

REPORT ON PROCEEDINGS BEFORE

STANDING COMMITTEE ON SOCIAL ISSUES

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

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At Central Coast Council Chambers, Wyong, on Thursday 21 July 2022

The Committee met at 10:15.

PRESENT

The Hon. Scott Barrett (Chair)

Ms Abigail Boyd (Deputy Chair)

The Hon. Rose Jackson

The Hon. Shayne Mallard

The Hon. Taylor Martin

Reverend the Hon. Fred Nile

The Hon. Peter Primrose

The Hon. Chris Rath

* Please note:

[inaudible] is used when audio words cannot be deciphered.

[audio malfunction] is used when words are lost due to a technical malfunction.

[disorder] is used when members or witnesses speak over one another.

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The CHAIR: Welcome to the third hearing of the Standing Committee on Social Issues inquiry into homelessness amongst older people aged over 55 in New South Wales. The inquiry is examining the rate of homelessness and factors affecting incidence of homelessness among older people, as well as impacts on health and wellbeing, and challenges in navigating homelessness services. I acknowledge the Darkinjung people, the traditional custodians of the lands on which we meet today. I pay my respects to Elders past, present and emerging, and celebrate the diversity of Aboriginal people and their ongoing cultures and 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 here today. Today we will hear from a number of stakeholders, including key community service providers, advocacy organisations and representatives from Central Coast Council. In the afternoon we will also conduct a roundtable discussion with individuals with lived experience. 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 being broadcast live via the Parliament's website. The proceedings are also being recorded and a transcript will be placed on the Committee's website once it becomes available. In accordance with 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 questions 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. You will see a button on that microphone. It needs to be pressed for your microphone to work. I ask that you turn them off if you are not speaking as there is a limit on the number of live microphones at any one time. Finally, I ask everyone to please turn their mobile phones to silent for the duration of the hearing.

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Mr MICHAEL STARR, Chief Executive Officer, Coast Shelter, sworn and examined

Mr IAN LYNCH, Chief Executive Officer, Pacific Link Housing, affirmed and examined

Ms DAPHNE WAYLAND, Executive Manager, Governance and Compliance, Pacific Link Housing, affirmed and examined

Ms KATHY BEVERLEY, Chief Executive Officer, Coast & Country Primary Care, sworn and examined

Mr JOEL SMEATON, Team Leader, Health on the Streets, Coast & Country Primary Care, sworn and examined

The CHAIR: I welcome our first witnesses. I offer each organisation the opportunity to make an opening statement. I ask that those statements be kept quite brief. However, if you do have a longer statement, we are happy to incorporate it into *Hansard*. Mr Starr, do you have an opening statement?

MICHAEL STARR: Yes. Good morning. Thank you, Chair. Coast Shelter is a specialist homelessness service operating here on the New South Wales Central Coast. We're the largest provider of that service between Sydney and Newcastle. We provide housing through a number of crisis refuges for women with or without accompanying children, young people and also for men—and domestic violence rapid enhancement programs as well, residential and outreach services.

I would ask the Committee, as you work your way through the inquiry, your hearings with people and the submissions, to ensure that any suite of recommendations that you're looking at for this issue is an integrated response—that we don't leave employment behind, that we don't leave health behind and that we also look at more than just the housing option for people. We are finding more and more often that people over the age of 55 are quite often socially excluded as well. Employment, whether it's paid or non-paid work experience or activities, is extremely important for people to reintegrate once they are experiencing homelessness. That has also been our experience.

We're very grateful for this inquiry and we are very grateful that it's happening. My colleague Ian Lynch first raised his concerns around this—the prevalence of people over 55 experiencing homelessness—almost two years ago. We're very grateful that you're responding to it quite early and that we're not leaving this issue to fester and become a crisis point, where all we'd be doing is tinkering on the edges. We're very grateful for the inquiry and we look forward to any recommendations that flow from it. Thank you.

IAN LYNCH: Thank you to the Committee for your invitation to appear here today. I would like to acknowledge that I am on Darkinjung land and pay my respects to Elders past, present and emerging. Pacific Link Housing is one of 19 tier one registered community housing providers, or CHPs, in New South Wales. Pacific Link Housing owns or manages more than 1,400 homes from the southern end of the Central Coast up as far as Port Stephens and into the Lower Hunter Valley. Over the last five years we have built almost 130 social and affordable or mixed tenancy homes within this footprint with an approximate 90 additional homes in our development pipeline.

However, as with nearly all CHPs across the State, Pacific Link Housing is equity challenged. While we have successfully raised our profile through award-winning and innovative projects, such that developers are approaching us with opportunities to build more, we are constrained by a limited balance sheet, and regulator and financier covenants with a 45 per cent debt-to-equity ratio. The New South Wales Government's Community Housing Innovation Fund, or CHIF, has assisted equity constraints on eligible projects and we have been successful in being awarded around \$8.2 million in funding towards 28 homes across five projects in the region, most of which are targeting older people. We were also successful with the Communities Plus program, which meant that, combined with National Housing Finance and Investment Corporation [NHFIC] funding, we could build and retain 21 units at our Glendale project.

The current development environment is increasingly challenging for the private sector and, we believe, now represents an opportunity for the New South Wales Government to invest counter-cyclically in new social and affordable housing projects. We encourage Government to continue to fund CHPs via the CHIF grant program, or other similar up-front capital equity programs, as well as to consider other avenues, such as title transfer targets from government to CHPs. As a smaller regional provider, Pacific Link has not benefited in the past from the title transfers of LAHC-owned properties in the past. Available equity would no doubt attract other joint equity partnerships with institutional or other investors. CHPs, such as Pacific Link Housing, can access the fixed, long-term, low-cost debt finance from NHFIC like no other entity. NHFIC acts as an aggregator of CHP asset portfolios to package the sector and access equity from larger superannuation funds seeking long-term stable, ethical returns.

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Currently, Pacific Link Housing, like most other CHPs, is having to decline otherwise suitable opportunities to create or acquire additional social and affordable housing due to inadequate equity capacity. We understand that the evaluation of the 2017 social housing Management Transfer Program is due shortly for release and we anticipate that that will demonstrate CHP capacity to manage social housing properties better than government organisations. The CHP sector is closely regulated through national and New South Wales compliance and performance frameworks. The COVID pandemic impact on the Central Coast and Lower Hunter region on rental housing affordability has been disastrous, with soaring rents and negligible vacancies. Being an attractive holiday region, this has exacerbated the level of empty second homes, notably demonstrated in the horrifying findings from the recent census that there are one million vacant properties around Australia.

