

**Submission
No 60**

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

Organisation: Wesley Mission

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

June 2022

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*Wesley Mission acknowledges the traditional custodians of the lands on which we work,
and pay our respects to Elders past and present.*



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

Executive summary

Wesley Mission welcomes the opportunity to provide a submission to the Legislative Council's inquiry into homelessness amongst older people aged over 55 in New South Wales (NSW).

This submission reflects our work directly with some of our state's most vulnerable older people through Wesley Community Housing, Wesley Homeless Services, the Assistance with Care and Housing program, and our related community services in aged care, home care, and emergency relief.

This submission outlines recommendations to strengthen the NSW Government's housing policies and interventions to better respond to the needs of older people who are at risk of or who are experiencing homelessness.

Factors affecting the incidence of homelessness amongst older people

In the last ten years, Wesley Mission's community services have supported an increasing number of older people experiencing homelessness and far larger numbers of older people experiencing housing and financial stress.

- Older people face homelessness due to structural trends in the NSW population and housing system. Increases in rents, a lack of affordable housing and declining social housing stock limit older people's access to safe and secure housing.
- Longer lifespans have increased the need for more intensive support with home care and higher care needs in aged care. For many of the people we support, protective social factors such as connections with family and community are missing, increasing the vulnerability of older clients to cognitive decline, elder abuse and increasing barriers to access and navigating complex health, aged care and housing systems on their own.

Of our community housing tenants clients aged over 55, we support:

- 2.5% in crisis housing
- 6.1% in transitional housing
- 76.5% in social housing
- 14.8% in specialist disability accommodation

Tenants over 55 make up 17.4% of our total tenants, which is consistent with data by the Australian Institute of Health and Welfare¹, which reported that people over 65 represented 1 in 5 community housing household members or 34,400 people. Women make up 59% of community housing occupants aged 65 and over.

Housing crisis: increasing rents, limited affordable housing and more evictions in urban and regional areas

- Private rentals have become increasingly unaffordable, particularly for older people who, relying on a pension or government allowances with limited savings, are less able to weather price increases. In April 2022 Anglicare Australia reported that 0.1 per cent of rentals were

¹ AIHW (2021): <https://www.aihw.gov.au/reports/older-people/older-australians/contents/housing-and-living-arrangements>

affordable for a person on the Age Pension². In previous years, landlords would increase rents by \$10 per week; now, our clients are telling us their rents are going up by \$50 per week at a time.

- Older people are being priced out of the communities that they have lived their whole lives in. For example, we currently have a number of clients in the Hills area who are trying to reconcile moving further out to afford rent. This also presents a challenge for older people's connection to services such as health providers.
- As more people have relocated to regional areas, this has increased pressure on older people we work with on the Central Coast and in Newcastle, some of whom who have been given 90 days' notice to vacate a house that they have lived in for 15-20 years. This often causes distress as they have not had to look for a house before, let alone at a time when hundreds of applications may be received for a single property put up for lease. Some older clients who may be experiencing early cognitive decline experience significant distress at the thought of moving.
- Some of our older clients who are at risk of homelessness report that they experience a lack of empathy from real estate agents, although they appreciate that the agent is working for the property owner.

Recommendations

1. Develop a Rent Choice product for older people (current offering includes options for domestic violence/youth/veterans/people with illness) to help people remain in their homes.
2. Implement longer term leases of 3 years or more in standard residential tenancy agreements to increase the security of tenure for older people (and others) in the private rental market.

Opportunities for early intervention to prevent homelessness

Supporting Community Housing Providers (CHPs) to help older people age in place

- In the instance where CHPs are managing leasehold properties, CHPs need to negotiate with owners and agents for modifications or property alterations to occur. Whilst the Residential Tenancies Act³ states the landlord cannot unreasonably refuse a request to add a fixture or to make a change that is minor in nature, the law provides no clear definition of what is considered a 'minor' change. This limits the operations of CHPs and the ability for CHPs to provide liveable, age appropriate housing for older people.

Recommendations

3. Revise the Residential Tenancies Act 2010 to define 'minor change' and include modifications to support accessibility and mobility in line with adaptable design principles

Services to support older people who are homeless or at risk of homelessness, including housing assistance, social housing and specialist homelessness services

Addressing the critical need for social housing

- In 2018, prior to the pandemic and the increase in the number and scale of natural disasters during the annual High Risk Weather Season of recent years, AHURI estimated that the total additional social housing units needed between 2016-2036 is 212,700 (140,600 for Greater Sydney and 72,100 for rest of NSW)⁴. The recently elected federal government have so far committed to 20,000 new social housing properties over the next five years. Of these 20,000,

² Anglicare Australia (2022): <https://www.anglicare.asn.au/publications/rental-affordability-snapshot-2022/>

³ NSW Legislation: <https://legislation.nsw.gov.au/view/html/inforce/current/act-2010-042>

⁴ AHURI (2018): [Social housing as infrastructure: an investment pathway | AHURI](#)

20% will be allocated for older women facing homelessness, families and women escaping domestic violence. This a positive step towards alleviating the issue, however:

- there is still uncertainty as to the configuration and location of these builds; and
- they meet only a fraction of the projected need.

