

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

Name: Name suppressed

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Partially
Confidential

To whom it may concern,

I came across information about this inquiry from an article in a regional newspaper. I hold grave concerns about my mother and my aunts who are reaching retirement age or are retired and are struggling on their single income to pay rent and manage other expenses.

I understand the current social security payments are in the region of \$500-600 a fortnight. There are no rental properties that are affordable unless older people spend about half or more of their income on rent. Anything beyond \$250 is not affordable considering other necessities like utilities, medicine and food. Being single on low social security payments could mean that old people are just one crisis away from being evicted.

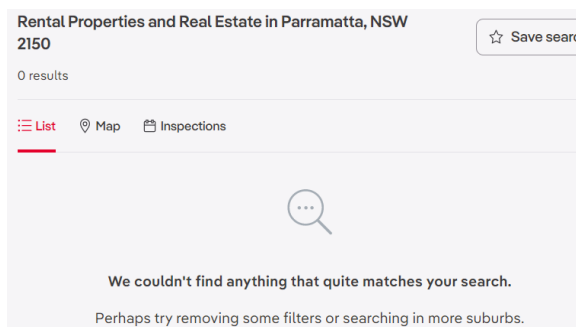
Places advertised as affordable studios are often bedrooms with a small kitchenette/ensuite with shared living spaces such as this listing: <https://www.realestate.com.au/property-studio-nsw-burwood-423181134>



There is hardly any information about the listing apart from this small blurb. *Nestled within a peaceful, tree-lined street are for lease, ideally placed within easy access to local amenities, shops, public transport and Westfield Burwood.*ⁱ

The inspections require older people to travel far, often in public transport to realise there are stairs involved or the listing does not provide an accurate picture of the property, only to find they are boarding houses, are not safe or in very poor condition.

Other areas such as Ryde, Parramatta, Kogarah, Epping and other areas produce no results for rentals under \$250 even after including the 'include surrounding suburbs option'.



Sydney is the second least affordable city in the world.ⁱⁱ To calculate affordability, a city's median housing price and divided by its median household income. From there, a city is given a score:

- A score of **5.1** or above is considered **severely unaffordable**
- 4.1 to 5.0 is considered **seriously unaffordable**
- 3.1 to 4.0 is considered **moderately unaffordable**

Sydney's scored **15.3** on this scale, three times higher than the severely affordable rate.

Guardian recently reported that NSW government has sold off \$3bn worth of social housing during its decade in power, while failing to meet its own targets for new properties. New figures released through parliament this week show that since it was first elected in 2011, the **Coalition has sold off 4,205 social housing properties across the state**. The sales have added about \$3.5bn to the government's coffers over the same period.ⁱⁱⁱ

The NSW government collected a record \$9.7 billion in stamp duty in 2020 financial year.^{iv} It is beyond belief as to why this revenue earned through stamp duty and selling social housing properties is not reinvested into social housing properties for old people who have spent their life paying taxes, caring for children and growing the state's economy.

Housing and cost of living crisis are going to have a worse impact on the most vulnerable groups like older people. Poorly maintained housing that are not properly insulated will increase the risk of older people silently suffering in poor weather conditions due to climate change.

Older people account for the highest proportion of mortality from extreme weather events associated with climate change.^v Heat, temperature variability, and air pollution increase mortality risk in older people, especially from cardiovascular and respiratory diseases. Floods are linked with increasing incidence of post-traumatic stress disorder, depression, and anxiety. Facing these adversities, older people exhibit both vulnerability and resilience.

Extreme heat events are associated with increasing risk for hospitalization. Another study concluded that older people of low socio-economic status, those with poor health status, and those who were socially isolated were most at risk to adverse impacts of climate change.

There should be dedicated housing for old people in future social housing with measures to mitigate the impacts of climate change.

ⁱ <https://www.realestate.com.au/property-other-nsw-burwood-430339342>

ⁱⁱ <https://www.visualcapitalist.com/10-least-affordable-housing-markets/>

ⁱⁱⁱ <https://www.theguardian.com/australia-news/2022/apr/16/more-than-3bn-of-social-housing-sold-by-nsw-government-since-coalition-took-power>

^{iv} <https://www.afr.com/property/residential/property-boom-drives-record-stamp-duty-receipts-in-nsw-20210727-p58d98>

^v <https://andepsi.com/wp-content/uploads/2020/11/Health-Impact-of-Climate-Change-in-Older-People-An-Integrative-Review-and-Implications-for-Nursing.pdf>