As we found in our participation in the Together Home program, homelessness can be fixed. With the right model and funding, we coordinated with local support agencies here on the coast, such as Coast Shelter, to apply the Housing First approach that allowed many older people to simply have an address. As an indication of the issue of older people homelessness, 25 of our 46 Together Home properties were filled with people aged over 55. From the starting point of providing a safe home, we could then help them access aged care support and NDIS. In a First World nation, surely this is the minimum we can do to help the generation that helped to make Australia the nation that it is today. Thank you again to the Chair and the Committee for inviting Pacific Link here today. We look forward to answering questions.

The CHAIR: Thank you very much. Is there a statement from Coast & Country Primary Care?

KATHY BEVERLEY: I'd like to acknowledge and pay my respects to the traditional custodians of the lands and waters that we are on today in Darkinjung country, to the Aboriginal Elders, past, present and emerging. Health on The Streets is a program that Coast & Country Primary Care has been providing since 2019. We are fortunate to be funded through the previous member for Robertson, who was able to obtain funding of just under a million dollars for us to provide services to those who are homeless and who are sleeping rough. This enabled us to reduce hospital demand by providing medical health, drug, alcohol and mental health and sexual health assessments to those sleeping rough, those vulnerable or those homeless along the New South Wales Central Coast. We've been able to provide care to manage chronic diseases, such as hep C, wound management and drug prescription via GP telehealth consultations.

We aim to reduce the medical, psychological and financial burden of the homeless and those sleeping rough on individuals and the community. We are able to provide mental health and wellbeing. We can assure the rights of people with mental health problems and mental health illness and enable them to participate in society. We can also assist with accessing temporary and permanent accommodation. The clients that we see from the Central Coast are made up of the following: Ninety-three per cent of our clients that present to our team have a mental health disorder or a mental health issue; 15 per cent recognise that they come from a domestic violence situation; 29 per cent come from a First Nations background; 76 per cent identify as homeless; and the remaining percentage identify themselves as rough sleepers or couch surfers.

Over the last two years we've engaged with 500 clients on the Central Coast. We've been able to provide 2,800 hours of assertive outreach. Essentially, we have a refurbished ambulance, which has been kitted out to enable our team to work with our collaborative partners, Pacific Link Housing and Coast Shelter, as well as a number of other organisations on the coast. Collaboration and partnership are key to what makes our services work, particularly for the client, and in that way we can achieve the best outcome for all those clients. Over the last two years we've provided 2,000 clinical interventions by our nurses. Our team is made up of a team leader, an outreach worker, a registered nurse, a sexual health registered nurse and a drug and alcohol registered nurse. Over the last two years we've been able to connect 45 clients to the NDIS. We've been able to connect our clients to 200 GP consultations. We've provided 125 Fitpacks for Take Home Naloxone. We've provided 531 blood tests, 25 hep C treatments, 109 hep B vaccinations, and a range of COVID testing and, of course, vaccines.

We are very appreciative of the opportunity to come today to present about the work that we do on the Central Coast. We feel we are touching the tip of the iceberg. The make-up of our clients is largely male—70 per cent are males, 30 per cent are females—but of that 30 per cent, we're starting to see a growing percentage of those who are older. Currently we are seeing 20 per cent of those females being over 55. We don't know why we're seeing the increase in those numbers but certainly, as my colleagues have pointed out, the number of barriers that those who are less fortunate and those who are vulnerable in our community are facing certainly are greater. Thank you again for the opportunity to come this morning. I look forward to the rest of the morning. Thank you.

The CHAIR: Thank you. We will commence questions with Reverend the Hon. Fred Nile.

Reverend the Hon. FRED NILE: My question is directed to Mr Starr. In your submission you mention an early intervention respectful relationships education program entitled "Love Bites" which you delivered to 20 local schools last year. Can you tell us more about this program?

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MICHAEL STARR: We have been delivering that service, in partnership with a number of other organisations on the coast, for quite a number of years now. At the moment the funding that we receive—it is a Federally funded program and, unfortunately, the best we have been able to secure is recurring every 12 months. But we are seeing some great outcomes with the program at the moment. We use facilitators. Some of the people that are engaged in the program with us, that are delivering on a volunteer basis, facilitators delivering the program in the workshops into schools through Health, New South Wales police, Education and a whole range of stakeholders.

It is a nationally accredited program through NAPCAN. I would actually prefer if we could start that program a lot earlier than what we do now. It's really targeted more towards high school students, that age group at the moment, but we are in discussions about how we can probably look at delivering a tailored program much earlier on. In the last 12 months what we have tried to do is make sure that we engage a lot more with the key people in the school system, also to make sure that we can engage and work with some of the more vulnerable students at the moment that are either experiencing family violence at home, which is obviously having an impact on their attendance at school. This is obviously having an impact on their behaviour and how they treat others, and that intergenerational cycle that we see around violence and other anti-social behaviour.

When COVID hit one of the things we needed to do was work out how we could actually continue on with the program and we have actually developed, in partnership with NAPCAN and alps Newcastle university, a virtual model, an online model, so that we can deliver it into schools. We are planning to continue that on as well as the face-to-face delivery model so have a blended approach, I guess, to delivering the program. We are also looking at delivering it, a little bit of a wider reach in the future as well. We're looking at delivering again some sort of bespoke healthy relationships programs to younger people when they transition into other higher education as well.

It is a great success, you know. We've delivered it to well over 3,000 students since we have been just on the Central Coast since we have been delivering the program. We are continuing it on. It's really gathering pace again at the moment. We are backing a lot more schools delivering face-to-face sessions every week now and a whole range of schools—public system, private system, the Catholic education system as well. It's quite diverse and we're looking at TAFE as well.

Ms ABIGAIL BOYD: I thank all of you for coming today. I will start with Mr Starr, given your organisation has been working on the coast since 1992. I understand from Shelter NSW that the Central Coast has the highest rate of homelessness of any local government area outside metropolitan Sydney. Why do you think that is? What is it about the Central Coast that is driving up our rates of homelessness?

MICHAEL STARR: What I would say is that homelessness and people experiencing homelessness is not exclusive to the New South Wales Central Coast. We have very high rates of apprehended violence orders through the court system. Domestic and family violence, as you know, is one of the great precursors to people experiencing homelessness and there is plenty of evidence to support that. Yes, we see high rates of people facing homelessness on the Central Coast but if you were to look at rough sleeping, for example, there is an annual street count that has been taking place for, I think, the last three years now, and we are part of that. It is a government initiative through the Department of Communities and Justice and you see that bounce around. You see perhaps 50 people counted in one year and then the next year it drops by 50 per cent or 60 per cent, and then the next year it goes up again and it bounces around.

I think what we are experiencing at the moment is the changing face of homelessness as well—a lot more people living in very unsafe and precarious situations. We are seeing a lot more young people. It is just very unsafe for them to be at home and so we are seeing that play out as well. That contributes obviously to some of the rising homelessness. Couch surfing, things like that, we are seeing a lot more of that. We are seeing a lot more people that are—and this is again hard to spot—living out of their vehicle. We have experienced clients in the last 12 months, women that have been living in a car with children going to school, which is absolutely an unacceptable situation for such a wealthy State and wealthy country to be in, to place those people in that situation.