Increased investment is required in the next two years to begin to address the underinvestment in social housing and to deliver permanent and adaptable housing to replenish stock.

- Addressing social housing stock will also help to reduce the pressure on homelessness services that are supporting more people than the available funding allows by providing exit options to long-term housing. Community perceptions of older people, who are typically living alone and who may have more time to contribute to the life of the local community, are generally favourable.
- Acknowledging that older people can be more vulnerable to homelessness, the aged of eligibility for priority social housing should be lowered to 55.

Case study: Brad's and Richard's stories

Brad says –

"It [took me] 10 years to find somewhere that was safe..."

"I'm still affected by my past but because I have a stable environment, I'm able to deal with it in a lot of positive ways. I can pace myself. Physically, I'm not very well..."

Richard says –

"I was working until about 66 and then the labour hire company said that's it."

"Seven years ago, I went to [social housing] when I'd run out of money and run out of work."

"[Social Housing] has been good for me and it's been very affordable for me."

Watch Brad's and Richard's stories: <https://youtu.be/BmnAJELheT0>

Continuing the good outcomes of the Together Home program

- Together Home aims to deliver former street sleepers into long-term accommodation options and has successfully housed more than 700 people during the height of the pandemic. The NSW Government has committed to building 100 new social housing properties to support program participants, but this will not meet demand, including for the many program participants aged over 55 years. Increased investment will be critical to achieving the NSW Premier's Priority of reducing street sleeping by 50% by 2025.

Recommendations

4. Increase the supply of social and affordable housing by:
 - Expanding the Community Housing Innovation Fund by \$200 million per annum for the next two years
 - Establish a Regional Housing Fund of \$500 million to deliver new social housing properties, affordable housing and key worker homes over two years
 - Commit an additional \$500 million to repair existing social housing stock, making it adaptable for older people
 - Building an additional 200 social housing properties over two years for people exiting from the successful Together Home program who need longer-term housing
5. Lower the age of eligibility for priority social housing to 55 years and a culturally appropriate age threshold for Aboriginal and Torres Strait Islander peoples

Challenges that older people experience navigating homelessness services

Increasing awareness of services

- Many of the older people who are accessing our homelessness and housing services are first time users and have few social supports to assist them in navigating services. A Productivity Commission report found that levels of awareness of aged care and housing options are low among older people⁵.
- A community awareness campaign is needed to increase understanding and reduce the stigma that often surrounds older people's experience of homelessness. Our caseworkers often find that important community supports, such as General Practitioners, are not aware of services or eligibility criteria for housing and refer older people to crisis services who may not be oriented to providing housing services for this group.

Navigating available housing services and aged care and limited digital literacy

- Many older people have low levels of digital literacy and/or limited access to the internet and technology, which can be significant barriers to accessing services.
- Information bridging both aged care and housing services is often complex to understand. Clients report that the process is confusing and feel compelled to take whatever option is presented first until a caseworker spends time discussing their long-term needs.
- Some older people are unsure what to do when they receive notice, and some receive support through NCAT to extend their lease, but often only for a few weeks. The process of moving also presents a challenge, with the cost of removalists and the physical requirements of packing belongings.

Priority access to documentation and reducing red tape

- Often older people may have fewer documents available to prove their identity, particularly if they are no longer driving or do not have a passport. A number of the older people we meet have become homeless while waiting for documentation to be able to apply for government support or alternate accommodation.
- Our caseworkers are currently working with flood victims who don't have access to their documentation, such as birth certificates and citizenship papers. Applying for copies of these documents is delaying the application process to My Aged Care and for housing by months.
- Education for GPs and health professionals who complete Independent Living Skills Assessments is needed to expedite housing applications.

Recommendations

6. Implement a community awareness campaign to increase the understanding of services available amongst older people and key stakeholders.
7. Extend the partnership between Legal Aid and the NSW Registry of Births, Deaths and Marriages to provide fee-free birth certificates to more vulnerable people.

⁵ Productivity Commission (2015): <https://www.pc.gov.au/research/completed/housing-decisions-older-australians>

Examples of best practice approaches in Australia and internationally to prevent and address homelessness amongst older people

Victoria - Home at Last

- The Home at Last service model provides one-on-one support to access appropriate and affordable housing supports. This model has shown to be cost-effective and diverts demand from specialist homelessness services. Analysis by Ernst & Young found that the service has a benefit-cost ratio of 2:3⁶.

