate for the whole of NSW (28.4%) and Australia (28%). In the Northern Rivers NSW 38.6% of renter households were in housing stress (2016 Census).

\* 2021 [analysis on renter households](#) found 68.7% in the Page Electorate and 44.6% in the Richmond Electorate were in financial stress.

\* [NSW Government’s street count in February 2022](#) identified 357 people experiencing street homelessness in Northern Rivers\* (30% of the total for NSW and more than Sydney).

\* [Research in 2019 found a further 99,700 dwellings will be required by 2036 to meet the need for social and affordable housing in regional NSW](#) (outside of Greater Sydney).

Prior to the February 2022 floods Northern Rivers had an estimated shortfall of 10,000 social housing and 5,000 affordable housing dwellings.

### Older people were over-represented in homeless numbers

People aged 55 and older were at times overrepresented in the number of people seeking assistance from the Connecting Home programs (homelessness and risk of homelessness supports) prior to the 2022 floods – particularly amongst the rough sleep population that the Tweed Heads outreach program supported. (According to the [Australian Bureau of Statistics](#), around 28.5% of Australians were aged over 55 years in 2019.) Clearly older people are more vulnerable to homelessness than people aged under 55 years.

#### Connecting Home – Adults Programs

- Total assisted in the financial year of 2020-21: **1,985**
- Over 55 years of age: **443 (22.3%)**
- Total assisted in the financial year of 2021-22: **1,545**
- Over 55 years of age **376 (28.7%)**
  
- Connecting Home – Accommodation
  - o Total assisted in the financial year of 2020-21: **1,710**
  - o Over 55 years of age 20-21: **382 (22.3%)**
  - o Total assisted in the financial year of 2021-22: **1,263**
  - o Over 55 years of age **304 (24.1%)**
  
- Connecting Home – Adult / Complex
  - o Total assisted in the financial year of 20-21: **217**
  - o Over 55 years of age 20-21: **42 (19.4%)**
  - o Total assisted in the financial year of 2021-22: **224**
  - o Over 55 years of age: **50 (22.3%)**
  
- Connecting Home – Tweed Assertive Outreach
  - o Total assisted in the financial year of 2020-21: **58**
  - o Over 55 years of age: **19 (32.8%)**
  - o Total 21-22: **58**
  - o Over 55 21-22: **22 (37.9%)**
  - o

## **NORTHERN RIVERS HOUSING POST FLOODS**

On February 28, 2022 the Northern Rivers was hit by an unprecedented flooding event. State-wide 4,055 homes were rendered uninhabitable by the floods, another 8,138 homes were inundated, and another 10,848 were damaged, according to the NSW SES. Most of these properties were in the Northern Rivers. The floods have intensified pressure on a private rental market that was already under critical stress prior to the 2019 bushfires. Unfortunately we've been unable to source a definitive number of older people left homeless by the 2022 floods.

Many older people who were living independently before the floods are now homeless or no longer able to live independently. It is difficult to obtain an exact figure of how many people aged 55 and over lost their homes in the floods. Some older people are staying with family and friends. Others have been placed in short-term respite care and longer-term residential aged care, simply because there are no other options. Social Futures housing workers are concerned that conflict may arise from the extra pressure and stress within households of accommodating family and friends impacted by flooding. Older people who lost their homes face complex challenges.

### **Our concerns for flood-impacted older people**

Social Futures' specific concerns for flood-impacted older people includes:

- \* increased risk of elder abuse. Prior to the floods, around 70 cases of elder abuse were reported annually in the Northern Rivers
- \* increased financial stress, older people who still have a mortgage on their homes are worried about how they will pay their mortgage and also afford alternative accommodation. Rents are unaffordable for those on a fixed income and there is reduced housing stock in the lower rental areas
- \* many older people are experiencing issues with their mental health and post-traumatic stress associated with the flood events. This can result in an increase in behaviours of concern, declining cognitive ability, loss of independence, anxiety and social withdrawal. Social Futures is acutely aware that many people have been traumatised by the twin flooding events of 2022. Some people are still impacted psychologically from the 2017 flooding, the bushfires and the drought, and now this



community experienced not one but two flooding events within two months this year. University Centre for Rural Health research following the 2017 Northern NSW floods found people displaced longer than six months were twice as likely to experience continued mental distress and symptoms of post-traumatic stress, anxiety and depression, compared to people more briefly displaced. Some 82% of people in the flooded areas were living in the most disadvantaged quartile neighbourhoods.

