

**Submission
No 86**

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

Organisation: Housing for Aged Action Group and Older Women's Network

Date Received: 20 June 2022

Homelessness among older people aged over 55 in NSW

Compilation of lived experience inputs



Figure 1 – Information Gathering Session held at the Older Women’s Network NSW Office, Newtown on 5 May 2022



HOUSING FOR THE AGED ACTION GROUP INC.



Introduction

Two information gathering sessions were convened by the Housing for the Aged Action Group (HAAG) and the Older Women's Network NSW. The intention of these sessions was to provide an opportunity to older people with lived experience of housing stress and homelessness to provide input to the Inquiry into homelessness amongst older people aged over 55 in New South Wales.

These information gathering sessions were held on May 5 and 6 and included a facilitated in-person and online discussion respectively. Invitations to these sessions were open and promoted via the HAAG and OWN networks. They were also promoted on social media. 14 older women participated in these sessions to provide their input.

This submission provides a transcript of the information sessions, with some minor editing for coherence, and summary of key insights. It is organised according to the questions asked by the session facilitators.

HAAG and OWN are members of the Ageing on the Edge New South Wales (NSW) Forum. Some of the feedback provided via these sessions have also been referred to in the Ageing on the Edge submission to this inquiry.

Key Insights:

During these information sessions, several key insights into the lived experience of homelessness emerged. These are sorted into the following questions asked.

What do you want the government to do to address the housing situation?

1. The government should understand the experiences of homeless people firsthand.
2. The government should provide a workable mechanism that can lead people to organisations for assistance.
3. The government should develop innovative housing solutions to update and increase housing stock, particularly for older people. This should also include an additional investment into public and community housing.
4. The government should reduce the priority housing list age from 80-years to 55.
5. The government should regulate housing services like Airbnb.
6. The government should provide support to older women after a significant, negative event to assist them in their transition.

When you needed support with your housing, where did you go? What support have you received, e.g., housing services? How did you find help? What support would have helped?

1. There were mixed results in contact with the Department of Communities and Justice and other government services.
2. People experiencing homelessness have resorted to private schemes, some of which are designed to exploit their vulnerability, such as, boarding houses.
3. Many of the places people turned to to seek assistance were unhelpful, including medical practitioners, local politicians, New South Wales Police and Centrelink. MyAgedCare is largely unknown in the community.
4. Women's Housing and other community housing providers are generally considered good quality by people who have been provided places in these systems.

When you think back to a time when you have lived in secure housing, what difference did that make? (By comparison, what was it like to deal with all that stress from not having secure housing? What was the most difficult thing about it?)

1. If a person lacked secure housing, their mental health declined. If they had existing mental health issues, they compounded further.
2. If a person lacked secure housing, their physical health was negatively impacted. This can be attributed, in part, to a lack of a nutritious diet due to financial stress caused by homelessness.
3. When a person lacked secure housing, they found themselves lost and typically going around in circles looking for assistance.
4. Secure housing has allowed older people to focus on their mental and physical health by removing housing stress.

Question 1: What do you want the government to do to address the housing situation?

In-Person Session Transcript

Rochelle:

I think it's important that they actually listen and understand what the person is trying to express. I've found in the past that I'm looking at them straight in the face but they still don't hear what I actually desire. I also think it's really important to make things clear and simple so that you can understand it.

Sarah:

They should listen... There are more people on the streets now than what there ever was. There are not enough houses for people with needs. Demand is outstripping supply.

Bee:

The government needs to have real plans as nothing is working apart from community housing. They should spend a few days with us as they don't understand. It's not just numbers and papers. Another thing is that there are many people around not knowing where they should go. Where is their first point of contact? There's no really one coordinated direction.

Rochelle:

I think that there are these organisations that could help. However, there's no awareness of where they are or what they are called. It's all really hush hush. Why does the government not have a list of organisations where people can go and touch base?

Cheryl:

I was watching A Current Affair and they showed that, across Australia, thousands of government housing properties were lying vacant as they need repair. They need to fix it up. They are everywhere.

Anne:

I don't need much. Why not build some blocks of studios for single ladies like us?

Georgina:

I have worked for over 10 years with women who are without a home, mostly because they have fled violence. They think there's somewhere for them to go. There isn't as everything is full or doesn't make sense given the circumstances... They desperately need housing. I've tried to find housing for them that is affordable... I have spent hundreds of hours trying to do before but I have not been successful.