We are seeing high rates at the moment. I think we are seeing a number of issues contributing to it as well. We are seeing a rental vacancy rate of one or less than 1 per cent on the Central Coast. We have had exceptionally high rents for quite some time now, and the lack of investment in social and affordable housing not just around the country but particularly on the Central Coast is really starting to bite and bite hard.

Ms ABIGAIL BOYD: I will ask Mr Lynch to reflect on that question. Also, I know that at least a few years ago there was a lot of anecdotal evidence about people travelling from other areas to the Central Coast when they were homeless, when particularly during warmer weather they could sleep on the beach or perhaps it was a better place to be when you're homeless. Can you reflect that? Are we still seeing that? What else do you think is driving up homelessness on the coast?

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IAN LYNCH: I think definitely and the fact that it's a short train ride from Sydney Central it gives a very cheap way to escape the pressures of the city. I'm sure Joel could reflect on the number of rough sleepers in places down like on Ettalong Beach. There's also quite a good number of service offerings on the Central Coast which does attract homeless people to those services and the availability of them. But when reflecting, I think the Central Coast is a beautiful place to live—it's geographically beautiful—but those attributes, whilst it is a desirable place to live, it's also a very challenging place to develop and for supply to keep up with demand. On the end-to-end spectrum of residential housing, the supply just does not keep up with demand and there's a trickle-down effect. I think also, the final point I would make, is that the census from 2011-2016 reflected a net reduction in the availability of social housing in this area. It's been somewhat made-up by community housing provided developments in the area in the subsequent years but not quite back to the levels of 2011.

The Hon. TAYLOR MARTIN: I've got a few questions, particularly in regard to Health on The Streets, so I'm directing them to Kathy Beverley. Could you tell us how Health on The Streets relieves pressure on other services, like emergency departments? Do you have any qualification of how that might help our local emergency system?

KATHY BEVERLEY: Certainly. I will defer to Joel Smeaton, if that's all right, as well because Joel is working at the coalface with clients. But in answer to your question, we receive referrals from a number of sources—obviously the police, council rangers, the ambulance service and paramedics. In terms of access to health services, that can be particularly complicated for someone who's homeless and who doesn't have the resources to make that access easy. That has certainly been one of the roles of our team: to assist that easier access into the health system. We estimate that someone who is homeless may need a hospital admission at least half a dozen times in a year.

Many of the clients who we see have chronic health conditions, such as hep C, hep B—as I mentioned earlier—liver cirrhosis or a number of sexual health issues. They are a significant financial burden, I think as we all know, on the health system. We estimate, on average, someone who is homeless requiring access to accident and emergency, not necessarily a hospital admission—on average, for a very basic assessment, we are normally looking at \$1,000 or so. By our team being able to provide blood tests, urine tests and mental health assessments, we obviously can short-circuit that pathway for the client into the hospital system. Therefore, that can reduce those costs to the hospital system by either preventing that entry to accident and emergency or then, potentially, the flow-on to an admission to the hospital.

The Hon. TAYLOR MARTIN: My understanding is that around 93 per cent of your clients present with a mental health condition. Would you be able to briefly touch on some of the mental health support that your service provides?

KATHY BEVERLEY: We will do a screening assessment upon referral. The other thing to recognise too is that not every person who is homeless wants to engage with our service. Sometimes it can take our team six to 12 months to create that level of trust and build that relationship with that individual. So not every person who is homeless, we are able to provide a service to. But, from a mental health perspective, we are able to do a mental health screening as part of our overall health assessment. We do have a number of standardised mental health outcome measures that are widely used throughout the mental health system. We're able to administer those tools and be able to then provide the referring clinician more concrete data around what that person's issues are and how they're presenting et cetera. We see, obviously, a range of people with different mental health orders: anxiety, depression, schizophrenia, borderline personality disorder. Drug and alcohol issues are obviously some of the more significant issues that we do see, and also too obviously drug and alcohol dependency as well.

In terms of access, we're able to connect through our mobile van. We're able to provide telehealth appointments with local GPs. We've been able to engage with around 45 GPs on the coast who are willing to see people who are homeless through telehealth. That's been a significant improvement to access to primary health care. That GP can obviously provide prescriptions. Our team will then obviously go and help the client get those prescriptions filled, and sometimes we're having to provide the financial assistance for that as well, as well as, obviously, connecting them to the local health district mental health services. That's obviously really important that we've got those connections and relationships with the team, with psychiatrists—obviously, at the hospital—to enable that more rapid entry. If we were to see a client today and say, "You need to go to the hospital and see a mental health clinician," it's inevitable that that probably wouldn't happen. So, certainly, our team can assist in providing that easier and quicker access to services.

The Hon. TAYLOR MARTIN: I understand that just short of one-third of your clients, I believe, are First Nation Australians. I also understand that your program is doing some outstanding work in hepatitis C identification and treatment. I want to pick up on the funding of your organisation. You mentioned in your opening

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statement that the then member for Robertson, Lucy Wicks, provided \$1 million of funding. Is that the first government funding your organisation received for this program?

KATHY BEVERLEY: Yes. Coast & Country Primary Care has been in existence since 2015. Our history was we have evolved from the divisions of general practice and Medicare Local to now become a primary healthcare provider on the Central Coast. So that was our first funding that we received for Health on The Streets. Our team identified a gap in services on the Central Coast and we were fortunate to receive that funding. Unfortunately, that funding has expired. Our service does only provide services on a Monday-to-Friday, nine-to-five perspective.

The Hon. TAYLOR MARTIN: On that point, my understanding is that there was a commitment from the previous Liberal government from the local member to extend the funding to \$2.2 million.

KATHY BEVERLEY: Yes, correct.

The Hon. TAYLOR MARTIN: Has the new Labor member for Robertson provided your organisation with an explanation as to why they've cut that funding?

KATHY BEVERLEY: They have provided funding for another year of \$400,000, but we haven't received a commitment for the \$2.2 million that we were promised as part of Lucy's election.

The Hon. TAYLOR MARTIN: Have you received an explanation, because it's wonderful work that you're doing?

The CHAIR: We might kick them on. Sorry, mate. We're going to have to get a couple more questions in. If we've got time, we'll come back. Ms Jackson?

