

**REPORT ON PROCEEDINGS BEFORE**

**STANDING COMMITTEE ON SOCIAL ISSUES**

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

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**At Executive Conference Room, Club Parramatta, Parramatta, on  
Tuesday 19 July 2022**

**The Committee met at 1:15 p.m.**

**PRESENT**

The Hon. Scott Barrett(Chair)

The Hon. Rose Jackson  
The Hon. Shayne Mallard  
Reverend the Hon. Fred Nile  
The Hon. Peter Primrose  
The Hon. Chris Rath



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**The CHAIR:** Welcome to the second hearing of the Standing Committee on Social Issues inquiry into homelessness amongst older people aged over 55 in New South Wales, examining the rate of homelessness and factors affecting the incidence of homelessness among older people as well as impacts on health and wellbeing and challenges in navigating homelessness services. I acknowledge the Dharug people, the traditional custodians of the land on which we are meeting today. I pay my respects to Elders past, present and emerging and celebrate the diversity of Aboriginal peoples, their ongoing cultures and their connections to the lands and waters of New South Wales. I also acknowledge and pay my respects to any Aboriginal and Torres Strait Islander people joining us today.

Today we will be hearing from a number of stakeholders, including local community service providers, Dr Emma Power from Western Sydney University, and individuals with lived experiences. I thank everyone for making the time to give evidence to this important inquiry. Before we commence, I would like to make some brief comments about the procedures for today's hearing. Today's hearing is broadcast live via the Parliament's website. The proceedings are also to be recorded and a transcript will be placed on the Committee's website once it becomes available. In accordance with the broadcasting guidelines, media representatives are reminded that they must take responsibility for what they publish about the Committee's proceedings.

While parliamentary privilege applies to witnesses giving evidence today, it does not apply to what witnesses say outside of their evidence at the hearing. I therefore urge witnesses to be careful about comments they may make to the media or to others after they complete their evidence. Committee hearings are not intended to provide a forum for people to make adverse reflections about others under the protection of parliamentary privilege. In that regard, it is important that witnesses focus on the issues raised by the inquiry terms of reference and avoid naming individuals unnecessarily.

All witnesses have a right to procedural fairness according to the procedural fairness resolution adopted by the House in 2018. If witnesses are unable to answer a question today and want more time to respond, they can take a question on notice. Written answers to questions taken on notice are to be provided within 21 days. If witnesses wish to hand up documents they should do so through the Committee staff. In terms of the audibility of the hearing today, I remind both Committee members and witnesses to speak into the microphone. Finally, I ask that everyone please turn their mobile phones to silent for the duration of the hearing.

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**Mr PAUL MOUSSA**, Meals Plus Manager, Parramatta Mission, sworn and examined

**Ms INDRI WINDYASARI**, Service Manager, Uniting Men2Home, affirmed and examined

**Ms CHRISTINA HOUGH**, Head, Community Housing Operations, Women's Housing Company, affirmed and examined

**Ms ELFA MORAITAKIS**, Chief Executive Officer, SydWest Multicultural Services, affirmed and examined

**The CHAIR:** I now welcome our first witnesses. Thank you for coming. Before we move on, I note there are two microphones in front of each of you and we need both of them to be engaged. One is for Hansard and one is for the audibility. I make available the opportunity for an opening statement from each organisation. I ask that you keep it brief. If you do have a lengthier statement—longer than a couple of minutes—feel free to table that statement for incorporation into *Hansard*, and then we can get into the questions a bit quicker.

**INDRI WINDYASARI:** Uniting and Parramatta Mission are both part of the Uniting Church Synod of New South Wales and the ACT. We believe that safe, stable and affordable housing is a basic human right. In the Parramatta region, we provide a range of accommodation and support for a range of ages of people at risk of and experiencing homelessness.

**Reverend the Hon. FRED NILE:** Could you speak into the microphone?

**INDRI WINDYASARI:** Yes. We particularly wish to highlight three services. Men2Home provides outreach, early intervention, crisis support and accommodation. Over the last five years it has supported over 220 men over 56 years old, which is around 14 per cent of our total male clients. Hope Hostel is a 30-bed crisis service for men where men stay for an average of two months, with nineteen transitional housing beds where people can stay in tenancies up to 18 months. Women2Home provides crisis and transitional accommodation for women, and women with children, escaping domestic and family violence. Since July 2017 it has supported over 38 women over 56 years old, or 5 per cent of the women assisted. For single women over 25 we have Kelly's Cottage, with five beds in a shared house, and some transitional accommodation where people can stay in tenancies up to 18 months.

Parramatta Mission Meals Plus, which Paul Moussa coordinates, is a community-based drop-in centre in Parramatta aimed at improving self-esteem through social interaction and access to support. We are often the first point of contact for those experiencing homelessness, the risk of homelessness, financial hardship, escaping DV, and those facing eviction. We have offered breakfast and lunch Monday to Friday for the last 30 years and provided over 60,000 meals over last year alone.

Over the years we have observed how quickly people's circumstances can change and they find themselves facing homelessness. While we support people over 55 years, crisis services like ours are not specialised in supporting people over 55 and the exit pathways are not always straightforward or quick. Crisis services are also very changeable places with a turnover of people with a range of presenting issues, which can be really intimidating for individuals, especially when they have to stay longer waiting for an appropriate housing outcome.

We note the experience of older women is particularly hard, with only five funded crisis beds for single women in western Sydney in total. We assist many individuals who have led long-term transient lives without stable housing and with multiple disadvantages and little or no savings or assets. More recently, Parramatta Mission has observed an increase in the cultural diversity of people presenting for support and for food services. We believe that many of these people have resisted reaching out for help for cultural reasons but have been driven to now do so by cost of living pressures exacerbated by COVID-19.

Our experiences tell us that the main things that would improve housing stability in the area are increased supply of social and affordable housing; a seniors' specialist housing information and support service; a more holistic view of the individual; a reduction from 80 in the age for people to be placed on the priority waiting list; a fairer deal for renters; and improved access to independent retirement living. We are happy to provide further information about any of these recommendations. Thank you.

**CHRISTINA HOUGH:** The Women's Housing Company is a tier-one community housing provider. We have been operating across the Greater Sydney area for 40 years and provide social and affordable housing to approximately 1,100 households. We also deliver specialist homelessness services in the Liverpool area. Our tenants are predominantly single older women, with 60 per cent of our tenants over the age of 55. We're members of the Ageing on the Edge coalition and support the recommendations detailed in the submission.

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These recommendations include the funding of a specialist older persons' housing information and support service; the lowering of the priority age for social housing as a matter of urgency; and additional investment in social and affordable housing—as a suggestion, at least 5,000 properties per year for 10 years with a 20 per cent target for older people. In addition to these recommendations, we also support a less onerous application process for social housing—for example, the removal of the seeker diaries; improved access to data relating to the waitlist and allocation of housing, providing transparency and guiding decision-making; and minimum accessibility standards for new housing.

The Committee has heard from a large number of experienced practitioners and brave individuals sharing their lived experiences. The Women's Housing Company would also like to make mention of and support some additional recommendations proposed in other submissions, including the ending of no-grounds evictions, introducing minimum rental housing standards, the development of a rent choice product targeted to older people, and commitment to ongoing funding to the Together Home program. We hope that the implementation of all these recommendations will lead to the development of and access to appropriate, affordable and long-term housing for older people where and when they need it. Thank you very much.

**ELFA MORAITAKIS:** Thank you, Chair and Committee, for the opportunity to speak to you today regarding this inquiry. Apart from the CEO of SydWest Multicultural Services, I'm also a board member of the NSW Council of Social Services, the New South Wales Council on the Ageing, where we support all the recommendations of the submissions so far, and Settlement Services International. As such, I will draw on my experience across all these roles, and most particularly our experience at SydWest as a service provider.

For the past 37 years we have been assisting and empowering thousands of newly arrived refugees and people from non-English speaking backgrounds to become valued members of a cohesive society through our diverse programs, which include settlement services, aged care, disability support services and women and families programs, including in the areas of domestic violence, employment, youth programs and homelessness, where we are subcontracted by Mission Australia. Our services cover multiple LGAs in Greater Western Sydney, including Blacktown, the largest outer west region by population in New South Wales, representing 188 nationalities and 182 languages.

Since 2018 SydWest has supported thousands of clients identified as "primary homeless or at high risk of becoming homeless", and 36 per cent were over 55 years of age. While statistics on access to services by CALD communities are not consistent, between 2011-2016 Blacktown alone saw an increase of 32 per cent on the number of people experiencing homelessness or faced with marginal or inadequate housing. There are many factors here that need to be considered for CALD communities relative to the general population, such as the unaffordable private market and not enough social housing. But in addition to those, we need to consider factors such as cultural and linguistic barriers, lack of knowledge of services and inability to navigate an already complex system.

If I turn now to some areas where the Committee can consider policy initiatives from our end, I would say at the outset that we commend the New South Wales Government's early intervention policy like the Start Safely Program, and we encourage more early intervention programs specifically focused to CALD communities. Generally, we would support incentives to facilitate bespoke residential housing with a "build to lease" configuration within planned communities where access by migrants and refugee streams is a feature in the tenant composition. In addition to training on how to work with CALD communities for all staff in the housing and homelessness services, we encourage the inquiry to consider formal opportunities for accreditation, similar to NDIS and aged care, for CALD-specific organisations that are trusted by and connected to communities and have the ability to provide linguistic and culturally responsive services, either alone or through regional subcontracting arrangements with larger specialist providers.

Also, DCJ's policy of the 28 days' entitlement for temporary accommodation is quite challenging for CALD older adults. As such, we would encourage the inquiry to consider recommending that this entitlement be extended to 45 days. The department also needs to consider relaxing some conditions for older adults, such as the requirement to actively search and submit a minimum number of private rental applications to renew temporary accommodation. This requirement is significantly tricky for older adults with language difficulties and multiple medical conditions. I am conscious of time, so I thank you again for the opportunity and I welcome the Committee's questions.

**The CHAIR:** Thank you all very much for those statements. Ms Hough, thank you so very much for your time this morning. In particular, I thank the residents of that facility for allowing the Committee access to see their housing. I will open it up to questions now, starting with Ms Jackson.

**The Hon. ROSE JACKSON:** Thank you everyone for coming along. Ms Moraitakis, I might start where you finished off. I think one of the things that is particularly useful about having a hearing here in western

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Sydney, and having a panel such as this, is the capacity to dig in a little bit to the particular challenges that the culturally and linguistically diverse communities face. That isn't something that was necessarily a big feature of our hearing yesterday, though it was touched on.

Other than the very obvious stuff like translating information into other languages, can you give us a little bit more of a sense of what we might do to better ensure that culturally diverse communities are being reached by the services that are available? Also, are there any particular service gaps—services that aren't available at all that would be really useful? Ms Moraitakis, you could answer that, but also perhaps the people from Parramatta Mission, who I am sure work with a range of those communities as well.

**ELFA MORAITAKIS:** Deploying bilingual workers within specific communities, because I think for us it is not just a matter of language and the translation. It is about being culturally responsive and it is about how the issues around homelessness and domestic violence—or issues related, and all the factors that my colleagues refer to—have to be culturally responsive. I think deploying bilingual workers to deliver information to communities would be a good way to go about it. Other ways are informing communities about housing options; developing resources where homelessness services can work together with specific communities; and also homelessness specialist staff to be trained on how to work with diverse communities.