Recommendations

8. Establish a specialist older person's housing information and support service similar to the Home at Last model in Victoria.

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

Improving the NSW planning system to deliver adaptable housing to support older people

- The new State Environmental Planning Policy - Housing (Housing SEPP)⁷ intent is to facilitate more diverse seniors housing but has increased the age threshold of 'seniors' to 60 years and over, creating a potential barrier to accessing support. Clarity in this definition also important for older Aboriginal and Torres Strait Islander peoples who experience disadvantage and early impacts to health.
- NSW is part of the review of the revised National Construction Code 2022⁸, which will regulate most of the Livable Housing Design Guidelines including measures such as hobless or step-free showers and a step-free access path entry. Applying principles of universal design, the revised code will ensure new buildings are better suited to ageing in place.
- Any new social and affordable housing properties should include planning consideration for access to health services, public transport, shopping etc.

Case study: Ron's story

Blue collar worker, ex-cleaner, found his way in social housing due to affordability issues and family breakdown. Other barriers include mental and physical health issues.

Ron has had to move units after the size of his original unit was not appropriate for his needs after two hip replacements

"When you close the door of the night... it's just me. It's very easy to get depressed. It's easy to let go and just say 'bugger it'."

Watch Ron's story: <https://youtu.be/cqW1UWqJSiE>

Greater action to implement NSW strategies and address critical housing shortages

- The NSW Housing Strategy 2041⁹ focuses on affordability and security, irrespective of a person's financial status. This long-term plan does reference vulnerable communities such as

⁶ Housing for the Aged Action Group (2021), <https://www.older tenants.org.au/publications/home-at-last-responding-to-homelessness-among-older-people-in-nsw>

⁷ NSW Government (2022): <https://www.planning.nsw.gov.au/Policy-and-Legislation/Housing/Housing-SEPP#:~:text=these%20changing%20needs,-.About%20the%20Housing%20SEPP,for%20every%20stage%20of%20life.>

⁸ National Construction Code (2022): <https://ncc.abcb.gov.au/news/2022/weve-released-ncc-2022>

⁹ NSW Government (2021): <https://www.planning.nsw.gov.au/Policy-and-Legislation/Housing/A-Housing-Strategy-for-NSW/2021-2022-Action-Plan>

older women and people experiencing homelessness but lacks targets to measure progress against.

- The Ageing Well in NSW: Seniors Strategy 2021-2031¹⁰ has identified many meaningful objectives to improve older people's lives, including referring to increasing age-appropriate, affordable housing for older people. Again, this comprehensive strategy should have targets and progress measures set.

Recommendations

9. Amend the definition of 'seniors' in the Housing SEPP to 55 years for non-Aboriginal and Torres Strait Islander peoples and a culturally appropriate age threshold for Aboriginal and Torres Strait Islander peoples.
10. Commit to adopting Livable Housing Design Guidelines in the National Construction Code 2022 update.
11. Implement NSW Housing Strategy 'Housing 2041' and provide annual reporting on the initiatives within the action items. Strengthen 'Housing 2041' by establishing targets to reduce social housing waitlists. Enact 'Housing 2041' by outlining expenditure to achieve housing targets in the budget.

The impact of homelessness on the health and wellbeing of older people and the related costs to the health system

- Many older people who have been experiencing homelessness and have been sleeping on the streets or in inadequate dwellings begin receiving support from homelessness services as a result of a health crisis – at this point, they need housing but also more intensive casework and wraparound support for both mental and physical health. Experiencing extended periods of homelessness will naturally have a high cost to the health system through increased medical interventions for deteriorating health, and extended hospital stays when a person does not have a safe home to return to.
A study by Taylor Fry calculated the average cost to government over six years for people accessing homelessness services was \$186,000, but that only nine per cent of the costs are related to the housing sector, with most of the costs borne by the health and justice sectors¹¹.
- Our caseworkers frequently connect with clients who have significant issues with hoarding and squalor and whose health had deteriorated as a result. Sometimes, this is the result of cognitive decline or the impact of intergenerational trauma.
- Impacts on health will often lead to an older person being placed in aged care earlier than they would have otherwise. Older people may prefer to live independently, but without knowledge and support, a health crisis will often result in a hospital stay and entry to aged care.

Recommendations

12. Implement Housing First principles to prevent homelessness and minimise the health costs caused by the impact of health deterioration caused by homelessness.

Rev Stu Cameron
CEO
Wesley Mission

¹⁰ NSW Government (2021): <https://www.facs.nsw.gov.au/download?file=798430>

¹¹ Taylor Fry 2021: <https://www.facs.nsw.gov.au/download?file=823631>