The Hon. ROSE JACKSON: I direct this question to Mr Lynch and Ms Wayland. One of the consistent pieces of evidence that we've heard over the two days of hearings that we've already had is the need for more social and affordable housing; obviously, it's already been referenced this morning. In your opening statement, Mr Lynch, and in your submissions you talked a little bit about some of the challenges that you've found—planning challenges, regulatory challenges—in delivering social and affordable housing, and also some of the missed opportunities for partnerships. Again, you mention that in your opening statement as well. I want to give you an opportunity to elaborate on that because, as I've said, it's been really clear that this is something that we need. I'm keen to tease out some of the missed opportunities and the challenges we might be facing in delivering that in a community that so obviously needs it.

IAN LYNCH: Thank you for the question. I think the last time there was significant investment or structural change in social housing was under the Rudd Government's stimulus after the GFC, which involved a lot of title transfers. The bringing on of asset titles, in terms of land titles, onto CHP balance sheets is quite profound, and there have been a lot of statements made about that into the inquiry. The CHPs are uniquely positioned to be able to leverage that asset. So every one dollar of government asset that comes onto a CHP's balance sheet will provide a 45c return when we're able to leverage it. A State government-owned entity, like Land and Housing Corporation, is not able to enter into debt arrangements. So there is a missed opportunity there—that is debt financing. Basic property investment tells you that leveraged capital investment makes sense even in subsidised rental settings because of the low-cost funding debt finance that is available. So I'd say that's the number one missed opportunity by a long shot.

In terms of moving things forward, up-front capital grant funding such as the CHIF that has been implemented in the past few years is definitely a step forward. But that is money straight out of the Government's coffers and needs to be budgeted accordingly. That's why I think structural change in terms of the way asset ownership is handled would provide a profound and quite instant benefit with no budget impact in the future. So I would say that's the number one opportunity. Daphne, have you got anything else?

DAPHNE WAYLAND: The only thing I'd add to that is unlocking Commonwealth Rent Assistance. I don't think it's well understood that Federal money—it's known as CRA—doesn't flow to tenants of public housing—

The CHAIR: Sorry, could you just come a bit closer to the microphone?

DAPHNE WAYLAND: My apologies. Commonwealth Rent Assistance flows to tenants of community housing but not to tenants of public housing. That's another opportunity for funding to flow from the Commonwealth into community housing providers that the State Government can't access, so that is one. The other missed opportunity that Ian was mentioning was that a developer recently approached us with an excellent deal, which we would have liked to have been part of in normal circumstances, but our balance sheet is constrained. We have to be particularly careful about which developments we go into to add affordable housing

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supply for our community and be very careful and manage that carefully, obviously. But we'd love to have more equity on our balance sheet to be able to do more.

We as the community housing sector—you will have seen the submission from our peak body—are delivering great amounts of new affordable housing supply to address the homelessness issue that we're here to talk about, at a greater rate than government in many cases. We tend to deliver it more cheaply, as well. That's the other figure that came out of the CHIF analysis. That grant funding delivers new housing for the cost of \$185,000 per unit. By giving that funding to community housing providers we can then, as Ian was pointing out, go and leverage that—go and access other equity that we bring into that "equity stack", as they talk about—and deliver more housing more cheaply for government, and then access the Commonwealth Rent Assistance that I mentioned.

The Hon. PETER PRIMROSE: In the very short time we have left, I'll ask each agency a simple question. You wake up tomorrow morning and you're the Premier of New South Wales. In terms of addressing the issues before the Committee, what's the very first thing you do as Premier? What's your highest priority? I will begin with Mr Starr.

MICHAEL STARR: Be careful what you wish for is the first thing that I would say about me waking up as the Premier of New South Wales. In relation to this issue we're talking about money quite a lot, and funding and so on. I often wonder, if money was the solution to all of these problems, we'd have fixed them years ago. Yes, it's part of the solution, but I think what I would be trying to do is get rid of a lot of the red tape that exists, some of the things that Ian has been talking about and Daphne has mentioned as well, get a much better collaboration between local organisations, particularly on the Central Coast—that would be important—but across the State as well. Get rid of the many siloed approaches that we see around service delivery, asset management and other things. I think I would also make sure that whatever investments are being made are being measured and monitored, and that it is very transparent around the outcomes. Are people's lives improving because of the investment? Is there a real difference being made to the issue that's being addressed? That would be one of the things. And, if it's not happening, that people are brave enough and bold enough to redirect that funding elsewhere.

The Hon. PETER PRIMROSE: Thank you. Premier Lynch and Premier Wayland?

IAN LYNCH: The New South Wales Government has already started a process of social housing management transfers, signing up to the nationally supported target of 36 per cent, I think it is, transfer of the management of social housing to the community housing provider sector because there is a broad array of evidence of the sector doing it better than government entities. As Premier, I would not only set a 10-year plan to continue to increase the threshold of that target of social housing management transfer but I would also set targets for title transfer. Title transfer combined with management transfer will eliminate a lot of the red tape that we have to go through, the hoops we jump through. I would be relying on the solid foundation of the national regulatory system that government is going to get the outcomes that it wants.

DAPHNE WAYLAND: I think my priority as Premier would be to permanently fund and increase the allocations on the Together Home program. That's an initiative from the current Government that was a stimulus, if you like, or an outcome from COVID. Basically it was to get rough sleepers or other homeless funded through funding directed to community housing providers like ourselves, where we could bring together our partners in homelessness provision. The higher level of funding that you need for that cohort—we've heard how they're quite difficult to engage. That would be my priority: Keep the Together Home program going and fund it as a permanent outcome, because it's certainly delivering results and there's certainly need for it.

The Hon. PETER PRIMROSE: Thank you. Finally, Premier Beverley and Premier Smeaton, please?

KATHY BEVERLEY: In addition to my colleagues' comments, I feel a couple of the key things would certainly be data. I think we could do a lot better having much more effective ways of collecting and analysing our data around the broader area of homelessness, whether that be social, health or employment issues. I think our data certainly can help us make more effective and more cost-effective decisions for this group. Definitely a national approach—or a statewide approach, if I'm the Premier—would be certainly very much a priority. Again, as I think my colleagues have indicated, the siloed effect doesn't lead to achieving the best outcome for the client. Certainly I think we've got more work we can do in working collaboratively together.

The other thing, from a health perspective, is that Health on the Streets is a unique program. There's nothing like this program across the State nor in the country. It's the only one of its kind in terms of being an assertive outreach health and medical service for people who are homeless. There is a responsibility that I can see, from perhaps our State health partners in connectivity between our health systems and what's happening on the street, to be more funded to enable us to achieve those outcomes. Thank you.

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JOEL SMEATON: I believe that if there was more money allocated to family programs, in particular mental health programs, that would directly reduce homelessness in Australia. A high percentage of our clients or, you know, patients come from trauma backgrounds and I believe that, if there is more money thrown into those family/mental health programs—that's unfortunately where a lot of the trauma comes from—I believe that there would be a massive decrease in homelessness. As Kathy said, our program is unique. We provide both social and medical assistance to our clients. We recently visited a similar program in Brisbane that's been going for a long time, the Micah Projects, and for the size of our program I believe that we have way better outcomes. Thank you.