But also, I think we should consider the benefits of the program that is running in Victoria—the Home at Last program. If the Committee could consider information in language and from specific cultures to specific cultures around support and advocacy, and how to navigate the system, that is for free. What we have found is that communities themselves would reach out to organisations that they already trust and they already have a connection with but are not necessarily funded to provide that particular service. Whether it be through Service NSW or having navigators—I call them "navigators", bilingual navigators—that could assist community with that information, I think it would be very beneficial. But as I mentioned, I believe that every funding stream across the whole sector, not just in the homelessness space, should always have that multicultural lens because of the culturally responsive need of the service provision.

**The Hon. ROSE JACKSON:** I don't know if the Parramatta Mission witnesses wanted to contribute anything from their experiences about how we might reach these communities?

**PAUL MOUSSA:** A little bit of history—and I agree with everything that Effie said—five years ago Parramatta Mission had no real connector to culturally diverse members of our community that came in. They were seen as coming in with their head down. There was an obvious shame component to it, but there was no real effort made in trying to at least open a door to communicate. In that period—we are totally volunteer based with only two paid staff—we diversified and created a role for a welcomer. It was not an interpreter but a welcomer who spoke Mandarin, another welcomer who spoke Arabic and another welcomer who spoke Farsi.

Over the period of the five years we were privileged, through that little door opening, to join people on their journey. That in essence built trust. That in essence allowed us to be of more benefit. The average age of our CALD clientele is around about 50, 55 and up to 60. We were able to assist where previously we hadn't. We are not a funded service so that was done through the graciousness of volunteers. That would be something we possibly would look at to implement in other services so that that door, which is so often not closed by the person themselves but is sometimes closed for them out of fear, is opened. That allows us to be of service and refer, answer questions—not so much solve anything but give that trust and that reassurance that makes people feel happy.

**The Hon. ROSE JACKSON:** Ms Windyasari, I just want to clarify a comment that I think I heard you make in your opening statement, which is that there are only five funded beds across the entirety of western Sydney for single women. Did I hear that right?

**INDRI WINDYASARI:** Yes, that's right.

**The Hon. ROSE JACKSON:** Presumably that is all single women, elderly and—

**INDRI WINDYASARI:** Yes, Kelly's Cottage is accepting single women 25 years and over. We do receive people over the age of 55. It is really hard for us because we are not specialised. Some people are too independent to go to aged care, if that makes sense?

**The Hon. ROSE JACKSON:** Yes.

**INDRI WINDYASARI:** So that is how sometimes we refer people to other accommodation to secure—privately sometimes it is not achievable for the ladies because it is too high or too expensive, and to go to aged care they are too young. They are in that gap that needs support.

**The Hon. ROSE JACKSON:** Where is Kelly's Cottage located?

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**INDRI WINDYASARI:** Toongabbie.

**The Hon. ROSE JACKSON:** It seems to me, then, that there would be a massive unmet demand. As you say, the private rental market is very challenging, and the idea that a single woman, particularly if she is on a fixed income, say, the pension—that is pretty much that category out. Where, in your sense, are these women going? You have these single women, some of them older. The crisis beds aren't available, as you say—there are very few. Do you have any sense of what women in that category are doing?

**INDRI WINDYASARI:** If we accept them, we can transfer them to transitional housing if there are any vacancies. If not, we liaise with other services that may be outside Sydney metro.

**The Hon. ROSE JACKSON:** Right. You are sending women, on occasion, outside of Sydney just so that they have a crisis bed to sleep in?

**INDRI WINDYASARI:** More like permanent accommodations, yes.

**The Hon. ROSE JACKSON:** Right. Obviously transitional accommodation, as you said, is sometimes an option. What are the exit pathways there like? You mentioned in your statement and in the submission—I mean, it is in the name: "transitional". It is not meant to be a permanent solution. What are you finding those exit pathways are like?

**INDRI WINDYASARI:** It's kind of hard, in a way, because some people are still waiting for housing department offers, which can take a while to receive—

**The Hon. ROSE JACKSON:** How long are people waiting, roughly, do you think?

**INDRI WINDYASARI:** For Parramatta it could be more than 10 years. Sometimes we are trying to refer them to Together Home or another transitional, or private rental if they are affordable.

**The Hon. ROSE JACKSON:** But you're finding that people are spending quite a lot of time in transitional housing?

**INDRI WINDYASARI:** That's correct, yes.

**The Hon. ROSE JACKSON:** Could you give us a sense of what transitional housing is actually like? How is it different to a permanent home? Other than the fact that people don't have tenure there, they are quite small rooms, aren't they? In terms of the actual accommodation that people are staying in with transitional housing, what does that look like?

**INDRI WINDYASARI:** Most of the time it is quite small. It is just a studio apartment or a studio bedsit. The ladies that are moving there, they know in the back of their head they can't stay there any longer than 18 months. That is something that they always worry about. We need more properties for single women, especially when they are over 55. Most of the categories, sometimes they are not necessarily receiving pension as well. Sometimes they only receive Newstart. That is not enough.

**The CHAIR:** Can I follow on from that? They are allowed 18 months there. How many of them are getting to the end of that 18 months without having found alternative accommodation?

**INDRI WINDYASARI:** Quite a lot, actually. Sometimes we have to negotiate with the housing provider, like the community housing, to stay a bit longer to work on finding longer term or safe, affordable housing.

**Reverend the Hon. FRED NILE:** Just a general question for the panel: There is no one-stop shop for older women to get assistance when filling in forms, finding out what housing is available and to help them obtain relevant information. Could you structure a service through your organisation where there is just one place older women can go to tell their story once and have a person assigned to them to help them navigate the system?

**PAUL MOUSSA:** One of the most important things you said there, Reverend, was telling the story once. We don't seem to have a universal capture for client information that captures a person's story once so that trauma of delivery is only once. What happens now is if they come to Parramatta Mission, they go through a process of delivery. If that's referred to Mission Australia, it's the same thing: They've got to go through it again. If it goes to Vinnies, they've got to go through it again. They did try one some years ago but it ended up a 25-page tick and flick, which was traumatic in itself. Yes, to tell the story once would be great, Reverend.

With the specialised consortium, a senior specialist housing information and support service would be ideal, where the over-55s would be able to go to one spot and all the traumas associated with filling out forms, making phone calls and going online—which are really daunting for some people—would be taken care of by someone who has built their trust. It is crucial as well to build that trust. In saying that, this is something that

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I think a lot of the services want: a one-stop shop that would take, then, the pressure off the SHS services to try and give the time that's required for an older person because the thought patterns and the action patterns are a little bit slower, and the understanding is also a little bit slower. In essence, that one-stop shop would be great. It would serve the purpose of alleviating people in need and in obvious distress, and allow the SHS service to free up and be more proactive. We could do it with the support of government.

**Reverend the Hon. FRED NILE:** Good.

**The CHAIR:** I would like to come back to something that you said, but would any other witnesses like to directly address Reverend Nile's question?

**ELFA MORAITAKIS:** I add, Reverend, that we should always be aware and conscious of the diversity in the area, especially around western Sydney. It is quite a challenging environment when we are talking about understanding within all communities. For us, it is a matter of access and equity, of course. I totally agree about the online push and move. Personally I call it the era of digital exclusion rather than inclusion. It leaves out a lot of communities that don't have access to gadgets or the internet and, again, rely on services and volunteers to assist them. The challenging part when we are reaching out to CALD communities is also the context of what we are talking about. It is not just the steps to access a service; it is actually understanding what the service is all about. It's something that people never had back home so they need to understand the whole service delivery here. I think it's something that we always need to be conscious about.

There were different models that we tried implementing in the past, even through the Department of Family and Community Services—the "connectors", I think they were called—but it was an initiative of one director. We see now through the aged care system they are trialling the navigators. Regionally, people are placed to connect community to specific services. That's another model that maybe the Committee could consider discussing. But definitely we need to have bicultural expertise in all these models.

**The CHAIR:** The "tell your story once" narrative is something the Committee has heard a bit, and we have heard it in another inquiries into other issues as well. What does that look like? Who is collecting that data? Have you put any thought into how that might actually work?

**PAUL MOUSSA:** The problem arose out of every organisation having a different computer system. They just couldn't—I don't know what the word is—share, and I think that was the problem. In essence, the actual paper trail was enormous. We were more concerned about the trauma that it caused. You're sitting in front of me and I've got 25 pages. I'm supposedly listening to your story and I'm continually ticking and flicking, when in actual fact I should be listening with my ears, not my hands. In saying that, if one program—I am not savvy on that—could be universally used to include all members, and our CALD community for sure—when I speak about people, I speak about people all under the one sun. We really just need to get that program and implement it so that wherever a person journeys, especially a person over 55, they don't have to go through that trauma of retelling their story.

**The CHAIR:** You've just raised another issue for me. Even the capturing of that data—the telling of that story—is difficult because someone might not be telling their story in order of questions 1 to 63 on a bit of paper as well.

**PAUL MOUSSA:** Correct.

**The CHAIR:** Someone needs to be skilled at knowing where to fill that out from.

**PAUL MOUSSA:** You generally have to understand what they're not saying rather than what they're saying.

**The CHAIR:** If anyone's got solutions to that I look forward to them. Mr Primrose?

**The Hon. PETER PRIMROSE:** I just have one relevant question that follows on from that. Agencies often require pretty strict documentary evidence. That is difficult enough for Anglos born in this country. Can you comment on whether that's a particular issue for people from non-English-speaking backgrounds, particularly if they're recently arrived, have even been here for a short time or were required to move from place to place? That's the requirement for having strict documentation. What would you suggest should be done? You may suggest, for example, the option for no longer having such a strict requirement.

**ELFA MORAITAKIS:** That would be a blessing, I think. We do understand compliance. We do understand the documentation that is needed. It is a very challenging journey for our CALD, especially over-55s, refugees and the newly settled. We saw quite a large percentage in the last census being homeless—the lack of understanding of why we need to gather that information. The medical conditions that some of them might be faced with that they themselves are not even aware of, and they don't know English. There is a lot of information



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that cannot be shared with the people that collate all that information. We see from our other services that the journey of an individual in line with the paperwork is a work in progress. It is a living document that your caseworkers keep updating as the journey goes on throughout that connection with the individual.

Of course, I wouldn't recommend not to have any documentation at all. I would recommend to simplify, probably, the process and the paperwork involved. I think also that the advantage that some organisations have—I use SydWest as an example. Because of the diversity of the service offering we can provide more holistic assistance to an individual rather than just the specific homelessness provider or a domestic violence provider. That assists us through our triage. When a person comes in and we triage and, you know, we refer the person internally to whatever service we think they require, it helps us as an organisation to have that one central document for that one individual; but I understand that it is not easy for other service providers. I wish I had an answer, you know—a specific answer for you; just simplification at this point for consideration.

**The Hon. PETER PRIMROSE:** Do any other witnesses have any comments on the strict certification of documentation requirements.

**CHRISTINA HOUGH:** If I could just speak specifically to the housing application process, my view from my experience over the years is that I think most cohorts within the population understand the requirement on those particular identification documents. There are particular groups for whom the policies just need to be flexible to allow people delivering the services on the ground to make those out-of-guidelines decisions where getting those documents is difficult; so, it's just around having that flexibility. But what I think is more of a concern isn't so much those base ID documents, for example. It is the onerous process where you have to jump through hoops and where you have to, as I spoke to earlier, complete those seeker diaries.

I think most people who are approaching the housing application process just feel so overwhelmed by the amount of paperwork and, as Paul mentioned earlier, the digital hurdles that particularly older people have to deal with. So, I don't think the ID aspect is so much of a concern for most people, but it's just, yeah, the unbelievable number of steps and the evidence when it's very clear that someone isn't going to be able to resolve their own housing need in the private rental market, yeah.

