

Submission
No 88

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

Organisation: Faith Housing Alliance

Date Received: 24 June 2022



To the Chair,
Standing Committee on Social Issues,
NSW Parliamentary House,
6 Macquarie Street,
Sydney NSW 2000

24 JUNE 2022

SUBMISSION LETTER

INQUIRY INTO HOMELESSNESS AMONGST OLDER PEOPLE AGED OVER 55 IN NSW

1. INTRODUCTION

Established in 2010, the Faith Housing Alliance (FHA) - formerly Churches Housing - is the membership based peak body representing faith-based organisations and others who are supportive of our mission to increase and improve the supply of social and affordable housing (including crisis and emergency housing, transition, specialist disability and aged care) for the vulnerable.

We believe it is critical that housing policy settings ease inequality and disadvantage for the citizens of NSW, and that the starting point for that is indeed social and affordable housing which in turn supports a much broader suite of economic drivers.^{1 2 3}

With the adoption of the Universal Declaration of Human Rights in 1948, the right to adequate housing joined the body of international, universally applicable, and universally accepted human rights law. Accordingly, adequate housing is universally viewed as one of the most basic human needs. The significance of a secure place to live for human dignity, physical and mental health, and overall quality of life, is at the heart of the work we do with our members and in partnership with the NSW government to provide social and affordable housing across our State.

2. HOMELESSNESS IN OLDER PEOPLE

Historically, older people have not been the focus of research and policy in homelessness. ABS statistics from 2016 indicate that 1 in 6 people experiencing homelessness are over 55 years old and that the new census is likely to see a significant increase to support the growing concerns for this demographic across the housing sector.

You will have received comprehensive submissions that have addressed the issues of increasing numbers and causes. FHA believes that addressing older people's homelessness requires long-term

¹ NCOSS Commissioned Equity Economics Report, 2021 - Supporting economic recovery in NSW: Investment in social and affordable housing is critical to supporting jobs today and families into the future.

² Anglicare Australia Rental Affordability Report – April 2021

³ Pawson (2020). NSW housing strategy: challenges to be faced, objectives to be owned – Challenge 3: Inequality and economic productivity

policies to ensure structural prevention of a rapidly growing older population in Australia. Critical to a response to the aging homelessness crisis is the risk that transitional and shared accommodation underpins policy.

FHA is of the view that contemporary housing models must be considered for older people facing or experiencing homelessness. There is a risk that transitional and shared accommodation models inform policy without consideration of mainstream forms of housing.

3. THE IMPORTANT ROLE OF THE FAITH-BASED HOUSING PROVIDERS

To increase the number of social housing dwellings, the NSW Government 2016 Future Directions for Social Housing in NSW indicated the NSW Government would primarily rely on two programs - Communities Plus and the Social and Affordable Housing Fund (SAFH).⁴

Historically, FHA members Anglicare, BaptistCare NSW and ACT, St Vincent De Paul Housing, UnitingCare and Uniting Housing, have delivered a significant number of homes under SAFH Rounds 1 and 2.

In the 2020 reporting period alone, our members provided more than 300 new affordable homes specifically for women over 55 – the new and rising homeless demographic.

This does not include the many in the over 55 demographic who would also have had access to a home under the hundreds of broader mixed-use dwellings also built last year across our membership.⁵

New funding models have been introduced and our members' good work will continue under the CHIF funding and we believe this (or new) funding must be continued *and increased*.

Importantly, every funding dollar to a faith-based member of FHA indicatively doubles its value in two key ways, as these organizations typically:

1. Offer accessible wrap-around social services that support the overall health and wellbeing of individuals and each housing community. This enables FHA members to provide so much more than affordable housing and adds significant overall value as a solution to poverty and homelessness.
2. Hold land assets that they bring to the table through their strategic land acquisition programs which effectively reduces their funding needs required from government (by up to 50% for the land component) for social and affordable housing building projects. This does not include land attached to individual parishes and places of worship.