The CHAIR: Thank you all very much for your time this morning. It has been very insightful and very helpful for us. The Committee does have the opportunity to ask additional questions. If that is the case, or if you have taken any on notice, the secretariat will be in touch and you will have 21 days to respond to those questions. Thank you once again very much for your time.

(The witnesses withdrew.)

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SUZANNE NADEN, Chief Executive Officer, Bungree Aboriginal Association, affirmed and examined

ROBYN SUTHERLAND, Specialist Homeless Service Caseworker, Bungree Aboriginal Association, affirmed and examined

JADE BROWN, Acting Lead, Youth and Homelessness, Uniting Doorways Program, affirmed and examined

JODIE MADIGAN, Caseworker, Uniting Doorways Program, affirmed and examined

MICAH WEEKES, Founder, Coast Hands, affirmed and examined

The CHAIR: Thank you very much for appearing. I now ask if representatives from each organisation would like to make an opening statement—as brief as we can. About two minutes is a guide. If it's much more than a page or two pages, I'm happy for you to table that document and it would still be incorporated into the report. Would you like to make a statement, Ms Naden?

SUZANNE NADEN: Just briefly, Bungree's response to the terms of reference will be based on our request for a commitment from the New South Wales Government and its agencies to include Aboriginal cultural prerequisites that should always be an explanation through New South Wales Government policies that include COVID and guarantees that we are identified and will be part of the target group/cohort and not a simple paragraph with no clear guide or commitment for Aboriginal people, which is across a lot of different policies that could be very effective for Aboriginal people to assist us with housing and homelessness.

The CHAIR: Thank you. Uniting?

JADE BROWN: Thank you to the Committee members for allowing us to speak to you today in regard to homelessness for those over the age of 55. I'd also like to acknowledge that we're standing on Darkinjung land and pay our respects to Elders, past, present and those who are emerging. On the Central Coast our Uniting Doorways Program is a well-established specialist homelessness service. Since January 2020 our Doorways Program has seen 1,145 clients, and 175 of those have been over the age of 56. On average 18.6 per cent of our clients identify as Aboriginal and Torres Strait Islander. Around 60.5 per cent present as male and 39.5 per cent present as female and 13 per cent are on the aged pension. Over 50 per cent of our clients have a mental health diagnosis.

Over the last 2½ years COVID-19 has had a huge impact on homelessness on the Central Coast. During this time the private rental vacancy rate has been low, hovering around 1 per cent. What that looks like is that we used to have around 400 properties every month and that's now dwindled down to around 100. Also in that time, our rental prices have been increasing on an average of 26.6 per cent. Clients over the age of 55 are easily one of the most vulnerable cohorts of homelessness. However, when we speak about those who are over 55, we would like to consider there are two types of cohorts. The cohort between the ages of 55 and 66½ who are reliant on JobSeeker are particularly vulnerable to homelessness based on a lack of affordable accommodation. Currently, there is not one available property for somebody on the JobSeeker payment. They also face age discrimination, which further restricts their access.

Clients that come into our service between these ages have very limited accommodation options. There is currently only one males' refuge on the Central Coast. The cohort aged 65½ and older are entitled to the age pension, which provides some options in the rental market. If someone is over the age of 65, a case manager is able to increase their chances through My Aged Care accessibility and by providing a referral to BaptistCare, which is an aged care housing provider. However, we are aware that their funding might be under a cloud. If people in this older cohort find themselves in temporary accommodation, this is not a durable solution and longer-term options are limited. One solution Uniting is implementing is offering rental options for retirement living rather than lump sum ingoing contributions. This will open up more choices for older Australians who don't own property and who don't have savings.

Uniting would also like to support the Home at Last older persons' housing and referral service, which exists in Victoria. This would ensure more age-appropriate homelessness services. The Entrance Backpackers, boarding houses or Strathavon are well known on the Central Coast but are not suitable for over 55s. I recently had a client who was 69 and I was trying to get him a room in Strathavon. The property manager said to me that he didn't want to take him due to his vulnerability and being taken advantage of by other residents that are there. Doorways caseworkers look at these clients' housing application status. We help get them on to the waitlist. We then advocate that we get them onto the priority waitlist. Currently the priority waitlist for someone who is over the age of 55—you need to be 80 so we need to look at other priority factors. The priority status currently on the Central Coast is unknown; however, we think around the three-year mark, and we want to know where these people go in the interim.

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I think one of the things we want to highlight to the inquiry is that caravan parks play a pivotal role in housing those people who are older and that those closing those parks for whatever reason will drive up homelessness. What is particularly concerning at this time is that Homelands Caravan Park, which is a residential caravan park for those over 55, have just issued 70 termination notices and those residents need to leave by November. It worries us where these people will end up and how as a sector that is already at capacity will help to assist to find alternative accommodation.

MICAH WEEKES: I would like to thank you all for the opportunity to be here and speak. I would like to apologise in advance, we were not made aware of this until a couple of days ago so we haven't had that much time to research. So, if I'm unable to answer any of your questions I do apologise. As I said, we are a grassroots organisation so we are entirely community funded. We receive no funding whatsoever from the Government. Everything we do is via our community and the network that we've built in local business and local suppliers. Since roughly 2018, late 2018, we run street services: one here in Gosford every week and we run one in Woolloomooloo in Sydney, that's free weekly.

Since about two years' ago we've put 12,000 meals into this community. Again, I want to stress that all of this has been done just by the community. There is no funding that we take. We've also put roughly the same amount of meals into the community via our street service. So, we do 60 to 100 meals per week on the streets of Gosford for the homeless community. We also supply Toukley, San Remo and Wyong neighbourhood centres, Kanwal and The Entrance community centres, Wyong High, Wyong Public and Brook Avenue schools, again with no funding. This all comes from our community. One of the main things that I'd like to stress is the lack of involvement that I seem to see down this end of the coast. I spoke to a number of different service providers when we were made aware of this inquiry and not one of them knew that this inquiry was happening. Over the course of the conversation, that is something I'd really like to see addressed.

The CHAIR: Ms Jackson?

The Hon. ROSE JACKSON: I'd like to start by directing this question probably to Uniting and the other organisations that are specialist homelessness services because I'm obviously keen to see what the transition from that sort of crisis accommodation that you are offering into more permanent solutions looks like. We've heard a little bit of evidence and it seems pretty clear that permanent housing solutions for low-income people on the coast is pretty limited. What are people doing? Are they coming to the specialist homelessness services—obviously you're providing them some support. Are they staying in transitional housing or are people exiting back into homelessness because the permanent housing solutions just aren't available?