**The CHAIR:** Ms Jackson, are you following on?

**The Hon. ROSE JACKSON:** No, that's fine.

**The CHAIR:** Mr Mallard?

**The Hon. SHAYNE MALLARD:** First of all, I say thank you for the services you provide to the community. They're very important and thank you for today at your facility. I will come back and ask some questions about that specifically in a minute. I just wanted to get in a helicopter to look a bit higher up at the issue: Is it your opinion or your experience that homelessness in western Sydney is more acute than elsewhere in metropolitan Sydney? I mean, you would have services and colleagues in other areas of Sydney—in the CBD and other parts of Sydney. Would it be your view that western Sydney has a bigger challenge in this area?

**PAUL MOUSSA:** Based on the—let's go to primary homelessness initially.

**The Hon. SHAYNE MALLARD:** Sorry, by "primary homelessness", you are talking about street sleepers?

**PAUL MOUSSA:** Primary homelessness is rough sleeping.

**The Hon. SHAYNE MALLARD:** Yes, okay.

**PAUL MOUSSA:** Yes. Sorry about that.

**The Hon. SHAYNE MALLARD:** That's okay.

**PAUL MOUSSA:** And includes secondary, which is your crisis and your couch surfing. Couch surfing means staying at your place one night and staying at a different place another, okay? Last year there were 39 primary, 147 secondary, okay? The previous year, 32 primary and 145 secondary. Now, it's remained stable. In the previous two years it was well over 250.

**The Hon. SHAYNE MALLARD:** Are you referring to western Sydney or are you referring to Parramatta?

**PAUL MOUSSA:** I'm just referring to Parramatta at this stage.

**The Hon. SHAYNE MALLARD:** Okay, yep—the local government area, yep.

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**PAUL MOUSSA:** Yeah. You will find that with Blacktown and Cumberland, Cumberland this year had far greater numbers and so did Blacktown. The previous year, Blacktown didn't have as many. Now, that's influenced in Parramatta CBD by the amount of construction over the last three years. It's also influenced in all areas by the COVID outbreak. That fear that went through the community froze them and a lot of their friends opened their doors for couch surfing, right? That fear reduced numbers. But, as a whole, the other outside areas have remained in line with the CBD of Parramatta so they fluctuate up and down. Depending on what's happening in the other areas, we get visitors coming through from Richmond, from Penrith; we get people coming from Sydney back up to Parramatta, so it's a very transient survival. That's what I'm saying. I hope that has answered part of it. Is there anything else?

**The Hon. SHAYNE MALLARD:** Does anyone else want to add to that from your own experience in your organisations? I mean, I'm a Penrith boy—born in Penrith—and homelessness to us may be one person maybe sleeping in a bus stop. I have worked for the Liverpool council and seen that. My sense is that homelessness in western Sydney is a bit more hidden. It's not so much the street sleepers. It's the secondary ones you referred to—the couch surfers and the—

**PAUL MOUSSA:** There's a certain percentage, sir, that don't want to be found, right?

**The Hon. SHAYNE MALLARD:** Yeah.

**PAUL MOUSSA:** That's the hidden ones that are there. That's of great concern: More so is that the risk of homelessness is becoming more prevalent now as well, so those numbers are going to increase. But, yes, the hidden ones are very hard to evaluate, unfortunately. We had one 55 year old that was lying in the centre of Parramatta for an hour and a half stone-dead before anybody picked him up. Sometimes it's hidden on purpose by the person themselves and sometimes it's not hidden; it's out in the open. So it is something we are going to combat and we're going to have to realise that the numbers will increase quite dramatically.

**The CHAIR:** I might give the call to Ms Jackson and come back across, if that's okay?

**The Hon. ROSE JACKSON:** Oh, no. If Mr Rath has a question he has not asked—

**The Hon. CHRIS RATH:** Sure. It's not related to what Mr Mallard was saying.

**The Hon. ROSE JACKSON:** Neither is mine.

**The CHAIR:** Right.

**The Hon. CHRIS RATH:** Okay. That's different. Thank you for your evidence so far. What I'm interested in—and I think you touched on it briefly before, Ms Windyasari—is with very old Australians who might be considering going into some sort of aged care facility but who might also be seeking social and community housing. Have any of the witnesses come across any evidence, potentially, of people who might have a preference for social and community housing but because it's difficult to access, or there might be a long waitlist, in many ways they're put into the aged care stream earlier than perhaps they should because of those waitlists or wait times for accessing social and community housing, or are the waitlists potentially just as long in the aged care stream as they would be in social and community housing anyway, so it's not really much of a difference between the two? Because, if you're quite old, you might be considering both potential options. You might not be quite ready yet to go to an aged care facility but it might be the only option that you have if you can't access social and community housing. Does that make sense?

**CHRISTINA HOUGH:** I can't speak to any evidence as such, but if I just give you my feeling from my experience it is that people, particularly older people—a lot of older people just don't know about social and community housing. They don't know that it exists. They don't know how to access it. This is often the first time that they're having to access the service system in any way. So I think that, yeah, often they don't even know it exists and then, when they become aware of it, again the process can be so onerous and they are told—you know, they are told by frontline workers that they speak to that the waitlists can be 10 years plus. I can only speak for myself: If I was at the end of that information I may just not even try so, I think it may be possible that they're going into aged care but I don't even know how easy that is to access, either.

**The Hon. CHRIS RATH:** Yeah.

**CHRISTINA HOUGH:** But, yeah, I just think that it's not on their radar a lot of the time.

**The Hon. CHRIS RATH:** Yeah, because obviously often their preference would probably be not to go to an aged care facility unless they have to, but if that's the only option, we obviously don't want them being pushed there prematurely as potentially the only option available to them.

**The CHAIR:** Ms Jackson?

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**The Hon. ROSE JACKSON:** In relation to the temporary accommodation requirements, a couple of people have mentioned some of the onerous elements of needing to constantly demonstrate that you have sought to resolve your housing issues in the private rental market or in another way. We heard evidence from individuals with lived experience about how traumatising that is. What are your experiences around the department's flexibility on that? We are talking about first of all both: Are they exiting people from temporary accommodation because they haven't met those, say, seeker diary requirements and also what is their flexibility around the 28-day limit. Again, is the department currently exiting people who are in temporary accommodation after 28 days into homelessness? What are the practical consequences right now of both those two limits in a way on temporary accommodation?

**ELFA MORAITAKIS:** I have a case study with me here today that I can leave with you. The department is not flexible enough. Come the 28 days it seems that people are pushed back into their homelessness state or women trying to flee domestic violence are pushed back into a domestic violence environment. The case study is one of our success stories. Unfortunately, though, because he was an elderly man with his elderly wife and bedridden he did not want to go into a residential facility so chose to try through their caseworker and Link2home and he was found eligible for housing. But it took so long that as soon as they went in a few months later he passed away. To your point about how long they have to wait, it's quite inflexible at this point in time and we have quite a few examples to provide in addition to this if you would like.

**The Hon. ROSE JACKSON:** That would be useful. I would be interested to hear from the Parramatta Mission people as well. I have previously asked DCJ about the consequences of some of those requirements and they insist on saying, "We don't exit people into homelessness" or "That's not our preference" or "That's not our policy" but my understanding is that on the ground the experience is that if people don't meet those requirements or can't find accommodation within 28 days that they are left with nowhere to go.

**PAUL MOUSSA:** Keeping that diary for some is quite an arduous task for whatever reason—whether it's cognitive or whether there's underlying mental health. It's a task that they just can't at times do. The 28 days—yes, they do evict after 28 days and it's at that point that the advocacy comes in and goes via the CSO officer to either the team leader or above and you can say, "Look, we're working with these people. Give us some time." Twenty-eight days is not even sufficient sometimes to build trust. Yes, it is a strict guideline—28 days.

**The Hon. ROSE JACKSON:** But it's taking the advocates in your organisations pleading on people's behalf.

**PAUL MOUSSA:** Yes, 100 per cent.

**The Hon. ROSE JACKSON:** Just to be clear, they have the requirements around whether it be the diaries or the other proof points that they are seeking alternative accommodation, and so if they don't do that and turn up and say, "I haven't done it," and it's not done for a range of the reasons that you've mentioned—it's mentally traumatising—DCJ will just say, "Well you need to get out of the temporary accommodation." Is that actually what is happening?

**PAUL MOUSSA:** Yes.

**Reverend the Hon. FRED NILE:** I just wanted to make a positive comment that when we visited the home this morning at Parramatta which houses elderly single women, how confident they were and how happy they were and I was very impressed with their caring attitude as well. They were from different countries. One's background was Swedish. Another one was Italian—and how adjusted they were. I was very encouraged by how they're being housed and cared for and how they're responding in a very positive way.

**The CHAIR:** We might take that as a comment and move onto a question from Mr Mallard which I think follows on from what you have just said then, Reverend.

**The Hon. SHAYNE MALLARD:** That's an excellent segue because I was going to talk about the facility this morning so we get it on the record. Thank you again, Ms Hough and your colleagues, for taking us there today. The facility was 21 years old. I don't recognise you without a mask on, but nonetheless we had a discussion and I want to put it on the record. We met with the women there and it's a women-only refuge. Again can you remind us how many women your organisation, the Women's Housing Company, houses in New South Wales? We discussed your boarders are all women and all your employers are women so can you confirm that and put that on the record? What are the benefits that you see from that model and does it meet demand or is there more demand? I think we know the answer to that. Over to you.

**CHRISTINA HOUGH:** Firstly, thank you again to the Committee for taking the time this morning to come to our block of 19 units at Warwick Farm. There was a question there this morning about the age of the block and I think it's from the 1980s—that's when it was built—just to confirm. Yes, across Greater Sydney and

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Newcastle we house 1,100 tenants and their households, so it's in total about 1,400 residents. They are all women or women with children, predominantly single women over the age of 55. That's 60 per cent of our tenant cohort. Yes, all of our board are women and all of our staff are women. In regards to the model, obviously I think it's a very valuable model. What our tenants tell us is that they feel very safe living in all-female communities. I think the key here is choice and flexibility around options. Obviously there are men out there who are also homeless and who are also in need and we're not trying to discount their need but we think that having all-women's housing and having that option for women to choose if they so wish, and if they have a background which makes that kind of option improve their wellbeing as a result, is a very important option to be available.

**The Hon. SHAYNE MALLARD:** Are you the only service provider in that space?

**CHRISTINA HOUGH:** Yes, to my knowledge—in New South Wales I believe so. I know across Australia there are a couple of other all-women community housing organisations.

**The Hon. SHAYNE MALLARD:** So a recommendation of this Committee for the Government to invest in more opportunities to expand the service you provide, whether that's your company or another one, you would support that and think there would be need.

**CHRISTINA HOUGH:** Absolutely, yes.

**The Hon. SHAYNE MALLARD:** Thank you for that. I will correct what I said before. I said 21 years old. I based that on what Diana told us—the age of the place—but you're saying it was built in the 80s, so what does that make it? A bit older—about 40. I noted that there wasn't a communal area other than where we sat underneath a car park roof with some seats. It was built by the Department of Housing back then and then you took it over in terms of the provision of the services there. First of all, would any future properties incorporate communal living space like a TV space or a lounge area? I know I've seen some new ones with that.

**CHRISTINA HOUGH:** Yes, I think that's always preferable. A lot of new developments that are coming through may be new generation boarding houses, which would always have a requirement to have a communal space in terms of the development application. We would always support a communal space within any new developments because, you know, it obviously brings people together. We know that a big issue for our ageing community—and let's face it everyone is—is isolation and loneliness. Yes, we would definitely support communal spaces where possible.