\* physical accessibility needs to be considered alongside flood resistance and affordability when houses are being repaired, particularly when houses are being elevated (as preparation for future floods)

\* increased demand for higher levels of community aged care support in some cases. Older people staying in unfamiliar housing may request more in-home care than they did prior to losing their home. Many older flood-impacted people are staying with family members, but the homes of extended family are not designed around their needs. For example, Social Futures is aware of older people with mobility issues staying with family in multilevel homes, which they struggle to navigate. They cannot move between the different levels without assistance. Living in a house that does not meet the needs of an older person impacts quality of life.

### ***Additional challenges ...***

Social Futures is also aware that aged care services and the workforce on the Northern Rivers are stretched and do not have capacity to absorb this extra demand. Even when additional funds are allocated, workforce shortage is a substantial barrier, and again new workers cannot move to the region because there is no housing stock.

Our specialist homelessness services and social and community housing providers in Northern NSW did not have housing options or worker capacity to respond to the needs of seniors in our communities prior to floods. It is now impossible to meet the housing needs of old people in the Northern Rivers region.

Gains made in recent years enabling more older people to live independently with support in community will be set back significantly without urgent investment in social and affordable housing. Our stretched residential aged care system is not the answer to housing older people who are able and willing to live in the community.

## **The impact of the floods on older already homeless people**

The floods have exacerbated the vulnerability of those who already at risk of homelessness. Homeless people who were camping or living in cars, caravans or granny flats/sheds in backyards lost possessions, incurred damage to their vehicles or shelters, lost access to outreach and temporary accommodation services, and have difficulty navigating the new structures established in flood-impacted areas. A recent observational count by Ending Street Sleeping Collaboration and agencies (including Social Futures) across Byron, Tweed and Lismore LGAs found that homelessness in vehicles is increasing. The vast majority (293, 88%) of observations were of vehicles, either on the street or in carparks. These people need access to temporary accommodation and to be included on the priority housing list.

## **HOUSING RECOMMENDATIONS**

1. All levels of government need to invest in more social housing in regional communities. We support the Everybody's Home call for 25,000 more social homes per year nationally. Of these, 12,000 per year should be allocated to regional areas with acute rental stress. the Northern Rivers needs more social and affordable housing post flooding.
2. A percentage of new social housing needs to be set aside for older people, given they face unique challenges accessing house. This means small-scale social housing for one and two-person households must be included in new social housing. Small-scale housing must be designed around the needs of older people and people with disability to ensure personal independence is maintained.
3. State and Federal government should increase funding to homelessness support organisations so they can intervene early and support people before they become homeless. These increases should be directed to communities where it is most needed. There should also be targeted funds for support case workers exclusively supporting older people.
4. Governments needs to work with and consult community housing providers and Aboriginal housing providers. This would help government improve planning rules and community funding arrangements. This would assist with the delivery of more affordable housing from the community services sector.
5. State and federal governments should prioritise social and affordable housing delivery on appropriate government land, including within mixed tenure and mixed-use development, and work with community housing providers and other stakeholders to prepare development proposals.
6. NSW government should review tenancy laws and regulations to encourage longer-term leases, remove no-grounds terminations in NSW, and ensure rent increases are proportionate and fair.

7. The NSW government also needs to strengthen Short Term Rental Accommodation (STRA) provisions to further reduce the number of days residential property can be leased as short-term rental or holiday accommodation in areas (such as the Northern Rivers) with very low private rental vacancy rates.

## **HOUSING RECOMMENDATIONS POST DISASTER**

1. Rehouse displaced people urgently after disasters. Government needs to establish a stock of portable and temporary accommodation that can rapidly be moved to regions hit by extreme weather events. Some of this portable accommodation needs to be designed around the needs of older people, for example bunk beds are not appropriate for most older people.
2. Work with communities and local governments on remediation and disaster mitigation actions for housing in high-risk locations (respecting connection to community and Country).

