

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

**Organisation:** Southern Sydney Regional Organisations of Councils (SSROC)

**Date Received:** 10 June 2022

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Hon Scott Barrett MLC  
Chair  
Standing Committee on Social Issues  
NSW Parliamentary House  
6 Macquarie Street  
Sydney NSW 2000

Via email: [socialissues@parliament.nsw.gov.au](mailto:socialissues@parliament.nsw.gov.au)

Dear Mr Barrett

**Re: SSROC submission to the *Inquiry into homelessness amongst older people aged over 55 in New South Wales***

Thank you for the opportunity to make a submission to the *Inquiry into homelessness amongst older people aged over 55 in New South Wales*. SSROC is appreciative of the Standing Committee's extension to the deadline for the call for submissions to the Inquiry to 12 June 2022, as noted in correspondence from Helen Hong, Principal Council Officer on 26 May 2022.

The Southern Sydney Regional Organisation of Councils Inc (SSROC) is an association of twelve local councils in the area south of Sydney Harbour, covering central, inner west, eastern and southern Sydney. SSROC provides a forum for the exchange of ideas between our member councils, and an interface between governments, other councils and key bodies on issues of common interest. Together, our member councils cover a population of about 1.7 million, one third of the population of Sydney, including Australia's most densely populated suburbs. SSROC seeks to advocate for the needs of our member councils and bring a regional perspective to the issues raised.

SSROC population and housing data<sup>1</sup>, in the period from 2011 to 2016, reveals a very diverse socio-economic area marked by rapidly rising numbers of dwellings and underlying growth in the number of households in the area. The estimated resident population increased by over 150,000 during this five-year census period.

Although the urban growth of the SSROC area is unique, our region shares issues and drivers with many other urban areas aiming to manage rapid population growth sustainably while enhancing liveability. An ageing population, housing affordability problems for renters and homebuyers and rising levels of homelessness among older persons are three complex and interrelated issues being experienced.

SSROC appreciates this opportunity to help shape and contribute to the housing policy and service delivery challenges to enable better design and place outcomes for all community members, particularly older renters at risk of homelessness.

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<sup>1</sup> Source: Australian Bureau of Statistics, Census of population and Housing 2011 and 2016, compiled by id <https://profile.id.com.au/ssroc/>

Given Australia's population distribution, the greatest number of people at risk of homelessness are living in capital cities on the eastern coast of Australia, like Greater Sydney, in both central and suburban locations. Local governments are increasingly responding and implementing programs to deliver more affordable housing and responds to all forms of homelessness. Older residents are a continuing priority.

SSROC member councils map directly to two of the Greater Sydney planning districts.

- The South District Plan of Greater Sydney projects that the older population (those over 65 years) will increase by 57% between 2016 (94,850) and 2036 (148,700).<sup>2</sup>
- The Eastern City District Plan of Greater Sydney projects that the older population (over 65 years) will increase by 70% between 2016 (129,420) and 2036 (219,750).<sup>3</sup>

## Introduction

The Australian policy context, including the level at which the Age Pension is set, has been based on the assumption that the majority of Australians will own a home when they retire, with social housing as a residual option for a small minority.

Private renting is treated as a temporary or transitional housing status, largely for younger people before they move into home ownership, however it is increasingly the only option available for lower income older Australians who do not own a home. Relying on private rental exposes older people to housing stress and insecurity, with very few affordable rental properties available for people on low incomes. Additionally, short lease periods, eviction without cause and difficulty securing property modifications to respond to changing support needs, make private rental an unattractive longer term housing option for many older Australians<sup>4</sup>.

Safe, long-term and affordable housing is the cornerstone of ageing well. Appropriate housing is also the foundation to wellbeing, health, social participation, utilising community aged care to maintain independence and preventing premature entry into residential aged care. Accordingly, housing must be at the centre of ageing and health policy because it is central to wellbeing in later life<sup>5</sup>.

Although there are some valuable initiatives to support people experiencing homelessness, often these are not well targeted to meet the needs of older people, especially older women, as they navigate our housing system. There is also a significant lack of supply of social and affordable housing across NSW. Stigma, lack of understanding about homelessness and lack of services results in many older people becoming homeless.

There have been previous inquiries in NSW on various aspects of homelessness. This is apparently the first inquiry that is focusing entirely on this cohort and provides an invaluable opportunity to meaningfully address priority areas for older people experiencing homelessness now and into the future.

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<sup>2</sup> <https://greatercities.au/south-district-plan>

<sup>3</sup> <https://greatercities.au/eastern-city-district-plan/future-of-eastern-city-district>

<sup>4</sup> <https://www.ahuri.edu.au/research/final-reports/378>

<https://www.ahuri.edu.au/sites/default/files/documents/2022-05/Executive-Summary-FR378-Alternative-housing-models-for-precariously-housed-older-Australians.pdf>

<sup>5</sup> YWCA Australia, et al, 2018, *Retiring into Poverty, A National Plan for Change: Increasing Housing Security for Older Women*, accessible at: <https://ywca-canberra.org.au/wp-content/uploads/2018/08/Retiring-into-Poverty-National-Plan-for-Change-Increasing-Housing-Security-for-Older-Women-23-August-2018.pdf>

Based on 2011 and 2016 Census data, the number of people aged 55 and over experiencing homelessness in NSW increased by 42% (from 4,529 to 6,407).<sup>6</sup> There are currently about 50,000 applicants on NSW social housing waiting list. Of those, over 15,800 are aged over 55 years.<sup>7</sup>

### **Towards Ending Homelessness**

Representatives of SSROC have participated in NSW Ageing on the Edge Forum, and we along with other interested organisations are working towards ending homelessness of older people in our communities.