**The Hon. SHAYNE MALLARD:** I think that's the end of my questions. Thank you for the work you are doing.

**CHRISTINA HOUGH:** Thanks.

**The Hon. CHRIS RATH:** I was wondering if anyone would like to give some information or an update on some of the unique issues and problems facing the Aboriginal community in terms of homelessness in particular in western Sydney. Do you have any information you can provide on that potentially?

**PAUL MOUSSA:** Out of our 250 people that come through every day we have a percentage of around about 5 per cent of Indigenous Australians; of that, 2 per cent are women and the average age is mid-50s. We are a celebrant of NAIDOC Week. We promote the flag. Being totally inclusive, okay, is crucial. We are fortunate in Parramatta to have in DCJ Housing a very, very good Aboriginal liaison officer. A referral to there acknowledges and gets a response. She has the capacity—and it is a holistic approach—to address initially probably 20 per cent to 30 per cent immediately and with her resources able to connect the client with the remainder. That holistic approach and the resources available, the connections available, make it a surety from our point of view to make that referral. Now that is a confidence that any service would need in dealing with anyone, not only our Indigenous community. Comorbidity there is high. Let me say the luggage is high but the resource to ease that luggage is quite available and real—and requires more support, by the way.

**The Hon. ROSE JACKSON:** I might ask one quick question before handing over to my colleague. In relation to the Women's Housing Company obviously we have heard consistent evidence that we need more social and affordable housing—that's really a clear message that we have received. In terms of being a tier 1 community housing provider that is actually providing that housing, we have again heard a little bit of evidence about some of the challenges in the planning pathways but we haven't been able to explore that very much. I just want to give you the opportunity if there were any information or feedback or recommendations that you could provide in terms of the planning pathways for community housing providers to deliver social and affordable housing. That would be useful to think about, I guess, how we might remove or attempt to remove some of those barriers.

**CHRISTINA HOUGH:** Sure, thank you for the opportunity. I won't profess to be an expert in the planning space but a couple of points I would make is to say, firstly that social and affordable housing does need to be subsidised by government. They are subsidised housing models, so I think we need to view social and

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affordable housing as absolutely vital social infrastructure rather than, you know, seeing it as a commodity. So that would be one suggestion that I would make. In terms of the current planning mechanisms, again I'm not an expert on the SEPP, for example, but I have seen a few councils doing really good things around their use of the development levy. I know that it seems that there is a lot of flexibility on how that's delivered. As a suggestion, I suppose, having a little bit more control and, yeah, monitoring over how, for example, if developers get uplift for, and provide affordable housing, how is that being delivered? Is it being utilised in the way that it should be?

There should be more compliance around that, would be my view. And perhaps look at what the councils that are delivering more affordable housing or perhaps holding it, you know. the council manage it themselves, look at those and whether there should be more control there because I do think there's some good stuff happening there. But yes, those points probably would be my two points. But we do need to invest in social housing, there's no way around it. The larger the community housing sector grows the more we will be able to develop our own properties through economies of scale but we need to be supported financially to do that.

**The Hon. ROSE JACKSON:** Just to be clear, I mean I have heard this suggesting too, that on occasion developments are approved at a local government level. There's additional FSR given, for example, for affordable housing but then there's no compliance checks. The developer goes off, builds the development and, yeah, just to confirm your evidence you're suggesting that the actual affordable housing then isn't delivered?

**CHRISTINA HOUGH:** Yes. I guess I'm probably just suggesting that there should perhaps be some transparency around that. Again, I don't profess to be an expert, but from where I am standing it doesn't seem like there's is a lot of transparency or reporting on those outcomes and on those affordable housing properties, yes.

**The CHAIR:** A final three minutes, Mr Primrose.

**The Hon. PETER PRIMROSE:** I don't know if you can do this in three minutes: You wake up tomorrow morning and you're the Premier of New South Wales. Can I ask each agency what's the very first thing you'd do to address some of the issues we've discussed today in relation to western Sydney? What's your first and most important action as Premier?

**PAUL MOUSSA:** Education—education right across the board.

**The Hon. PETER PRIMROSE:** About?

**PAUL MOUSSA:** About quality of life, homelessness, the risk of homelessness and that it can happen to you but right across the community. To those people that are dealing with accommodation—real estate agents—to reach out before they evict, to give services and opportunity to help rather than go through the process of eviction, go to the tribunal. A little bit of empathy is what I'd make law and I'd ban loneliness. I would do something because loneliness is going to contribute to every element of day-to-day living.

**The Hon. SHAYNE MALLARD:** Hear, hear!

**The Hon. PETER PRIMROSE:** Okay, we'll put that to the current Premier.

**PAUL MOUSSA:** Bring him in.

**The Hon. SHAYNE MALLARD:** We heard that yesterday.

**The Hon. PETER PRIMROSE:** I ask the other witnesses if they have any thoughts?

**CHRISTINA HOUGH:** Yes, my list is very boring and simple: Invest in social housing and base the investment on the development on data or demand on location and need, rather than trying to make things better on particular blocks. Think about it from a systemic perspective and develop with that in mind.

**ELFA MORAITAKIS:** Yes, I would agree with both. I would call it early intervention. In terms of real estate, educating real estates and not being fearful to, you know, to have tenants that don't have, you know, the necessary paperwork. Social housing—there's a lot of dead space out there that is sitting idle that we could, yeah, build into social housing and have all tiers of government working together. You know, we're all working separately and there's a lot of gaps between what local government does, State and Federal. So having a more coordinated sort of approach in service delivery. As a country, I think, we're lagging in early intervention programs that could have saved us a lot of money at the end of the road when we're trying to address an issue rather than prevent it.

**The Hon. PETER PRIMROSE:** Early intervention and recognising loneliness as a key issue. Thank you, Premiers.

**The CHAIR:** Thank you all for your time this afternoon and thank you again Ms Hough for your time this morning. Members will have an opportunity to ask additional questions. If that be the case, someone from the

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secretariat will be in touch and you will have 21 days to respond to those questions. I do not recall questions that have been taken on notice. Your time with the Committee has been very inciteful and very helpful.

**(The witnesses withdrew.)**

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**Dr EMMA POWER**, Associate Professor, Geography and Urban Studies, School of Social Sciences and Institute for Culture and Society, Western Sydney University, affirmed and examined

**The CHAIR:** We now welcome the next witness, Dr Emma Power. Do you have an opening statement?

**EMMA POWER:** Thanks. I would like, first of all, to thank you for the opportunity to speak and to acknowledge the Burrumattagal people of the Darug nation, whose lands we are meeting on today. I would like to share some housing stories of low-income older women who live in western Sydney that we collected during our Australian Research Council funded research with older women who are at risk of homelessness. Julia's in her sixties. She is a former home owner who became homeless after her husband unexpectedly died. Like many women, she couch surfed until her welcome ran out. She then rented a couple of substandard houses, including a converted garage where she lost many of her possessions during a flood, before she moved into her car on the Nepean River, which is really just 40 minutes from here.

Julia received the disability support pension but she found it hard to access appropriate private rentals because they were simply too expensive. Discrimination is also at play. One social worker explained to us that the real estate agents and landlords prefer somebody who's working, so already your application is at the bottom. So the only places that your chances are improved of getting are those run-down, scary-looking places that nobody else wants, which is not safe or good enough for them. After paying rent, many women lived in crisis conditions. Tracey's most recent rent increase left her with only \$30 a week after rent. She explained that her efforts to survive were like a job. She would go to one local charity where they had a food cupboard and fresh produce and another one where she could get a monthly food voucher.

Toni was a community worker, who received the unemployment allowance during school holidays. She described how she had to collect food at a local charity alongside her clients. Many lived in substandard housing. Women reported housing that leaked. There were taps that didn't turn off, a broken oven, and housing that was either too hot or too cold. Tracey lost access to nearly 40 per cent of her house after a leak that her landlord would not fix. She received the rent increase I described a moment ago after a couple of years of living like this when the landlord finally decided to fix the leak. Why didn't she move earlier? Well, she couldn't afford another property and, like many women reported to us, she was afraid to push the landlord too hard in case she was evicted or received a rent increase and had to move anyway.

Firmer regulation of the private rental sector is an essential starting point for supporting these women. However, the growing cost of rents means that these women urgently need an alternative. We need more social housing and we need to lower the priority age from 80. When I met older women who'd been offered a place in social housing, I asked them what it meant to them. Their response was nearly always the same: They would pause. Their whole body would relax. They would get tears in their eyes and they would say, "This is my home. I will never need to move again." Many felt, for the first time in years, like they had control over their future. Affordable rents in social housing brought them the capacity to plan. They still had to manage their money carefully but they now had the capacity to independently buy food and cover essential bills. One month into her tenancy after living on the river, Julia explained to me how she was starting to see a future again. She said, "It's still going to be a struggle until the next pay because you're still finding your feet. You've got your bills that you're paying from before. But it's going to get better. It's not going to get worse."

Secure social housing became a base. It was a relatively stable location from which they could establish care networks and age well in place. Secure housing is also essential to getting and keeping a job. Women who were able to access housing in places where they had lived previously benefited the most. They were more able to maintain their connections with their families, friends and GPs, which was good for their mental health and their ability to age well. This group of women are also essential carers in our community. Many care for their grandchildren so that their own children can access the workforce. Many of the women that we met were also community builders. It is secure social housing that makes that work, and that essential social contribution, possible. Thank you.

**The CHAIR:** Can we just ask that Hansard can grab a copy of that statement?

**EMMA POWER:** Absolutely.

**Reverend the Hon. FRED NILE:** We have heard during this inquiry that we need 5,000 houses to be built every year for the next 10 years to meet the demands of social housing at this stage. Do you have any recommendations for how we can achieve this?

**EMMA POWER:** Social housing is something that the Government needs to decide that it's going to do, and do. Homelessness is a choice and social housing is something that requires a subsidy to do it. That is government's role. I guess my first response to that is simply that I would call on government to step up and do

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that, and to recognise that structurally we have a growing number of people in this State—not only older people, but certainly a growing number of older people—whose incomes simply are not enough to afford the accelerating cost of housing. This is something that we're seeing nationally and it's playing out particularly in New South Wales and in expensive cities like Sydney. So it's a structural problem. The women that I have met during my research are predominantly women who have lived independent lives. They've been mothers. They've been carers. Often they've worked.

They have supported themselves throughout their lives and they are at a sudden, shocking and unexpected point in older life where they cannot afford the housing anymore through no fault of their own. Our housing system and our income support system are out of kilter with each other. In terms of building social housing, one of the points that I make is that to support people to age well, we need to make sure that housing is in places where they live already and in well-located places: you know, walkable places, places that are near shops, near GPs, that are located near existing family and friendship networks. So I think there is a planning question there as well.

**The Hon. SHAYNE MALLARD:** Is it Doctor, or Professor?

**EMMA POWER:** You can call me Dr Power. That's fine.

**The Hon. SHAYNE MALLARD:** Dr Power, thank you. Thank you also for the important work you are doing. Your submission is very helpful for us. I want to unpack for the hearing the factors you outlined that contribute to why women are, in your submission, the fastest growing cohort of homelessness. I'm interested specifically in the area of superannuation. You talk about:

Many women who at risk of homelessness in older age are in this position for the first time—

which you just said—

Gendered differences in pay across the life course and lower superannuation compared to men drive financial risks that place older women at a disadvantage in accelerating housing markets.

How do we address that issue of that older cohort of women who have structural financial disadvantage because of their life course journey, either taking time out to have children and family or having no super at one point? Do you want to just talk that factor through? Is it a big factor in this homelessness issue for us? What recommendation can we do to address that issue?