FHA strongly recommends that funding must be increased and that leveraging the capital and resources of the NFP Community Housing Providers increases and improves supply to meet this need – in particular, the work of the faith-based CHPs.

⁴ Social Housing In NSW - Report 1: Contemporary analysis, June 2021 commissioned by St Vincent de Paul Society with the Centre for Social Impact and UNSW

⁵ FHA – Churches Housing Inc. 2020/2021 Annual Report at <https://fha.org.au/annual-reports/>

4. ENDORSEMENT OF OUR PEAK COLLEAGUES RECOMMENDATIONS

After dialogue with some of our Peak Colleagues, and in view of the impact of sickness across our team on our usual preparation of submissions, we wish to offer our support to the following recommendations.

4.1 Recommendations of The Ageing on the Edge NSW Forum

Calling on the NSW government 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 in Victoria.

Additional Recommendation:

- Adopt concrete measures to address ageism, sexism, gender and disability discrimination in government services, finance institutions, including banks, and private rental markets.

4.2 Recommendations of CHIA NSW

Housing options for older people who are homeless or at risk of homelessness

To provide long term solutions for older people who are homeless or at risk of homelessness, the NSW Government should increase supply of social and affordable housing by:

1. Expanding the Community Housing Innovation Fund (CHIF) to deliver new social and affordable housing by investing \$200 million per annum for the next two years.
2. Establishing a \$500 million Regional Housing Fund to deliver new and renewed social housing properties, affordable housing properties, and key worker homes over two years.
3. Building an additional 200 social housing properties over two years for people exiting from the Together Home program, who are assessed as requiring access to longer-term housing and support services.

In recognition of the increased vulnerability of older people who are homeless or at risk of homelessness:

4. The age of eligibility for priority social housing should be lowered to 55 years, and to 45 years for Aboriginal and Torres Strait Islander people.

To meet the needs of older people who are homeless or at risk of homelessness in the short term, the NSW Government should:

5. Consider funding the Together Home program on a long-term or permanent basis.
6. Conduct an audit of government-owned vacant buildings and properties that are potentially appropriate for meanwhile use housing. This would make it easier for stakeholder to identify opportunities for new projects.
7. Investigate opportunities to use vacant aged care homes or other appropriate buildings across NSW as meanwhile use housing for older people.
8. Develop a Rent Choice product targeted for older people, which assists them to remain in their own home.

To improve the NSW planning system to deliver appropriate housing for older people, the NSW Government should amend the definition of 'seniors' in the State Environment Planning Policy (Housing) 2021:

9. To restore the age threshold to 55 years old for non-Aboriginal and Torres Strait Islander people.

10. To include a culturally appropriate age threshold for Aboriginal and Torres Strait Islander people.

The Faith Housing Alliance appreciates consideration of this letter given its logistical constraints in recent weeks preventing a more comprehensive submission.

In summary, FHA:

- 1. Is of the view that contemporary housing models must be considered for older people facing or experiencing homelessness as there is a risk that transitional and shared accommodation informs policy without considering mainstream forms of housing.**
- 2. Strongly recommends that funding must be increased and that leveraging the capital and resources of the NFP Community Housing Providers increases and improves supply to meet this need – in particular, the work of the faith-based CHPs.**

FHA also refers to you the report of our member Mission Australia titled, Aging and Solutions to a growing problem. The Report compiles existing research and data to present an overview of the current issues around ageing and homelessness in Australia. It explores the precursors and drivers of homelessness for older people, and also provides solutions and recommendations to respond to the growing problem. Downloadable at <https://www.missionaustralia.com.au/publications/position-statements/ageing-and-homelessness-solutions-to-a-growing-problem>

FHA and its members that develop and manage affordable housing specifically for older Australians facing homelessness, would be most willing to meet with the committee or attend any related forums moving forward, to give further insights and recommendations informed by their work.

Yours sincerely,

Rose Thomson
CEO
Faith Housing Alliance