JADE BROWN: I think where we get really stuck is what you were saying: we are a crisis service. So, what that looks like for Uniting is that a client will come in to us and we have three months to work with them, to help them achieve some sort of goal. In my opening statement I was mentioning the mental health issues that they present with. They also present with alcohol and drug dependencies, mental health trauma. There's a lot of risk factors in why someone ends up with us and with a three-month turn around, trying to find them alternative accommodation, that's where the struggle is. What we would like to see is extended case management to be able to help support these people.

But to get to the question: Where do they go? We don't have accommodation as a service and so a lot of what we try to embed is that we need to get them a step further to long-term accommodation so that's where we put in our housing applications. We find short-term solutions but as I'm talking there's a very limited amount of those. Where they go is often to those boarding houses into Strathavon, into backpackers. Currently right now I feel like on the Central Coast that we are talking a lot about people needing to leave the Central Coast. A lot of people need to share and those to us are not solutions. I wondered if the representatives of Bungree have anything to add in terms of the exiting from rural specialist homelessness services?

SUZANNE NADEN: We were only told two minutes and simply make a statement otherwise I would have told you exactly what Bungree does. We are not just simply specialist homelessness services; we are also a nationally registered community housing provider as well. We also are an aged care provider, disability services provider, child protection, transport and a youth mentoring program and many other things. We provide a holistic sort of service as well. But for us and I guess for Aboriginal people who we see in the cohort of category of homelessness is very different to those in the eligibility or accessibility to services as non-Aboriginal people. Our service is to all Aboriginal people; it doesn't come down to an aged specific for accessibility for services. Anybody that comes to us that is at risk of homelessness or homeless is eligible for a service in the homelessness program. The other part that we have—we have numerous opportunities to accommodate as well because we also have transitional properties not just attached to the homelessness program but through our other cohort that we manage through the Land and Housing Corp as well.

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As a community housing provider we've also been providing home services now for over 20 years to Aboriginal people who are our tenants as well because we actually own more properties than what we do property manage for the New South Wales Government. We probably own over 55 properties and the majority of those are ageing duplexes as well. So, in identifying that our people are living longer here on the coast, we are getting past—our clients and our people are living into their 80s, with 20-year plus in home support services provided by us as part of their tenancy support. We have just redeveloped one of old properties to Elders' duplexes. Now they were actually to create a housing continuum for us internally because we need more family homes. However, we immediately had to take that off the table and we housed an Aboriginal woman that was in her 50s who was sleeping in her car at the local club and going through cancer treatment. The board decided to immediately house that person and put in-room services in as well, and the My Aged Care Transport and SHS team immediately wrapped around and created a case management plan for that one.

The other property then also went to another elderly gentleman who had just been advised that he had to leave his private rental home that he had been at for 25-plus years and he was now 67—no, 75. On an aged pension and that sort of thing you're not going to find any accommodation here within the spectrum of that low income as a one person, not even as a family. So we then accommodated him immediately and put on the backburner. However, we are also now redeveloping—and that was just before Christmas those were completed. We are just about to start—we purchased another property just before Christmas with that extra funding because that other development was done so we went out and purchased another property because it saved us. We are just about to redevelop another Elders' duplex for the same reason because we have clearly identified our ageing population are those who actually need to be accommodated far more quickly.

The other flip side of that, we have a lot more of our ageing population, grandparents, taking their family in full-time care as well. They're also requiring family homes just as much as anybody else. So they will start in accommodation that is really only for over 50s or over 55sm whichever spectrum they're in and then all of a sudden they are taking custody of their grandchildren or other family members then require a family home. We have a bit more flexibility of transitioning to immediate transitional accommodation. I'm not sure what they do at Pacific Link. Bungree is also a service contractor to the Together Home program. We're one of the case managers for the Together Home program with Pacific Link, and we have both Aboriginal and non-Aboriginal participants who choose us through that program. The other program that we have is through the My Aged Care program. We have the Assistance with Care and Housing; I'm not sure if you've heard of that before.

That's an over 50s at risk or homelessness program. We were one of the first in the country to get that five years ago, and we've been delivering it ever since. That's hoarder and squalor advocacy and tenancy support. I also have a team for homelessness sitting in my aged-care team, as well as another team who do the general cohort. Don't get me wrong, we still have an issue around stock; we still have an issue around opportunity and different dwelling types that accurately reflect the needs of the population.

The Hon. ROSE JACKSON: A comment that you made in relation to, for example, the particular needs of grandparents acting as carers for the younger generations—that's something that we've heard occasionally referenced, but it hasn't been necessarily a core part of the evidence that we've received. I'd like to ask you to elaborate on that in terms of the particular needs and requirements of First Nations people in this space. As you mentioned, you're keen for it not to just be a throwaway line or paragraph at the end of our work to be embedded. I want to give you the opportunity—and, obviously, Ms Sutherland as well—to elaborate on what we really need to hear when it comes to the particular First Nations voice on this issue.

SUZANNE NADEN: We've got growing numbers. As most people know, cultural for us is keeping the kids within home. We want to reduce the over-representation of children within out-of-home care. We want to be able to provide that. We're all sort of stuck—whether it's us, whether it's somebody in public housing—when we have an Elder or an aging person in a duplex and all of a sudden they come to us and say, "I now need a house because I'm about to take custody of five of my grandchildren. If you can't give me a house that complements that family—the kids' ages, their gender and all of these things that are a requirement under custody planning—they will go into care." And we're, like, "Okay, hold on my sec. What?" We've had that multiple times internally where we've had people in smaller dwellings who have got custody of their grandchildren, so we've had to do a bit of internal shuffling and internal transfers to ensure that they remain together. We do have other supported services that help.

We not only have a child protection team but we also have an education gaps team that then support. We bring all the services in. So if there aren't any and they need in-home services, we get them to talk about—my aged-care team—get them to talk about if any of the children have a disability. We get them to engage with our disability team or our education team if they need to learn how to navigate the education system because it's a new path. It's starting to become that DCJ or the likes of even the family courts are putting pressure back on the community housing providers to come and be able to accommodate to ensure that they can stay at home. But the

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issue here is that, again, stock is very limited. So we're looking at the fact that we don't want to go to overcrowding; this is what's causing it. There are different definitions of overcrowding. At the moment we're using the Canadian and US determination of definition of what is overcrowding, which doesn't accurately reflect our cultural needs. But, yes, I think we're leading to a point where we can't accommodate all the requirements that come out of it either.

We are trying our best. But if anybody knows the family law court—if you take children into care, whether you're a foster carer, kinship or go for permanent guardianship, if you've got five kids and you've got the girl who is the eldest and the boy who is the next eldest, they've got to be in separate rooms from the time that they're of a certain age. So it does become a bit of a nightmare. But what we're trying to do is the best that we can: to accommodate and ensure that families stay together the best way that we can. And we work with all the government agencies to try to assist to make sure that happens so that we don't go back and have a continual over-representation of Aboriginal children, and try to keep families together.