**EMMA POWER:** Many of the women that we spoke to had very low levels of superannuation and they did so for a few reasons. One reason is that they've often taken extensive time out of the workforce to bring up children and so they've had extended periods of their life when they're not working in paid work, and then when they go and seek work they perhaps don't have the experience to access higher paid jobs that might pay higher levels of superannuation. Women, as we know, also face a gendered pay gap in Australia, so for equivalent types of work they'll be paid a lower equivalent income, which means that a woman who is doing similar work to a man will accumulate lower levels of superannuation across her life. There are things that we can deal with around that.

I guess another issue that is particular to this cohort though is that because they are facing these sorts of pressures for the first time in later life they often (a) don't know who to turn to and (b) as we have heard from the other panellists, there are very few services that are tailored to them. They also really value their independence. A lot of women said to me, "You know, I've looked after myself my whole life. I don't want to be reliant on someone else. I want to be able to do this," but the fact is that they can't. They don't have enough money. What happens is that they will use the meagre amounts of superannuation that they have managed to save across their life course to pay their rent out until they have absolutely nothing left.

**The Hon. SHAYNE MALLARD:** We heard that yesterday from a witness.

**EMMA POWER:** I think in addition to thinking about what we can do to boost women's incomes in retirement, I think there are also questions that women would raise to me about what they could do with their superannuation while they still had it. Some women have got a chunk of superannuation that could actually be put to better use than just paying out a couple hundred dollars—\$400 or whatever—of rent each week into a landlord's pocket. Perhaps there are ways that we can look at putting those sums of money together, perhaps shared equity housing and things like this, where women who have a moderate amount of superannuation can potentially get access to a more secure form of housing in the long-term rather than that money just being simply run out to the point where they've got nothing left.

**The Hon. SHAYNE MALLARD:** Are you suggesting that would be women that have the factors to becoming homeless?

**EMMA POWER:** Sorry?



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**The Hon. SHAYNE MALLARD:** How would we identify those women to be able to suggest they get involved in some sort of pooled super fund? How would you do that because when they become apparent to us, as you've talked about with the pride issue, it's almost too late?

**EMMA POWER:** It's often too late. That's right. We've been hearing about the Home at Last service and I think that that's where a service like that potentially can stand up. They're a service that recognises the needs of older people, that is present in spaces where diverse groups of older people are, that is reaching out to the audience in the way that it needs to be reached out to and that can be a first point of contact. I think one of the great things about that service is that it doesn't wait until people are in crisis. It's there as an early intervention. It can support people to stay in the private rental sector potentially. It can give them advice about their rights and alternatives. It can help them to apply for housing.

But potentially if we had other alternatives, other options, things that we could do with the superannuation that we do have left, that might be the point where a service like that could help to identify those particular people and help them to get into whatever this new service is that the Government is going to support so that they can use their meagre bit of superannuation in this way. I'm speculating of course, but I think it's a question of early intervention. Women know that they've got a problem. What they don't know is what they can do about it, and a service that can help them to do that and a program that can enable that to happen I think is something that can be a stepping stone for a number of people. Not everybody has superannuation, but for the ones that do, this is something that we could be looking at.

**The Hon. SHAYNE MALLARD:** Will this issue of the gendered structural financial disadvantage that this cohort of women have, being the over-55s, diminish? I hate say it but homelessness is going to be with us no matter what we do. We work hard to try and address it. In 20 years' or 30 years' time, will that cohort have a different situation with superannuation being that that gendered structural difference is closing, not fast enough but slowly? Do you think that will sort of time out? Is it a problem for this current generation of women? That's what I'm getting at.

**EMMA POWER:** To be honest, I often refer to this generation of older women who are at the edge of homelessness at the moment as the canary in the coalmine. If we deal with the gendered pay gap, if we ensure that regardless of gender you retire in an equivalent position—it's a big step but if we manage to get some kind of equivalence in this country—sure, we might start to even out the gendered elements of it but there are fundamental factors at play in our housing system that mean that we have a growing number of people who are not retiring as home owners. The aged pension assumes that people are home owners on retirement. Some people talk about generation rent. I think that what the research evidence is starting to point to is that it's not so much generation rent as perhaps a new class divide that is organised around housing.

What is happening is that you've got wealthier people who are accumulating property. They are able to hand down that property and the wealth from that property to the next generation who are able to become home owners. You've got families who have never been home owners and never will be, but what you've got and what's very worrying is that you've got a growing group of what we might think of as families of housing divestors, perhaps middle income, middle-class Australians who are home owners now but who as they retire will need to draw wealth from that housing to fund their retirement and to fund their aged care. What they pass down to the next generation is not sufficient to get them into the housing market.

We've got stimulatory pressures in the housing system federally, things like capital gains tax discounts, negative gearing, that support housing accumulators. It's tax support for them to get into home ownership and to benefit from that. The housing divestors are the ones that we need to worry about. Sure, if we sort out the gendered issues, we might not be talking about women being the fastest growing group of homeless people, but we are certainly talking about this group being a canary in the coalmine for a much wider, much bigger group of people who are struggling and at the risk of homelessness in retirement in the future.

**The Hon. SHAYNE MALLARD:** That's very alarming. Thank you for that.

**The Hon. PETER PRIMROSE:** My only question to you would be: In relation to western Sydney, are there any unique aspects of the cohort that relate to western Sydney that you'd like to comment on?

**EMMA POWER:** I think just picking up on the comments from the previous panel, western Sydney has more of a problem with hidden homelessness perhaps than the sorts of homelessness we see in central Sydney. In the 2016 census, Cumberland local government area, which is just a five- to 10-minute drive from here, had the second-highest rate of homelessness in New South Wales. I think it was something like the fourth-highest rate in Australia. That was mostly people living in severely overcrowded dwellings. That is certainly unique. Whereas, if you go to somewhere like the City of Sydney, that is characterised by more rough sleepers. It's more a visible form of homelessness.

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The second thing I would say is that I think that we're only starting to see the tip of the iceberg of these sorts of issues in western Sydney and that is because historically housing in western Sydney has been more affordable. We've seen, particularly during the pandemic, that housing costs have accelerated and people have been increasingly attracted to the sorts of housing and the space that's available in the outer parts of Sydney in western Sydney. In the Blue Mountains, where I'm from, housing prices have increased quite a lot, and so I think what we're going to see is growing rates of people declaring homelessness or perhaps simply living in overcrowded dwellings.

I can see this at a purely anecdotal level. I went on Gumtree to look at buy and sell some things that I needed to get rid of. One of the advertisements that I saw was for a single mother and her young child—I think they were 10 or 12 years' old—and they were looking for a house. The price of the house they were looking for indicated to me that they were seeking housing, probably on a JobSeeker allowance and as part of a Safesmart-style program. Now it's a younger person but I think we are going to see more of that amongst the older cohort as well.

**The Hon. ROSE JACKSON:** In a way, following on from the questions of Mr Mallard, putting aside the issue of the gap between men and women when it comes to retirement income, just acknowledging that for a lot of older people retirement income is inadequate and that the age pension is a very low rate. Obviously one solution that someone might need is to continue in the private rental market. I think it would be useful, perhaps, if you could talk a little bit more about how that is simply not the solution for people both in terms of the unaffordability of the private rental market but also some of those other elements you mentioned around discrimination, around how it is simply not viable to say to older people, particularly those on fixed incomes like the pension "Oh, can't you just find a small place to rent?" Perhaps you can talk a little bit about why that isn't an equal pathway to particular housing?

**EMMA POWER:** I think you've sort of hit the nail on the head with a few issues there. The allowances and pensions that are available to this group have not increased at the same rate that housing prices have increased. But discrimination is also a significant factor so there is research in Australia that shows that certain groups of households, including those who receive income support payments, are not prioritised. They are not preferred as renters. In an increasingly competitive private rental sector like we have in New South Wales, again particularly in Sydney—you don't need to say to someone "Oh, I don't like the fact that you have the aged pension or the disability support pension", you simply prioritise one of the 20 other people that applied who has an income that you prefer.

Women describe to me quite subtle ways—subtle or not subtle—that there is discrimination played out. I recall one woman saying that she would turn up to rental properties and the real estate agent would say, "Oh, you've got a walking stick. That's no good. Did you break your leg?" And she would have to say "No, I didn't just break my leg" and it would open a conversation about the fact that she actually had a disability. "Oh. Is that the income that you're living on?" And so these sorts of, you know they might not be overtly stated, but they are kind of sussed out, I would say, by these real estate agents. You know, discrimination is a very simple process in the rental system that we have because when you've got many applicants all you need to do is put someone at the bottom of the list and recommend someone else. That's very much what women would report happening.

Women have strategies around it. I spoke to one woman who spoke about how she would dress in business attire. She would put on a suit to go to real estate agents to try to really make sure that she was presenting herself in the best possible way and that often they would treat her differently when she did that, first of all. But that, you know, it also led to them finding a whole range of properties that they thought that she could potentially rent until they found out what her income was—aged pension, JobSeeker—and all of a sudden those properties were off the table.

The other thing is that there is a catch-22. You've heard a little bit from the panellists before about the seeker diaries that people are asked to fill in. I just want to talk about those a little bit because women find them incredibly demeaning. These are not people who want to be homeless—no one wants to be homeless really when it comes to it. People are put in this position. They are forced into this position. Requiring someone to prove that they are trying to look after themselves and trying to find housing by filling in a diary, by having to get a target number of houses, by trekking across the city—perhaps by public transport—to see real estate agents who may be there. Sometimes you get to a property and "Oh, sorry, the property has been let. No, we are not opening up today. It's already gone. No, we didn't tell you about it even though we knew that you'd registered and were going to come and see the property." These things are time consuming, they are demeaning, they are stressful.

As I said, there's a catch-22. The social worker that we spoke to said that there's also a risk involved. Often they are not properties that people in this income group can afford to rent. We see this in the Anglicare Rental Affordability Snapshot: There is simply no property affordable to people on JobSeeker. But if they go and

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see properties that are above their range, they apply for them and they are somehow successful but don't take that property because they know they cannot afford it and will not be able to meet that obligation, they're then seen as having rejected a property that they could have moved into and that's seen as a sleight against them when they're applying. You know, it's a system that catches people up when they're trying to do the right thing.

**The Hon. ROSE JACKSON:** One of the other things that I wanted to touch on which you referenced in your opening statement, is sort of the untapped potential of this cohort. A lot of these older people, particularly older women but also older men, worked their whole lives, raised families and a number of the women that we have spoken to have skills—a number have multiple qualifications—and they are not capable of using any of that to give back to their communities when they're in this incredibly stressed situation. But when they are able to secure housing, whether it be gaining paid employment again, whether it be through volunteerism in their community, suddenly the potential of these women is untapped a little bit more. Perhaps it might be useful for us in our report where obviously there's a moral imperative to ensure people have access to shelter but also there is an untapped potential here that we could be drawing on from this cohort. They do have a range of skills and often want to give back but are sort of prevented from doing that because housing is so insecure.

**EMMA POWER:** That's right. We know that older Australians are givers, and women in particular take on hugely important roles in caring within family. We spoke to quite a few women. I would say about half of the women that we spoke to had been able to secure social housing. When we visited a number of those women, just on the afternoon that we happened to visit, there would be grandchildren sitting in the living area or watching the television or something while they did the interview while the parents were out at work. You can't do that when you're in crisis. You can't do that when you don't know where you're going to be living in six months. I remember talking to someone who had moved every six to 12 months for the last five or so years. I mean there is a huge cost with that but there's also a huge uncertainty. People might have to move from one side of the city to another. The cost of housing means that it's very difficult to kind of guarantee that you can just move down the street.