Some women end up going to a friend in the country so they start again. They might be able to sleep in a granny flat or somewhere until they can re-establish themselves. The government needs to fund more safe houses, refuges, and social housing. This is what women in crisis need.

Margaret:

They should make it more available for women... At a low rent.

Online Session Transcript

Lyn:

I would like to see the government put more money into Community Housing. After a series of uncontrollable events, I found myself facing homelessness. I was fortunate enough to be allocated accommodation through the Illawarra Housing Trust, and now I have a beautiful one-bedroom unit. In Wollongong, we have something like 10,000 people waiting for accommodation.

Marie:

I think the government should put in more funding for both Public and Community Housing. I've been with both. I also think it's time to get the priority housing age down from 80 to 55.

Val:

When Housing Commission first stepped in, people could rent and eventually buy those houses. That's one of the avenues we need. They were sort of stand-alone houses, but we can also have blocks of units, which can be available in the same way. They would be best for people who are single, living on their own. Younger people cannot afford to accumulate as they are paying so much, but we need to provide rental opportunity to buy.

Janice:

I think that the Airbnb situation is causing a lot of homelessness. People live in dwellings and then have to move out when it is holiday time. There have been times where someone has been in accommodation for three months and then kicked out because of Airbnb. There needs to be better controls over it.

I also agree with Val. The government has done nothing for years. I'm in Annandale, and in the Harrow Park development, one of the blocks had to be low-cost housing. Another block had to be public housing. That deal was done with the developers. Those things should happen more.

Beth:

I'd like to see the government address mental health issues with older women. Housing is a very large issue for mental health, and people are very vulnerable in their housing choices. We need to have a plan for housing with natural disasters for us to mobilise. I would also like to see the government address residential aged care facilities. What chance is there for older women who have a history of homelessness to afford the entry price for a residential aged care package?

Marie:

I left my marriage 19 years ago. I was out in the street until a friend helped me. When I found myself in public housing, and then forcibly moved from it, I had no support. I ended up having a nervous breakdown because of their bullying tactics. I'm now in community housing, and I have a bit of support here. It's been such a hard road to get here, and it was filled with 3 nervous breakdowns and 2 suicide attempts. It's been very difficult. I didn't even know how use an ATM machine when I left my marriage. I had no idea where I was and what I was doing. We deserve more respect and dignity than we're receiving.

Question 2: When you needed support with your housing, where did you go? What support have you received, e.g., housing services? How did you find help? What support would have helped?
In-Person Session Transcript

Rochelle:

I'm Roshie, a proud [Aboriginal] woman. I'm a survivor of homelessness. I've probably moved over 40 times. I was brought up in a very dysfunctional, neglected family. I'm a survivor of mental, physical and spiritual abuse. I brought myself up. I've done everything in my power to make sure that I have a roof over my head. When I became homeless recently, I went to my doctor who said "don't worry about it, Rochelle; it doesn't matter if you sleep on the floor in someone's house. Just look after your diabetes." Why do you think my diabetes is playing up when I have nowhere to live? How can I balance my mental health, my medical health, social health, and financials, while I'm nervous?

I've actually been speaking to the crisis team, you know, about different things that I've had to go through. I deal with this every single day in my life; the hassle, shame, guilt, and pain to exist. I'm in social housing at the moment but my apartment is getting sold. I'm not settled, once again.

I also went to the library, and Matt Thistlethwaite's office where I hassled his secretary. I slept in my daughter's car. When I was working, I'd sleep in the office when everyone went home. I have the key so I would go back and sleep in the office. I would wake up early, go out and have a coffee, and be like 'hi, good morning' when my colleagues returned in the morning. One organisation that a friend introduced me to up here at Redfern was WAGEC. The 'Stepping Out' program with adult survivors of child sexual assault has also helped me. However, these organizations haven't brought me a place to put a roof over my head.

Bee:

My first experience with NSW Pathways was traumatic. I was going through cancer then. It's just way too difficult to fill in the form. You need a degree. When you approach them, they treat you like you're the worst dirt on the floor. You go there for help, but they don't help you. You're just like a number. I was really lucky in the sense that somebody told me about Women's Housing. The first time I rang them, they were too busy to help me. After a few months, I didn't know what to do. I called Women's Housing again and that was my lucky day. They picked up. That's how I was saved.