It's the same with our Elders. We don't tend to put them into residential facilities; we do not put them into palliative care. Most of those things occur within the home. For one, who can afford a residential facility or retirement village—no matter who you are? Affordability doesn't allow you to do that. But we do take care of our own at home. Hence why the New South Wales Aboriginal Housing Office always has to attach an additional room apart from the housing complement for cultural needs which is for family. Our duplexes are built to anywhere from two- to three- bedroom specs because that will allow a carer to come in for end of life, if that's required, or a carer at any time. That's how we build our specs: There's always an additional room to allow for a carer or family to move in to assist with any of those needs at the end. I don't know if that answered the question, but it's around about—

ROBYN SUTHERLAND: [Inaudible].

SUZANNE NADEN: Sorry, Robyn.

Ms ABIGAIL BOYD: Thank you to all of you and for all the great work that you do in our community. Ms Brown, we've heard over the last couple of days of stories of people who are falling through the gaps who are being passed from one sort of service to another and that focus on there being a lack of case management or wraparound services for people in addition to giving them a home. I understand that you're involved with the homelessness interagency. I want you to tell the Committee about what that is, what sort of gaps it's attempting to fill and how the Government might help with that process.

JADE BROWN: Thank you, Ms Boyd. The homelessness interagency is part of Uniting's—I guess you would say—contract, but it's something that we're very proud to be a part of. That is a bimonthly meeting where we get all services together. It's for anyone to be a member; it's very easy. They just have to give me their email and their phone number and they're joined up. The focus of the interagency is to help services to know what other services are around, first and foremost, regarding homelessness. It's such a changing sector all the time and there are always programs coming in and out. I hope to create an opportunity for people to be able to liaise with each other and find out what other services are around.

The most important part is that on the Central Coast there are quite a few services that are there to help assist clients. What we like to do is work with a No Wrong Door policy, so anyone who is presenting as homeless can go from any service to another. What I would like to see and what we could do better is we're seeing a lot of progress with the Together Home program. We very much believe in a Housing First model, and that's what the Together Home program does. It's about providing that home and then that wraparound support. That's where we hope the interagency gives the members an opportunity to create wraparound for the clients. Getting the house, although it's not easy, is sometimes the easy part, but trying to keep someone in the house is where we all need to be working together to help that client. A client who presents with lots of complex needs needs lots of different services, and no one size fits all.

A part of the priority for the interagency is we know that we have a high homelessness rate. We know that post-COVID it's become extremely more difficult. We see a lot of services over capacity and trying the best they can to help meet the needs of any homeless person. So we feel, as an interagency, that the Government needs to step in and help. What we try to do is bring them into the interagency space and help them to advocate the needs of the Central Coast. I'd like to think that the homelessness interagency is a platform where varied expertise is there and we're able to give that information over to politicians to help increase whatever it is that we're needing. There have been lots of solutions put forward and we are, I guess, feeling positive that we'll keep that momentum going, hopefully, to see some change on the Central Coast.

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Ms ABIGAIL BOYD: If they were to implement a sort of Home at Last-style homelessness policy in New South Wales, how would that impact on that work you do in the interagency? Would it help it? Would it shortcut some of your work?

JADE BROWN: I think at this point anything would help. I say that because SHS services are at capacity. We're constantly feeling the flood and the influx of people coming in and we're often having to close. That's across all SHS services. It's extremely difficult, and that's to the point where we're having to move people off the Central Coast or really encourage accommodation. We would really need extra support. I think with the homelessness interagency, if there was a Home at Last program it would help relieve some of the pressure on the SHS sector and put this cohort, which has its own vulnerabilities—everybody who is homeless is vulnerable, but those particular vulnerabilities within the cohort of those who are over 55. I think having a Home at Last program would help them to achieve their specific goals and have expert people to work with.

The CHAIR: We've had two hearings so far, one in Sydney and one in Parramatta. I wonder what differences you feel that you would see, be they challenges or advantages, being in a regional area—although you are hardly remote—and not being in that city area? What are the differences you feel you might face as far as delivering the services that you do? Anyone can jump in on that one.

SUZANNE NADEN: From the homelessness sector here on the Central Coast—and there are only a number of us that are community housing providers as well, ourselves and Pacific Link, that are located here, apart from the other SHS services—we work well together. We're a very strong alliance. I think that's one thing that actually does work exceptionally well across the Central Coast for people with homelessness. I think Jade is right: We do work on a "no wrong door" policy. If a non-Aboriginal person walks into our services and needs assistance, they won't leave until they get assistance or get linked. If we can't help them then we'll ensure somebody else helps them.

The one issue, as a community housing provider, is that we're landlocked here on the coast. We have the resources, like Ian and Daphne had said—where we've also been in partnerships for developments as well—to get better outcomes, whether they're social and affordable. But at the moment we're landlocked. We're getting developers coming in over us and outbidding us. We're not-for-profits. We can only purchase for the land value. But for homelessness, we need to think outside the box. There are different ways of working together. There are ways to work collaboratively together. We're reaching out—this is myself, Michael and Ian, because we co-chair a homelessness economic development plan for the Central Coast—to the likes of Crown Lands and Land and Housing Corporation saying, "Where's your assets? Where's your unusable but developable assets? Give them to us and we'll give you social and affordable outcomes." We're still waiting for those conversations to be had.

We can work together. We can get great outcomes that give not just supported services, which are always needed, as Jade said, but clearly identify that for the people that come into this sector, there is a trauma background. There are highly complex needs. There are long-term associated factors with them that lead them to either be at risk of homelessness or to continue to be. There are multiple, different things. But we need to stop just looking at what's exactly available to us and start to look at what can be available to us. That means everybody should be putting exactly what's up for offer on the table and seeing how best we can get outcomes and achieve them.

The CHAIR: Mr Weekes, I might come to you with the same thing given you operate both here and in Woolloomooloo. What do you see as some of the key differences?

MICAH WEEKES: I think transport issues are one of the big key differences up here on the Central Coast. We have one train line, basically, and it's right over that side. They struggle to get transport. They struggle to get affordable transport. A lot of these people obviously don't have the money to pay for an Opal card or a ticket or anything else. They're finding themselves on the trains and then they're staying on the trains to try and access our services. We have people that even come from as far as Sydney Central. They'll come down to our service on a Wednesday to access help and to get food.

Another issue is out of hours. There's basically nothing outside of normal business hours. That's where we come in and that's where we create and provide a service that is definitely needed in this area. Any of the lovely people sitting alongside me could place a call to us outside of hours anytime they wanted and we can get food to people in need. I think that's another big issue as well. As has been touched on, we really need more communication between our organisations. We also need to get more community involvement in what we're doing as well.