Every time that they move there's a huge process. If they're working it's about giving up days of work. If they're not working, if they're retired or, you know, have a disability that means that they are unable to work at this point of time. They're spending days packing up their house, getting rid of things, relocating into the new place and setting up home. These are periods of time when they're obviously not available to do that work. Yes, as I said, look you can't be a community builder, you can't be a stable person for other people when you don't know where you're going to be living. So secure social housing, we thought, was really the answer to that and I would say it was that group of women who were, sort of, stepping back into those responsibilities that they felt and a lot of women spoke to us about them. We spoke to women who showed us certificates that recognised their contribution to their local area, you know, and they were incredibly proud of that.

**The Hon. ROSE JACKSON:** One of the things that is important though on securing that—in a way that's what we want. We want these older people to be able to have a framework in which they are able to live their best lives and to continue to contribute to the communities around them. One of the things that has been seen to be really important is the importance of continued wraparound services. So even in the social housing facility that we visited this morning, which was, you know, an excellent and dedicated facility for older women, there were still a number of issues that you might anticipate in those kind of environments between residents with their health issues and all of that sort of stuff. Perhaps reflecting on—unfortunately, in a way it's not just as simple as "Here's a house, off you go."—the importance of that ongoing support and those ongoing services to ensuring that that's a success.

**EMMA POWER:** Yeah. Look, absolutely, but I'd also say that it is very difficult to access those services in the absence of secure housing. I think that is a really important first point. You know, there are long waiting lists for aged care at home and if you're in the private rental sector and you're potentially moving house every six to 12 months and moving areas, actually getting on the waiting list and getting access to that sort of care is a huge barrier in and of itself. You know, there's different models. In terms of wraparound services within secure social housing, there's potentially different models through which that can be done. There's opportunities, potentially, to group people within a single building or, you know, across a suburb and have staff that service that particular group of people. So, there's different ways that organisations can try to do that. I don't think it is something that I can particularly speak to in more depth, though.

I'd just say, though, we were talking before about the importance of, you know, these women within the community supporting other people and we've spoken about wraparound services. But I think that the housing question actually goes to a more fundamental level than that. A lot of the people that we spoke to in the private rental sector couldn't afford food. They couldn't afford electricity. They're living in cold, draughty housing. What do they do? They go to bed at four o'clock in the afternoon to sit under the duvet to stay warm. So we're talking about really fundamental, basic needs. When we talk about housing as a human right I think that access to these sorts of fundamental care needs are the sorts of things that we're talking about as well.

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**The CHAIR:** We have about 15 minutes left. I know Mr Rath's got a question. I've actually got a couple. I might go to Mr Rath first, if that's all right, and then we'll come back, if we've got time. Reverend the Hon. Fred Nile has a question as well. Mr Rath?

**The Hon. CHRIS RATH:** From your submission and from what you said so far, the focus is mainly on the unaffordability and inaccessibility of housing. I'm wondering if you've looked at all into potentially some of the other social factors behind homelessness, like domestic violence or addiction or mental health issues—things like that—as potential other drivers outside of just the economic or housing affordability issue?

**EMMA POWER:** Thank you. That's a really important question. Certainly, there is a cohort of older women who have experienced family violence and that is why they are leaving the housing that they are in at the moment but it's a fundamental mistake to think that that's why they're homeless. The reason they're homeless is because there's not affordable, secure alternative housing that they can move into. We need to keep going back to that. That's a driver that leads to leaving where you are, but the reason you are not currently in a house is because there's nowhere for you to go. That's because the private rental sector is too expensive and because social housing is not available. You know, in my submission I pointed to some research that was undertaken by Petersen and Parsell. They drew on data from Assistance with Care and Housing for the Aged, so the ACHA data. They concluded that there were three key housing risks that were driving the risk of homelessness for older Australians for the first time in later life. So these are people who are not long term homeless but people who are at risk of homelessness for the first time in later life.

The first of these was being served a notice to vacate a rental property. So, when you don't want to leave—you would like to stay there—but your landlord says, "No, you need to go". In New South Wales at the moment landlords have a right to no cause eviction, which means that they can simply tell someone, "Look, it's time to go." That's really concerning. In the research that we did women identified the risk of this as a reason why they might not request property repairs and why they might not want to contest an unfair rent rise. This is a backdoor way that people can be evicted. The second driver of first time homelessness was the unaffordability of housing, including as a consequence of rent increases. The third one was inaccessible housing design. They identified that around 21 per cent of people who are at risk of homelessness for the first time in later life reported housing accessibility issues that contributed to the homelessness risk. So, while there is certainly a range of factors that can lead people into a situation where their housing's at risk, it is the lack of housing that ends with someone being homeless.

**The Hon. CHRIS RATH:** Fair enough.

**EMMA POWER:** Thank you. It's a good question.

**The Hon. CHRIS RATH:** I suppose the only other issue would be the link between potentially older Australians may be finding it difficult to gain employment because of potential ageism in the workforce as well.

**EMMA POWER:** Absolutely.

**The Hon. CHRIS RATH:** I don't know if that's something you've looked at in terms of, you know, that potentially the ageism leading to unemployment then leading to potential housing issues as well.

**EMMA POWER:** Absolutely. So, this is one of the reasons why we need to reduce the priority age for social housing. From around the mid-fifties—it can start earlier than that—but from around the mid-fifties people do start to experience such high levels of discrimination in access to employment.

**The Hon. CHRIS RATH:** Yeah.

**EMMA POWER:** And, of course, there is also gender-based discrimination. We heard from women who had applied for jobs that they had the experience for—perhaps too much experience for—that they were well trained for and they were passed over for the younger model. A number of women that we interviewed for this research had done extra training to try to kind of tick off a couple of those extra things that employers might be looking for. They were struggling to get secure employment, to get, you know, higher paying jobs—all of the sorts of things that we hear about. So, absolutely this is a barrier. But, again, I would just go back to the housing system itself because if we look at a graph of incomes and housing costs in Australia we can see that the cost of housing has risen at a much greater rate than incomes have done. So, even if these people were able to get into more secure employment, if it's lower paid work they're still not going to be able to afford to access the private housing market, so it makes it very challenging.

**The Hon. CHRIS RATH:** Thank you.

**The CHAIR:** I have a couple of questions but I am aware that Reverend the Hon. Fred Nile has another question. I will go to Reverend the Hon. Fred Nile first and then come back to me.

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**Reverend the Hon. FRED NILE:** Just a general question to Dr Power: Are there affordable housing programs out there that offer a mix of government and private funding?

**EMMA POWER:** Do you mean like an apartment building, for instance, where there are privately owned apartments—like where a home owner might own it and where a social housing provider might own some as well?

**Reverend the Hon. FRED NILE:** Yes, private and government.

**EMMA POWER:** Look, I can't speak to specific examples of that. When we spoke to social housing providers, one of the things that concerns them about that sort of model is the way that—so you'd essentially have to set an apartment building like that up under strata. What that does is produce a risk for either the social housing provider, who's potentially going to be pushed to make changes that the group of private owners are requiring or vice versa—there can be risks for the private owners in that dwelling. I understand. I've been told by social housing providers that this is something that concerns them about that sort of model, yeah, but beyond that I probably can't comment.

**Reverend the Hon. FRED NILE:** Thank you.

**The CHAIR:** Dr Power, in your research, did you do much looking separately at regional areas? Are there any differences that we should be aware of? Is it a greater problem or a lesser problem? Are there different circumstances people face in regional and, particularly, far western areas?

**EMMA POWER:** I have a PhD student, Therese Hall, who's embarking on some work. Her masters research was based in the northern rivers region of New South Wales. In the next few months she's intending to go back to that region to talk to women in this demographic about their housing experiences. I can say that I can't comment on that specifically right now other than to say that what we're seeing is that that issue has been massively elevated in the context of the floods. So, if you think about a group of people who were already at the margins, who were already de-prioritised by real estate agents, and who were already at the bottom of the list—as housing has diminished, that is more so. The women that Therese Hall spoke to in her masters were often living in vans and cars and things like that. I expect that when she goes back, she will see more of that. We can't report on that yet.

**The CHAIR:** Obviously, there are a lot of stereotypes and assumed things about homelessness. What's something about homelessness and that homelessness experience that we don't know and that we need to know?

**EMMA POWER:** I think there's a myth that it's a choice or that people are just not trying hard enough. I would say to you that the women that we met with are struggling. They are at the end of knowing how they are going to cope. Some women, who were the most precarious, spoke to us off the record. They didn't want to have their stories recorded because they simply didn't know where they were going to be living in the next week or two.

I think one aspect of the experience that perhaps people are unaware of are the costs involved in maintaining yourself while you are homeless. There are lots of hidden costs. First of all, when people are kind of at the edge of homelessness in the private rental sector, moving quite frequently, there are large costs actually involved in simply moving house. This depletes people's resources, their financial resources, as they're paying bond in advance, a couple of weeks' rent in advance, as they're paying for removalists, and these are things that they need to do more as they get older because they're less able to move themselves.

They're also frequently paying for storage facilities. If you think about your own home, often people have got a chest of drawers that belonged to the grandparents or they're keeping photographs of their children or school reports or drawings that their children did at school—things that are really important to who a person is, to their sense of self and to themselves as part of a family. When you are moving house constantly, when you are moving into ever-smaller dwellings, when you are living in your car, you've got nowhere to keep this stuff and so there's actually a huge amount of costs and infrastructures that people are having to weave together just to keep themselves alive and to keep a sense of self while they're doing this as well.

We think about the homelessness service sector, but the infrastructures that sustain this group are actually much broader than this. People will use the local library to keep a routine, to have somewhere to charge their phone, to have somewhere to access information about social housing and to apply for social housing. They might go to the local swimming pool; at some local swimming pools you can pay a meagre cost, maybe \$1 or \$2, to access the shower facilities so that you can stay clean. There's a range of infrastructures that people are actually weaving together to make life possible when they're living like this, and I think that's perhaps something that we don't understand fully, about the work and the labour that's required to survive.

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**The CHAIR:** Thank you so very much. We might leave it at that. Thank you so very much for your time. Again, members do have the opportunity to ask further questions. If that's the case, someone will be in touch. Thank you for your time. Thank you for the work you're doing.

**Reverend the Hon. FRED NILE:** Hear, hear!

**The CHAIR:** All the best as you keep going forward.

**EMMA POWER:** Thank you so much.

**(The witness withdrew.)**

**(Short adjournment)**

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**Ms CONNIE HERRERA**, Individual with lived experience, sworn and examined

**Mrs MARIE SILLARS**, Individual with lived experience, sworn and examined

**The CHAIR:** I would like to now welcome our next witnesses. Again, we cannot stress our appreciation for you ladies coming out for us today, particularly Connie for this morning and showing us around there today. You both have the opportunity to make an opening statement. I'm happy to start with you, Mrs Sillars.

**MARIE SILLARS:** Certainly. Thank you all for allowing me to speak today on my sixty-ninth birthday.

**CONNIE HERRERA:** Happy birthday!

**MARIE SILLARS:** I think now is the time to ask for three gifts: purpose-built senior housing where they can live out their lives in safety and security; a senior service like Housing for the Aged Victoria has, Home at Last, which works incredibly well assisting vulnerable seniors and saving them from couch surfing, living in cars and living on the streets; and changing the age for priority housing for seniors from 80-plus to 55. I know this is a big ask but it is achievable when everyone is on the same page. My time spent with Housing for the Aged in Victoria, Ageing on the Edge and the National Alliance of Seniors for Housing is where I am today. I would like to be the voice to bring about the changes in this area.