NSW Pathways told me 16 years waiting. What am I going to do? I don't have a job. I've got no money. No one's going to rent me a place because I've got no income. I looked at places where people make a lot out of your vulnerability. I went to have a look at a room a guy had. Six bunk beds and nothing to put your things – for \$185. I looked at that and said that I can be raped there... my security is very important.

New South Wales Pathways can't do their job. I'm sorry but I have to say it. I was picked up in Campbelltown Hospital because I stayed in the car. This nurse was very good and saw I was homeless. They sent me a social worker called Caitlin. She's the one who got me to sign up with New South Wales Housing and that's where all my trauma went from bad to worse. Then I came here to Women's Housing. I now know that I have permanent roof over my head, and that I can recover from my cancer. Women's Housing has also put me onto a training. I've finished a course in real estate.

Sarah:

After I got bashed up by my ex, my best friend came to pick me up. I no longer have that best friend anymore. 24 years of friendship gone because someone acted on their emotions. I also ended up no longer having a car. I had to walk away from home and my ex got 9 months. They were bailed. In Women's Housing, I was like "wow" from the day I moved in.

Also, with Link2Home, every time you get a new volunteer, it is stressful.

Diana:

I went straight to the Department of Housing. They put me through to Temporary Accommodation, then I got onto Edward Everwatch. With the help of management, I got into Women's Housing. The process took three weeks but there wasn't a wait list back in 2009 for Women's Housing." (Diana)

I got my first studio apartment in King Street, Newtown... there were fights outside pubs all the time. However, the studio apartment that I had was awesome. Then the owners wanted a place for their son. Women's Housing then put me out at Lewisham. I was there until August last year when the property was sold. I then moved to Marrickville to a long-term rental with the same family. It gets moved from generation to generation.

Cheryl:

I went to the police. I remember getting a lot of telephone numbers, which were all dead ends. I then went to the Centrelink office in Fairfield, where they gave me a flyer to the Soup Kitchen. They said I could make an appointment with a social worker but I saw a sign saying social worker upstairs. I went up there and I told them my situation. I said that I don't have anywhere to live, and that I couldn't go back to my son's house. She was very nice.

She rang the women's refuge in Liverpool, saying that they sometimes have positions. Someone rang back and I went over there. They said it is temporary and that you need all these medical problems to be able to go on the list for housing. I had a breakdown and the psychologist spoke with my doctor. My doctor said that she's got all these serious medical problems. They then put me on the list, and since then, I've been to a few shonky places. I then got this place with Women's Housing. I couldn't believe it - I'm settled and everything is now good.

Margaret:

I went to the Department of Housing and spoke to a social worker. They said that there was a vacant spot. I needed to get out because my Mum passed away. The house was getting sold. I also had some other medical issues so the social worker called me back and asked "what about community housing?". I said "I don't care what it is, put my name there." In three weeks, the social worker called me and asked if I wanted to look at these places – two units. I went to Chester Hill and told them I would like to have that one. It took a load off.

Anne:

About two and a half years ago, my husband and I separated. However, I had to wait for him to save up enough to leave. I was having counselling at the women's centre. When I inquired Link2Home about my eligibility, I was told I was ineligible as I was still working. About a year later he got enough money and we separated. I then went and slept at my daughter's house for a few months. I was in touch with the Penrith Women's Accommodation Support, but all they had were houses and I didn't

need a house. I'm currently living in something I think is called a resident boarding house. I've got a room... I've been there since February.

When I contacted Link2Home, I didn't get a great result in the first place! Every single day you have to ring. Is that normal?

Georgina:

The Newtown Neighbourhood Centre is quite helpful. They have a housing area, with lovely men and women working to help people with housing, often boarding houses. They do everything they can... they have also helped me help others. They have access to a free phone and things like that too.

Online Session Transcript

Marie:

No one seems to be aware that when you turn 65, if you go to My Aged Care, they will help you. They've been brilliant for me. They've been in house on and off for two years because of my health issues. Tender Loving Cuisine turned up with food. That needs to be advertised. People need to know that.

Lyn:

I bought my first home when I first got married at 23. In the course of the divorce, we sold our marital home. I was 58 at that stage. I thought I'd go and use what I got out of it on a deposit for another house. When I went to the bank, they virtually just laughed at me because I was 58. I had a good deposit nobody would touch. They told me if I was my former husband, they would have given a loan. I continued to work until I was 69 as a midwife. I then retired. I could no longer afford to pay the rent. I went to public housing. They told me there was 10-15 waiting list for accommodation in the Illawarra.