## **HOUSING STAFFING CHALLENGES**

Social Futures is very concerned about local staffing shortages in the community services sector in the Northern Rivers over the next six to 12 months. Housing availability is a major issue impacting recruitment. This must be recognised by government. The Social Futures workforce has been hurt by the northern NSW housing shortage and 20 of our staff members lost homes or their properties were damaged by the floods

Action is needed now to address the recruitment and retention of more community service workers, particularly housing support workers. Strategies are needed to resolve skills and labour shortages, such as financial incentives and subsidies to attract and retain people from elsewhere. Specific housing for these workers may also need to be secured.

## **STAFFING RECOMMENDATION**

1. Develop regional community services workforce incentives to attract and retain workers, including longer contracts, financial incentives and worker housing for areas suffering acute housing shortages.

## **CONCLUSION**

### **Homelessness among older people is growing**

Homelessness among older people is becoming increasingly widespread in Australia. Social Futures, which delivers the Connecting Home program in the Northern Rivers, has found that people aged 55 years and older are often over-represented amongst the cohort we assist, who are either homeless or at risk of homelessness.

Homelessness among older people is clearly linked to poverty (older people often have a fixed income, such as receiving a pension) and the rising cost and scarcity of housing. Also older people face other challenges when trying to secure housing – they lack real world and online skills to navigate the housing sector, and health conditions that may prevent them from inspecting properties.

### **The pandemic increased regional housing stress**

During the pandemic, housing stress intensified in the Northern Rivers:

- the rental vacancy for the Northern Rivers was less than 1% in 2021. Homelessness NSW estimated that at least 2,300 houses were needed for a healthy rental market before the disaster
- The Northern Rivers had 30% of NSW's rough sleepers
- As a result of the pandemic, migration of people out of cities into regional Australia has hit record levels not seen since the 1850s Gold Rush years. Research by the Regional Australia Institute in 2021 found one-in-five city residents wanted to move to the regions, with more than half wanting to make the jump within the next 12 months. Net migration from cities to regional Australia is double what it was two years prior to the pandemic.
- House prices grew at unprecedented rates in regional NSW in 2020 to 2021. In 2021 Northern NSW recorded the top growth for Australian house prices and

rents during the pandemic and rental prices on the Far North Coast of New South Wales climbed almost 20 per cent in 2021, surpassing rent increases in every Australian city. It costs on average \$646 to rent a house in Sydney, \$482 to rent in Melbourne, and \$699 to rent a house in Tweed Heads in 2021. Last year the regional town of Byron Bay overtook Sydney as the most expensive place to live with a median house price of \$2.7 million

### **The Northern Rivers has been hit a significant natural disaster**

In terms of the numbers of properties lost, the 2022 floods have caused more property damage than Australia's previous biggest natural disaster – the Ash Wednesday Bushfires. More than 3,700 buildings were destroyed or damaged and 2,545 individuals and families lost their homes in the Ash Wednesday Fires. In New South Wales, 4,055 homes were rendered uninhabitable by the floods, another 8,138 homes were inundated, another 10,848 were damaged, according to the NSW SES. Most of these properties were in the Northern Rivers.

### **Older flood-impacted people face unique problems**

It is hard to find a definitive figure as to how many people were rendered homeless by the floods, and how many are aged over 55 years, but older flood-impacted people face complex problems, as outlined in this submission. Social Futures is concerned about:

- \* increased risk of elder abuse.
- \* increased financial stress for older flood-impacted.
- \* older people experiencing mental health and post-traumatic stress post-floods.
- \* physical accessibility needs to be considered during flood rebuilds.
- \* more demand on community aged-care support and aged-care accommodation.

## Summary of recommendation

*Social Futures is calling for:*

1. More social housing in regional communities.
2. A percentage of new social housing needs to be set aside for older people
3. Increased funding to homelessness support organisations
4. More consultation with community housing and Aboriginal housing providers.
5. Prioritising social and affordable housing delivery on appropriate government land.
6. A review of NSW tenancy laws and regulations.
7. Strengthen Short Term Rental Accommodation (STRA) provisions.
8. Rehouse displaced people urgently after disasters.
9. Work with communities and local governments on remediation and disaster mitigation actions for housing in high-risk locations.
10. Develop regional community services workforce incentives to attract and retain workers.

We hope the Social Futures submission will help inform this inquiry into homelessness amongst people aged 55 years and older in New South Wales.