**The CHAIR:** Ms Herrera?

**CONNIE HERRERA:** Good afternoon, everyone. My name is Connie Herrera. I have been living here in Australia for the last 30-odd years of my life and never in my wild imagination that I would be sitting here in front of you to testify the life that one time I have a homeless situation. My experience may be able to help others or I may be able to also give some ideas through my experience, or perhaps this afternoon from my story or my share of my experiences how life has changed me then and now. I am so grateful once again that I was given this opportunity to share with you my ideas. Perhaps any questions that may arise, I can give you more idea or explanation.

**The CHAIR:** This is possibly an awkward question, but we've heard from a few different people, as we try to break down some of the stereotypes, that this could happen to anyone. If you look back at yourself however many years ago, how far from your thoughts was the fact that one day you could be experiencing issues around homelessness?

**MARIE SILLARS:** Look I didn't think that I would be like that. I was raising children. I had no superannuation or anything. That's what women of my generation did. We stayed at home and raised our families. I was a care giver and when it did all go wrong I was out there with no help at all. I didn't know where to go and I got rescued by friends but I never thought that 19 years down the track here I am sitting here in a safe, secure place but it has been a long hard journey. I'm glad other women who are coming along going into these situations to be a lot safer than I was.

**CONNIE HERRERA:** As I mention, I never thought as a Christian background of separation or homelessness, it was not thought in my family. So, I don't have that thought I become one myself. It is the situation that sometimes you never thought of what is going to happen and, you know, it happened to me. So, perhaps I am here this afternoon to give or to share if it may help others because I know that I am not the only one who is in this kind of situation in her life. But, no, nothing. I didn't plan or I didn't thought that I am one.

**Reverend the Hon. FRED NILE:** This question is directed to Marie. You mentioned in your submission number 24 that the Government sold off Ivanhoe Estate which had an over 55 section. What was the reason the Government gave to you for the sell-off?

**MARIE SILLARS:** They didn't give an explanation. They just told us that we were to move. They were selling it off. It was use-by-date and it is 28 years' old. The area that I lived in we were highly functioning. We had everything going. There was a community centre. We had OzHarvest. We fed our older residents every Saturday. Everything was working well. There was hardly any social problems there. It was a beautiful community and I miss it dearly.

**Reverend the Hon. FRED NILE:** In your submission you mention you were moved to community housing, Link Housing. You initially had problems with that first place which they found for you but they eventually found you a better unit. How could Link Housing services be streamlined or improved?

**MARIE SILLARS:** Well Link Housing actually rescued me from Ivanhoe. I had to leave there because the government people there were harassing and bullying me. Link Housing stepped in to help me. They put me in a unit that was fine at first but it had 26 stairs up and down. I have inflammatory arthritis so eventually—three

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years later I couldn't get in or out of the unit. So they had a place available and they were very kind and they moved me there. They paid for me to move. I think Link needs more places. They need more power to help people. They have been very, very good with people and they made my life so much better because I live in a palace, as far as I am concerned. I want every senior person to have access to that kind of peace and safety that I have been given.

**Reverend the Hon. FRED NILE:** Some of the reasons that have been attributed to cause homelessness are low levels of superannuation on retirement, an unaffordable housing market, being paid unemployment rates and pension rates which were below the poverty line. Do you agree that one or more of those are serious and have affected people's experiences and perhaps even your own experience?

**MARIE SILLARS:** Yes, because when I first went into a new place back 19 years ago I had to pay private rent and that meant that I either had food or medication. The food won out, and I became sicker and sicker. It was a very difficult situation. I had no superannuation. I had minimal education. I was so sick that I couldn't work so I had to go on a widow's allowance and hope for the best. A lot of women in my generation are in this state and they need to be helped, they really do.

**The Hon. ROSE JACKSON:** Thank you so much for coming along. It is fantastic to hear your stories and they really are incredibly important. I want to ask both of you, thinking back to that period where you were first struggling in the private housing market, realising that for a range of reasons that was not going to work for you going forward, how hard was it to find services and support? Where did you go? What worked? What didn't work? Obviously one of the things that has come up, and Ms Sillars mentioned it in her opening statement, is the idea of creating a kind of central one-stop shop. Obviously that doesn't exist now. It would be useful to hear a little bit about your experiences of trying to navigate the system as it currently exists and, in a way, why that was difficult and should be reformed?

**CONNIE HERRERA:** My experience because we live in a house, an experience for me when I lost the house, separate from the husband, so I didn't really experience that because I had my children so I stayed with my kids. I think for me its more emotional that hits me when that separation occurred in my life, that it's like a step: I just don't know where to go. I know nothing about the housing and, like, you know, even the Centrelink I don't know that. You know when you are a woman, I say previously that I didn't realise that this will happen to me. That moment that I lost it, its like "What will I do now?" But because of, perhaps emotionally, like I got into depression, you know, so I stayed with my son but because he has his own family its like, I know I have a place for me to sleep but the comfort is not there. Its like I don't feel like, in general, I am—I don't know the feeling because of that depression that comes in my life, I just don't know where to go. Somehow someone has recommended me to go for the housing commission, to apply. I have done that and then for that I have waited eight years for me to—

**The Hon. ROSE JACKSON:** Have you lived with your son for about eight years?

**CONNIE HERRERA:** No, I didn't live with my son for that eight years because I was looking for me where to go that would be out because I don't want to be—I love my children but sometimes its hard to live like, you know. So I went back to the Philippines even for one year, just for me to, like, find where I am because that's the moment that I got lost and somehow don't know where to go. My daughter just said to me "Mum, come back". I said "I don't know where to go when I come back to Australia." But perhaps God has the purpose for me to come back to Australia and that this is where I found the church who adopted me for that eight years that I was waiting because I applied for the housing before I went back to the Philippines so when I came back to Australia that is where I found the church—like a Christian church, a missionary church. So I said, "Okay, if I'm going to do volunteer"—because I don't have income. I don't have money. I don't have like, you know, I went to Centrelink to help me.

So I stayed in the church and that is where I volunteered myself and that is where I gained back my sanity, like, if that's the right term. But still the safety or the comfort, I am still longing for that. So perhaps because I am busy doing that volunteer work the housing as if it is there, it's there, that kind of thing, if they call me. But it took eight years for them to call me if I still needed a home. I said, "Yes, I do still need a home." That is where the first call for me is from the Department of Housing but because there are steps I didn't go for that because I have my problem at the back.

The second call is from Women for Housing, so I said to myself, like, I feel—do you know the feeling of, you know, when someone—sorry I've got emotional—when someone is calling you. I mean, you have, for the last eight years been waiting and you have not heard that call, and when you hear that call, "Mrs Herrera, would you like to come and look at, like, you know, the place?" It's like, you know, the feeling that, "Oh, yes." I do believe that there's a lot of women out there, like, you know, longing for that feeling of security and I think this is what happened to me.



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I was offered a studio house, a studio room, but for me at first I said, "It's only little", like, so for me I have to look at it, and that feels comfort for me when Housing for Women has given me that, fortunately. But the prices is, like, you know, I'm so glad that I'd been to this church because, without it, if it is not there, somehow because of that depression and, like you know, I don't know where I am. So this is where I am glad of this—that you are there to get all this sorted out or helping people who are in that kind of situation. I am glad that I am rescued. I can see that, like, you have rescued me in that kind of situation.

**Reverend the Hon. FRED NILE:** Thank you.

**The Hon. ROSE JACKSON:** Ms Sillars, do you just want to briefly talk about the difficulty navigating those support pathways?

**MARIE SILLARS:** It was difficult and I found myself moving to Woy Woy to find somewhere that I could afford, which was way away from my grandchildren. My grandchildren are my world. They're everything to me.

**CONNIE HERRERA:** Correct.

**MARIE SILLARS:** So I was isolated. I was on the Housing Commission list. There was nothing happening and then one day I just decided I'd had enough and I tried to take my own life, and I was taken to Gosford hospital. Then they called in some mental health people to contact the Housing Commission and within about six weeks they'd found me a place at Ivanhoe, which was just—it was the best thing that's ever happened to me. I was near my family. They could come visit. I could visit them because I've still got a very good relationship with all of my family, but I was isolated and I didn't feel that there was anything else that I could do. So when I got to Ivanhoe, they said, "Do you want to take over the community? Do you want to do stuff?", and I said, "Well, yes."

Once again, I had a home so I was able to open it up. I had the community centre. Everything was given to us and off we went. It was like I'd never felt so happy in all my life to be in a place where I could do things and be part of the community. Of course when that went I went to Link Housing, but I've still been doing stuff in the community. My tenant group from Ivanhoe actually won the Volunteer of the Year Award with Ryde council, so I've been doing a lot of things with that. If you give someone a home and some dignity, then they can get out and do things in the community.

**CONNIE HERRERA:** Correct.

**MARIE SILLARS:** To be honest, I don't stop. I am doing things 24/7 and I've got my local community tenants that I look after and make sure that they've got everything they need. During the period of lockdown, I was out delivering toilet paper to all of the people because that's what I need to be able to feel happy, healthy and have dignity. So I'd like for there to be a service where we could get together and get these women into places where we can get out and be human beings again. That's what we need.

**Reverend the Hon. FRED NILE:** Thank you.

**The Hon. ROSE JACKSON:** How long were you in Woy Woy and waiting up there on the list? What length of period?

**MARIE SILLARS:** I think I was up there for about four years.

**The Hon. ROSE JACKSON:** Yes.

**MARIE SILLARS:** And it's, kind of, God's waiting room and I don't ever feel that I'm old—even though I'm 69 today, I don't feel old—so it dragged me down. I just felt like I was waiting to die. I couldn't move and I couldn't get to my kids and I couldn't get to my grandchildren. Because of my ill health it was difficult to travel around, so when Ivanhoe popped up it was a second chance for me to get out there and do what I like to do.

**CONNIE HERRERA:** True.

**MARIE SILLARS:** It was the best thing that's ever happened to me. Honestly, it rescued me because my mental health was not good.

**The CHAIR:** Sorry to interrupt. Can I just touch a little bit more on community? You mentioned it then and you mentioned it in your submission, and Ms Herrera, you mentioned it in the context of your connection with the church. But after you've been through some difficult times, how important does that become to you and the other women that you've associated with?

**MARIE SILLARS:** It's 100 per cent. We used to get 150 kilos of food from OzHarvest on the Saturday. Then we'd go around and deliver that food to everyone in Ivanhoe, and all of the seniors there had groceries for a

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week. That was my purpose, you know, because I like to feel that I'm useful. I don't have much education or anything but I like community. I was raised to be part of a community, and being part of that just made my life. I just felt so much better and it was everything. It means everything—the dignity. You get your dignity back and then you want to go out and make sure other people feel the same.

**CONNIE HERRERA:** True, true.

**Reverend the Hon. FRED NILE:** Thank you.

**CONNIE HERRERA:** Because for me, my experience in the church, I think I was given that eight years of working in the missionary church. That helps me to not only to raise myself back but for me to give a meaning in my life because in the church as a missionary what we do is we help other people as well. We do counselling, *Bible* studies, spiritual life for people so we're balancing the life of people because there's also a lot of women like me, so I can understand where they're at. We do counselling and also as a missionary we go out and get donations, food donations, and we also give it to others who don't have because as a mission church there's a lot of family who don't have. So, this is what we do: we give it to them. So, I, as a part of that program, I was part of that community. I feel like I belong to a place. I feel that I gained my life back until I have my home. This is where I continue in doing that and that is still what I'm doing now as an elder of the church. There is a program that we prepare for those also because we help those also who need to be helped, especially mental or physical abuse and, like, you know, domestic abuse and family abuse. That is where our church is also helping out.