I had to find somewhere to live. And that was when I was getting quite desperate. I didn't know about community housing, I didn't know about My Aged Care, and I didn't know about any of these organisations you're talking about. All I knew was public housing. I went back to them and was told the same thing – told it would be years down the line. I was getting quite desperate and fortunately for me, I saw an ad on realestate.com for this unit owned by the Illawarra Community Housing Initiative. I was fortunate. I was basically told we had nothing and it's up to you. There was nothing offered to me when I was facing homelessness.

Marie:

When I first became homeless, I went to housing. I had already left the Housing Commission property when I left my marriage, so I was taken off the list with them. I did not exist. I got on the list but it took a very long time and a lot of serious negotiations. I think it took about eight years. Eventually I got a public housing house only to be told it's going to be sold.

Janice:

I wonder how people with a low education or those with English as their second language manage to deal with Aged Care. There are no guidelines about what services you can actually get. You have to negotiate everything you can possibly think of.

Pauline:

I went to Centrelink and told them that I was paying a lot in rent. Centrelink said 'well we don't handle things like that'. I said, 'can you point me to the direction of somebody that I can talk to?'... I had to ask questions that should've been the answers offered to me. I said I really don't understand what I can do, what I can't. I asked if I can speak to a social worker. They said to me, your issues don't warrant speaking to a social worker.

I couldn't get onto a pension because I didn't qualify in their book of needing a disability pension. I was told I will have to wait until [I was] 65 [to] qualify for [the] age pension and then things would change... No one should have to be categorised. It's not right. We need information given to us.

Ruby:

In my role, there is a lot of working with MyAgedCare. Lots of issues we're facing at the moment is that people, especially women, experience issues at a younger age. However, with MyAgedCare, getting registered before you're 65 is virtually impossible. It creates a whole population of people not receiving support and services that they should be. Additionally, with Link2Home, I think the key issue is that accommodation does not equal suitability. In Temporary Accommodation, someone with a recent, bilateral hip replacement was put in a second story motel room. They had to climb stairs with a huge trauma background and were surrounded by people that are maybe not the right kind of population to be around. They would rather sleep on the street. I think that's very specific to an older age group and those issues also I don't think are well understood in terms of housing services and supports.

Question 3: When you think back to a time when you have lived in secure housing, what difference did that make? (By comparison, what was it like to deal with all that stress from not having secure housing? What was the most difficult thing about it?)

In-Person Session Transcript

Rochelle:

It was terrible. With my history, I dissociate a lot. I physically leave my body and that was the only way that I felt safe... I ended up hospitalised due to diabetes as I couldn't control my sugars properly with the added stress. I had no money for food, and I had stolen quite a bit from supermarkets. I had to make sure I could eat. It was the basic staples so I could make sure my sugar levels stayed the same. I had complex ADHD as well. I have a good medical team around me for support now, but at the time, I was walking around dead.

Diana:

I was grieving, I was depressed. I had all these emotions going through, as well as being homeless. How would anyone feel?

Sarah:

You're not equipped to deal with anything.

Diana:

I got the apartment with Women's Housing and never looked back... it was a huge difference. I could seek help for my mental problems. I've got me support network down at Newtown, a hub out near the community centre we all hang out every day... Because they're all Aboriginal Elders, I'm Aboriginal as well by blood, I can pick up information about where my family's from, which is Arnhem Land. That's one place I want to go to.

Bee:

It's a zombie state. You go there and keep going around in a circle. One day they tell you 'XX' Street in the city called 'XX' station, where you can have a little shower and food.

Cheryl:

It was very traumatic. You have a normal life, where you had your own home and mortgage. Then everything went bad. The women's refuge in Liverpool they said we have a place. Once they put me on the list because of my medical condition, I got this place in Ashfield. It was a nightmare. There were cockroaches. It stunk of gas, and there were people coming in going in drugs and all that. It was a nightmare. My caseworker from Women's Refuge came over and she said this is not suitable for human habitation. I was in the right place at the right time and I got a place in Abbotsford with Women's Housing. They were terrific.

Bee:

I'm not trying to butter up Women's Housing, I think they have the right system to house homeless women fast. If only that model can be duplicated so that we all get permanent housing, because long term housing is very stabilising.