As a participating party, we call on the NSW Government to consider and adopt the key recommendations *The Ageing on the Edge NSW* submission to respond to the dire housing needs of older and often especially vulnerable residents who are at risk of homelessness.

Older Australians on lower incomes who do not own their own homes are at increasing risk of housing stress and instability, with private renters and single women facing particular risks.

Precarious housing has negative impacts on the health, safety and wellbeing of older people, while also undermining their capacity to age well in place.

These trends have been clearly acknowledged in the *NSW Housing Strategy 2041* recently published by the NSW Government.

#### **Excerpt from the NSW Housing Strategy 2041 (page 47)**

##### **An ageing population**

Older people make up a growing share of the community. We expect the number of people aged 65 and older to increase by 85% in the next 25 years. As people age, the type of housing and services they need, and the lifestyle choices they make will change.

##### **Women**

Single, older women are already one of the most asset-poor groups in Australia and the fastest growing group of homeless people. Women often have greater caring responsibilities than men, which can increase stress and limit financial opportunities. Unemployment and underemployment also affect this cohort. Older women renting within the private sector can experience unaffordable, unstable and poor-quality housing.

Ongoing housing insecurity can substantially impact quality of life and health for women. Most victims of domestic violence are female, which affects housing security. These issues already impact women and appear to be getting worse due to the COVID-19 pandemic. It is even more important for women to have access to safe, secure and affordable housing during this time.

There is an urgent need for more social and affordable housing supply to drive an expanded and more diverse range of affordable housing options for lower income older people and to reduce the need for older people to rely on the private rental sector. However, if private rental is the older vulnerable person's best housing option, then there is a clear imperative to improve access to what is available that is suitable.

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<sup>6</sup> Australian Bureau of Statistics, 2016, *Census of Population and Housing: Estimating homelessness*, 2016, accessible at: <https://www.abs.gov.au/ausstats/abs@.nsf/mf/2049.0>

<sup>7</sup> Department of Communities and Justice, Social Housing Waiting List, June 2021, accessible at: <https://www.facs.nsw.gov.au/housing/help/applying-assistance/expected-waiting-times>

Increased supply and a more diverse range of affordable housing options, particularly social housing, are urgently required to support older Australians to age well in place. The Australian Housing and Urban Research Institute (AHURI) has completed extensive research into housing for older people, with findings providing compelling and objective reasons for this, including that ageing in place:

- costs less, with an average cost of care for older Australians receiving assistance of \$15,525, compared to \$66,512 for those in residential aged care (adjusted to \$2018)<sup>8</sup>;
- has benefits for individuals' wellbeing;
- is overwhelmingly preferred by older people over moving into higher dependency care settings<sup>9</sup>.

Conversely, unaffordable, insecure or unsuitable housing is associated with poorer psychological and physical health outcomes for older people<sup>10, 11</sup>

### Some key reasons for supporting the proposed service improvements

The design of existing housing and homelessness services is largely based on an assumption that the person in need will present at an appropriate service either in-person or obtain information via a phone call or online. Increasing reliance on digital service delivery of human services is an additional barrier for many older low-income people at risk of or experiencing homelessness, due to low levels of digital literacy and/or limited access to the internet, computer and mobile devices.

The earlier that people at risk of homelessness can be identified and connected with appropriate supports, the greater the likelihood that homelessness will be avoided or minimised.<sup>12</sup>

Therefore, SSROC recommends the establishment of a specialist service engaging with communities directly to reach older people before they experience a housing crisis, providing tailored housing information and assistance with housing applications, support during the move and referrals into aged care and other supports. The service should include the capacity to come to people when mobility is an issue. Such a service is currently delivered successfully by Housing for the Aged Action Group (HAAG) in Victoria and is known as the Home at Last service.<sup>13</sup>

*'Zimmer frames and queueing to inspect private rentals rarely mix well'*

A large proportion of older renters under 80 years are in dire need of social housing in NSW are living in precarious housing situations, and should qualify for priority housing but are either waiting on the general housing waiting list or have given up on the application process.