**Reverend the Hon. FRED NILE:** Thank you.

**The CHAIR:** Mr Mallard?

**The Hon. SHAYNE MALLARD:** Thank you, Chair, and thank you, ladies, for coming along and giving evidence about your lived experience today and, Ms Herrera, for your hospitality this morning at Warwick Farm.

**CONNIE HERRERA:** You're always welcome to come to my home.

**The Hon. SHAYNE MALLARD:** We can see you are a model tenant and that's where I'm going with this conversation. Would you like to just unpack for us, talk about, the positive aspects—and maybe the negative, if there are some—about living in the purposed women's only accommodation that you're living in and how you feel about that? I think we may head towards looking at suggesting to the Government that it looks at more of those types of facilities for your age group of women. So talk us through what it's like to live there and why you like it.

**CONNIE HERRERA:** Living in a place for women only, for me the first time I heard when Housing for Women is the safety that I feel as an older women. For that particularly I thought to myself that, you know, because there's a lot of what's happening about the safety of older women. So in that situation I feel that, you know, the safety is there. For me, I'm happy that I am in that place and that I feel safe so I can go home even late at night because it's only a compound for women, so I'm okay with that. And, yeah, I think in that situation what I can say is that if we can have more of that—like, places for women only—it would be good for all these older women that need a home or need a place for safety.

**The Hon. SHAYNE MALLARD:** Sure.

**CONNIE HERRERA:** And a place for peacefulness as well.

**Reverend the Hon. FRED NILE:** Thank you.

**The Hon. SHAYNE MALLARD:** Is there anything you'd suggest to improve the facility? You've been there three months.

**CONNIE HERRERA:** I've been there for three months only. You meant for the facility?

**The Hon. SHAYNE MALLARD:** Yes. I felt it needed a communal room or something where people could gather.

**CONNIE HERRERA:** I think for me, as I mentioned, in the church what I do is that I'm always out there to get the organisation or to help. In that area, for me to look at visualising that area—activities for older women and for them to be busy and the mindset to be busy instead of sitting inside the home and feeling sorry because they don't have any activities to go through. At least if we have that area or like a community area where they can be together once a week to improve the facility, they can have some morning tea, I don't know if that would—

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**The Hon. SHAYNE MALLARD:** I liked today when Irene, who is in a wheelchair, met you for the first time.

**CONNIE HERRERA:** First time—correct.

**The Hon. SHAYNE MALLARD:** And you said to her, "I'll come and visit you later."

**CONNIE HERRERA:** Yes, "I'll come and visit you."

**The Hon. SHAYNE MALLARD:** And she said, "That'd be nice." I thought that was a really touching aside there.

**CONNIE HERRERA:** Because I'm quite hesitant—I'm only new—to go and knock on the door. But that morning that you were there, opened it up so then I can start and say, "Okay, I can come and visit you." At least now they know that Connie can knock on the door and come and visit them.

**The Hon. SHAYNE MALLARD:** You're going to be a wonderful agent of change there, I think. You would agree that loneliness—we've heard evidence from other people's lived experience—is a big issue for homelessness.

**CONNIE HERRERA:** A big issue, yes, mentally.

**The Hon. SHAYNE MALLARD:** So a recommendation from us to suggest that providers make sure they have programs and activities would be a good one?

**CONNIE HERRERA:** Yes, even just physical fitness. They can do some dancing or once a week they can do a social. I think that is very good. In that area I would really recommend that we can have that one there.

**The Hon. SHAYNE MALLARD:** Thank you for that.

**The Hon. PETER PRIMROSE:** It's nice to see you again Mrs Sillars. I look forward to the day when people use the same argument about Glebe being too old that it needs to be knocked down as they used with Ivanhoe, but that's another debate for another time. Can I ask you both, if I can, how many times did you have to fill in different forms with the same information and relive all of your history with different people? Was that a situation that you experienced in seeking accommodation?

**MARIE SILLARS:** I did, yes. It was constant. You had to continuously get proof of your health issues, and as you got more specialists then they got involved, and it was like forms. I never felt safe. Maybe if you were across the desk from someone that understood what the problem was, it's not so bad, but you've got people that are not listening and are not interested and then you become more scared and frightened and it just goes round and round in a circle. Forms and forms and forms and interviews and proving your health problems—and it just goes on and on. And of course you've got to have someone to talk to. If you've got somewhere to go with this, it's not so bad. You need someone that understands, people that know what they're talking about and can lead you in the right direction, because I spent most of my time going to the wrong places and trying to get help from different services that just weren't interested in dealing with older people anyway. I got a lot of people that were very short and not very nice because they didn't want to deal with me. That's the problem, having somewhere to go as a senior person and be listened to with some dignity, and "dignity" is the main word here.

**The Hon. PETER PRIMROSE:** Ms Herrera?

**CONNIE HERRERA:** I think for me when it comes to filling out the forms, I don't have any issue in doing that and I don't have much of that filling out. But I think for other people, especially in that area where I am, just to recall, there are ladies there that need translation. One lady living in front of me has been trying to reach out to me every morning complaining but I cannot understand what she's talking about. So I said, "Do you have any family so that we can get a translation?" She doesn't have a daughter; she doesn't have a family. And I said, "Perhaps we need to call up the housing just for the translation." Imagine if they had to fill out a form. Where are they going to go? They cannot really speak the language, although the department has some translation. In that area today one lady just walked home because they said that she cannot understand or speak the language. I think that also one of the situations that needs to be looked at is translations or to pay attention to older ladies so that when they have some forms to fill out, somebody is there to help them out.

**The Hon. ROSE JACKSON:** I wanted to ask about the priority access waiting list. Mrs Sillars perhaps this will be to you, although obviously Ms Herrera is welcome to contribute as well. You mentioned in your submission and your opening statement about the fact that there wasn't priority access for age until someone was 80. The department's response to that is, "We take into consideration a range of other factors around the individual." I suppose I wanted to ask for your reflections on that but also for you to draw on your own experience of, in a way, being pushed to the edge of attempting suicide before you're sort of able to draw attention to the fact

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that you've got an urgent housing need. I suppose I just wanted to get your reflections on the department's view that "No, we're very responsive to other individual circumstances".

**MARIE SILLARS:** They're doing what they can, but at the stage that I was waiting on the list I was considered a young senior so I was on the edge. I didn't kind of belong anywhere. To have to wait until you're 80 is ridiculous. I've been doing things with Housing for the Aged in Victoria and they've organised for the National Alliance of Seniors for Housing, and this is what we're working on. I cannot understand. The other States are doing this. Why do you have to be 80-plus? Most of us are dead by then. It just seems like a high age, and I think it needs to be readjusted because to my mind if it was brought down to say 60, I think that would be a good thing. We need to have changes. It's not working. This is not working at all, and it hasn't been working for the 19 years I've been going through this. It's time for changes. Things have to change to help people not to be in the situation I was.

**The Hon. ROSE JACKSON:** We heard some evidence before about there being a special category of over-55 in Victoria. We actually haven't heard about the other States. I don't want to put you on the spot but considering you may have some knowledge from your work with the national alliance, are you able to give us any evidence about what other States are doing?

**MARIE SILLARS:** Not right now I can't because my brain is all over the place, but I think New South Wales is the only one that goes to 80-plus. Seeing all this stuff with the national alliance on their Facebook page, people come in there and tell their stories and they're showing me things. It's awful. You've got people out there that are living in cars and couch-surfing, and it's just undignified and it's bad for people to be living like that. I'm now in a place, and, do you know what, I'm determined to live to 100 because I've got a purpose, I've got a home, I feel happy and it's what everybody really should have. We seniors, especially senior women, have been invisible for far too long and it's time to get out there and be heard.

**Reverend the Hon. FRED NILE:** Thank you.

**The Hon. ROSE JACKSON:** Just drawing on that in a way, again we talked to the department yesterday about the fact that we know that senior women in particular are not putting their hand up and asking for help. There was a range of reasons why women like you who've lived these sort of independent lives—whether we look at the Link2home data where there is a very few number of older women who call that service. We put this to the department and they sort of said, "Oh well, if people don't ask for help, we can't give it." What are some reflections that you might have on how we can better engage this group who—again you would've heard the evidence earlier—really get to that absolute crisis point, as you say in hospital having attempted suicide, before the intervention is there? What are some reflections on how we might do better at an earlier point?

**MARIE SILLARS:** I think if there is a service that caters to seniors, if they can see that that's there, they will step forward because generally they come to me. I'm getting calls. I'm trying my very best. I've had one dealing with Link2home with a friend of mine who was homeless. She had an autistic son and ended up in a hotel miles away with this poor autistic child. It just went wrong. It's no-one's fault but if there is a service just for seniors to give us some guidance and help, I think it would be outstanding. It just isn't working like this. People will come forward if they feel safe, if they feel that they can come forward and speak to people and get some help, but at the moment they can't. They don't feel safe with what's out there just now.

**The Hon. ROSE JACKSON:** Would you agree with that, Ms Herrera?

**CONNIE HERRERA:** I agree.

**The CHAIR:** Can I ask a question about early intervention, which is probably a risk without knowing much about your personal details? Can you look back at your journey and think of sometimes that maybe some intervention might have prevented you from going down the homelessness track?

**MARIE SILLARS:** I think had there been a service I could go into when I found myself out there—and my best friend actually rescued me—I would have gone there and said "Look, I need assistance. Can you help?" I would have gone through the process that way. It's easier.

**The CHAIR:** What could that service have done for you at that time?

**MARIE SILLARS:** Helped me with forms and showed me which way to go, which list to go to and actually help me go down the right path instead of dealing with things myself and not knowing where to go. If the service is there, then it's locked in and then they can assist you, even to tell you, "You're going to have wait four years or eight years or whatever." But if there's someone there that's understanding your point of view—because if you go on the housing list, very often you're off the list and you don't even now you're off the list. So you're out there, you ring them and they say you're not on the list any more and so you go back to square one and off you go

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again. You are back through the circle. We need somewhere that we can get some common sense and assist these seniors.

**The CHAIR:** The last witness gave us an example that some people actually had a bit of a body of super and that if they had used that better they might not have found themselves in these situations. I wonder whether that could have applied to you? That is just one example but I just wonder if that would be relevant.

**MARIE SILLARS:** I didn't have any super because I was a caregiver. In my day, you got married, you had children, the husband worked and you stayed home and raised the children. I didn't have any of that. Where super is concerned, I can't really talk about that because I didn't have any so it's a moot point for me. There's not much I can tell you.

**The CHAIR:** Ms Jackson, do you have any questions?

**The Hon. ROSE JACKSON:** It's fine. It has been so wonderful to hear of your experiences. I don't have any questions.

**The CHAIR:** Members have an option to ask further questions. If that is the case, you will be notified and you will have 21 days to provide those answers. Ms Sillars, we are aware that it is your birthday today and, as such, we have a card for you.

**MARIE SILLARS:** Thank you.

**CONNIE HERRERA:** Happy birthday.

**MARIE SILLARS:** I really didn't want anyone to know I'm 69. Thank you all very much.

**The Hon. PETER PRIMROSE:** It's now permanently on *Hansard*.

**The CHAIR:** We are aware this could be a very daunting and difficult experience and we are very appreciative of your insights.

**MARIE SILLARS:** Thank you for hearing us at last.

**CONNIE HERRERA:** Thank you for hearing us.

**The CHAIR:** I remind people online or present that if you are homeless or at risk of becoming homeless, there are a couple of contacts you can reach out to: Link2home on 1800 152 152; the Domestic Violence Line on 1800 656 436; and Men's Line on 1300 789 978. In addition, if any of the evidence today has been distressing, or you would like to speak to someone, please call Lifeline on 13 11 14.

**(The witnesses withdrew.)**

**The Committee adjourned at 15:56.**