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<sup>8</sup> [https://www.ahuri.edu.au/sites/default/files/migration/documents/AHURI\\_Final\\_Report\\_No115\\_The\\_costs\\_and\\_benefits\\_of\\_using\\_private\\_housing\\_as\\_the\\_home\\_base\\_for\\_care\\_for\\_older\\_people.pdf](https://www.ahuri.edu.au/sites/default/files/migration/documents/AHURI_Final_Report_No115_The_costs_and_benefits_of_using_private_housing_as_the_home_base_for_care_for_older_people.pdf)

<sup>9</sup> AHURI 2019a; Wagner, Shubair et al. 2010

<sup>10</sup> Baker, Mason et al. 2014; Butler 2018; Connolly 2012; Dalstra, Kunst et al. 2006; Duncan, James et al. 2016; Ong, Wood et al. 2019; Webb, Blane et al. 2013

<sup>11</sup> AHURI <https://www.ahuri.edu.au/sites/default/files/documents/2022-05/Executive-Summary-FR378-Alternative-housing-models-for-precariously-housed-older-Australians.pdf> Page 5

<sup>12</sup> M. Fine and S. Teulan, 2018, *Addressing Homelessness for Older People – Particularly for Older Women: a report prepared for Ministerial Advisory Council for Ageing*, 2018.

<sup>13</sup> [https://www.oldertenants.org.au/sites/default/files/home\\_at\\_last\\_report\\_web.pdf](https://www.oldertenants.org.au/sites/default/files/home_at_last_report_web.pdf)

The Future Directions for Social Housing in NSW 2016 sets out the NSW Government's vision for social housing over 10 years. Future Directions includes a large-scale building program, that is expected to deliver up to 23,000 new and replacement social and affordable dwellings over a ten-year period to 2026 and includes \$22 billion for the Communities Plus program that will renew the NSW Government's social housing portfolio. However, only 10% of the initial goal has been achieved to date.<sup>14</sup>

The NSW Government's *2021-22 NSW Intergenerational Report*<sup>15</sup> predicts the current demographic and homeownership trends will increase demand for social housing by 68,000 households by 2060-61 for persons aged over 65.<sup>16</sup>

SSROC strongly recommends that the NSW Government consider and fund the key recommendations in *The Ageing on the Edge NSW* submission as effective avenues to address these urgent needs in our communities and meet current critical service gaps.

Based on widespread consultation with older people and the community sector, the *Ageing on the Edge Forum* has developed policy recommendations that are critical to addressing the needs of older people facing housing stress and homelessness in NSW.

These recommendations are clearly aligned to the NSW Government's Housing Strategy 2041 themes, directions and priorities.

### The Ageing on the Edge NSW Recommendations

SSROC recommends that the NSW Government act to:

1. 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<sup>17</sup> in Victoria.
2. Lower the priority age for social housing eligibility from 80 years as a matter of urgency.
3. Build 5,000 social and affordable homes per year for 10 years, at least 20% of which should be dedicated to older people<sup>18</sup>.

### Conclusion

Thank you for the opportunity to make a submission to the Inquiry into homelessness amongst older people aged over 55 in New South Wales.

Precarious housing has negative impacts on the health, safety and wellbeing of older people, while also undermining their capacity to age well in place. The risk of homelessness

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<sup>14</sup> M. McGowan, *More than \$3bn of social housing sold by NSW government since Coalition took power*, The Guardian, 16 April 2022, accessible at: <https://www.theguardian.com/australia-news/2022/apr/16/more-than-3bn-of-social-housing-sold-by-nsw-government-since-coalition-took-power>

<sup>15</sup> The *2021-22 NSW Intergenerational Report* (IGR) provides a snapshot of our future State (to 2061) to inform the policies that will continue to make New South Wales the best place to live, work, run a business and raise a family (and age).

<sup>16</sup> [https://www.treasury.nsw.gov.au/sites/default/files/2021-06/2021-22\\_nsw\\_intergenerational\\_report.pdf](https://www.treasury.nsw.gov.au/sites/default/files/2021-06/2021-22_nsw_intergenerational_report.pdf) page 67

<sup>17</sup> See further: Ageing on the Edge NSW Forum, *Home at Last: Solutions to End Homelessness of Older People in NSW*, December 2021 for information of the HAAG Home at Last service model, accessible at: [https://www.older tenants.org.au/sites/default/files/home\\_at\\_last\\_report\\_web.pdf](https://www.older tenants.org.au/sites/default/files/home_at_last_report_web.pdf)

<sup>18</sup> In ten years, this investment would notionally produce 10,000 homes dedicated to older persons. The NSW Treasury demand projections in the 2021-22 Intergenerational Report for the next ten years is notionally 17,000 homes, if new housing supply is evened out over the 40 years of the modelling.

or actual homelessness can therefore have a devastating life-threatening impact on vulnerable older people. Accordingly, we are calling on the NSW Government to consider and adopt the key recommendations in *The Ageing on the Edge NSW* submission as effective avenues of addressing these urgent needs in our communities and to meet critical service gaps.

In order to make this submission within the timeframe for receiving comments, it has not been possible for it to be formally reviewed by councils or to be endorsed by the SSROC. I will contact you further if any issues arise as it is reviewed. If you have any queries, please do not hesitate to contact me or Mark Nutting, SSROC Strategic Planning Manager on

Again, thank you for the opportunity to provide a submission to the *Inquiry into homelessness amongst older people aged over 55 in New South Wales*. We urge the Committee to adopt the recommendations highlighted above and welcome the opportunity to engage with the Inquiry process.

Yours faithfully

Helen Sloan  
**Chief Executive Officer**  
**Southern Sydney Regional Organisation of Councils**