The CHAIR: I'm conscious we've got a little over five minutes. Reverend Nile, did you have a question for this cohort?

Reverend the Hon. FRED NILE: Yes, I just have a general question. I think we're all concerned with the report that one in 28 Indigenous people were homeless in the 2016 census. That's a very alarming percentage.

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What activities or programs should be introduced to alleviate that very high percentage of homelessness amongst the Indigenous people? That is to anyone on the panel.

SUZANNE NADEN: We can assume the number is probably triple that because most Aboriginal people don't actually complete a census on the night. Even though that number is alarming, we tend to triple any of those government self-surveys that are done. The best thing that we can try and do specifically for New South Wales at this point is keep DCJ's commitment to increase the Aboriginal-led services for Aboriginal homelessness, to ensure that their commitment to bring new Aboriginal services into the sector across New South Wales is committed to and they continue to do that.

Bungree is the only single-funded entity Aboriginal service provider in New South Wales, from the beginning of the Going Home Staying Home reform to now. All the other current Aboriginal homelessness services are part of an auspice of a mainstream service; they are not autonomous. I think if we have more Aboriginal services regionally in different parts of the State where the priorities and the cohorts currently exist—that's why we are stressed. We are resource-stressed in Sydney and on the Central Coast because everybody is coming to us to get services. There are no services out in Dubbo. There are no services in Wagga. There are no services on the North Coast. There are none of the services where somebody can go to them for assistance.

The other thing I would like to see a commitment to from government is that we at this time can get a commitment—Housing NSW and AHO currently has a commitment with an Aboriginal tenancy and advocacy support that any tenant that becomes at-risk or in rent arrears has to be referred to the tenant advocacy to support the tenancy before it gets to a homelessness or an eviction. I think we should be able to do that commitment across the board and try to push that so we're pushing them out to supported services. But again for Aboriginal people, apart from here, if you go out you're not going to get any of the services such as Bungree provides, whether it's housing, homelessness, aged care or disability that can support somebody in need.

Reverend the Hon. FRED NILE: Thank you very much for your leadership.

The Hon. ROSE JACKSON: That tenancy advice is only for people in AHO properties, is it? Is that what you're saying?

SUZANNE NADEN: No, they can be available to anyone. They're available to those in private rental or anything. But the NSW Aboriginal Housing Office has an MOU with ATAAS to actually refer any of those at risk—who are behind, in arrears, have tenancy issues and that sort of stuff—so they can get support to sustain the tenancy. I believe there is some work going on around a model for sustaining tenancies and we're supporting that too. I think we're the target—we're the guinea pigs for everybody. They come to us every year and go, "Will you see how this works?" But, yes, like we're saying it should be expanded. Housing NSW should also have the agreement. Community housing providers should have it. When we look at the mainstream housing providers, the community housing providers have the largest number of Aboriginal tenancies. They have all the Aboriginal tenancies, not Aboriginal housing providers. It's them, so we need to be getting a commitment across the board on how we sustain tenancies. And then there'll also be that other part that will not lend itself to the homelessness statistics.

Reverend the Hon. FRED NILE: Thank you very much for your help.

The CHAIR: We have a couple of minutes to go. I might to Mr Primrose, pre-empting your question, but maybe go right from left rather than left from right.

The Hon. PETER PRIMROSE: Okay, we'll go right to left. Look, you probably heard me ask the previous witnesses this: You wake tomorrow morning and you're the Premier of New South Wales. Can I ask you to name one thing? What's the very first thing that you would do to try to alleviate or to respond to the issues that this Committee is concerned about?

MICAH WEEKES: As mentioned by one of the previous people who sat down here, housing. There's no other way around it. Housing is the first thing that we need to attack. The census said that we've got one million homes that are sitting with nobody in them. I remember in Sydney a couple of years ago a couple of local groups stormed a unit block that had been left abandoned. Their demands were quite simple: Allow the homeless into this area. Allow them to use this unit block to keep them off the street. They were met by the riot squad, who dragged them out. You know, I can't understand why we don't have more affordable housing and I can't understand why there are legislative changes being made to certain things.

Like, for argument's sake, in 2021 we passed a change that allowed people to use their accommodation for Airbnb or allow people to come and stay and that, and now here on the Central Coast we're having a massive issue with that because now we're lake frontage all over the place. People are now putting their homes up and having people come and stay there for a weekend and they're making more money in that one weekend than they'll

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make in a week. So now we're seeing a massive crisis with long-term tenants who are now finding themselves with nowhere to go and they're ending up on the street. So the first thing I'd do is roll back some of those changes and make sure that there's more affordable housing.

The CHAIR: As we move through this, we are over time so I ask everyone to be quite succinct. I do like this question so we'll proceed with it.

JODIE MADIGAN: Housing, but we've got to think out of the box for sort of medium-term solutions because we can't build houses just like that. Obviously, we're here to advocate and push that message across. But as Micah has said, there are all the spaces that are unused. There are already spaces that are being unused and really we need to look at how can we repurpose those, even for medium term. You have speakers coming up in a later session that will talk about solutions that they're working on and they will be interesting to look at—a model that's already sort of up and running and copy-paste. We need more of that interim stuff while the long-term solutions are in the works.

JADE BROWN: I would like to reiterate what Ms Madigan and Mr Weekes have said: We need more social housing. We currently have an additional 3,000 houses needed to house anybody on the waitlist currently on the Central Coast. I'm also wanting to mention that what I would do is—we can get social housing in a long-term fashion, but what are we doing right now? I think there are a few things that we could be doing, such as abolishing the termination grounds. We could be investing in those properties that are vacant right now, turning any facilities into meanwhile properties. Thank you.

ROBYN SUTHERLAND: I think housing is one of the things but I think we need to look at the holistic approach because it's not just giving someone a house. You have to look at whether they can afford that house, pay the rent and pay for the electricity. A 55-year-old getting a payment from Centrelink does not equal to what the rent and living requirements equal to, so I think we need to look at the holistic approach, not just house someone. We need to look at their Government subsidy from Centrelink. We need to look at infrastructure. Are medical centres available? Are GPs available in the area for them, and transport? Everything comes into housing that person, not just putting someone in a house. You have to look at the holistic approach, then make sure that where you're housing them there is all that stuff available. The Commonwealth payment from Centrelink is not adequate for anybody from being a young 18-year-old trying to pay rent to a 55-year-old who's taken on their grandchildren, and trying to decide, "Do I buy medication this week, or do I pay my electricity bill, or my gas bill, or do I buy some food?"

SUZANNE NADEN: I'll be quick. Housing, obviously, is one of the things, but for me, I'm a bit of a strategic and policy person or a government-born person. My immediate thing is that I would ask for a government response from each agency to tell me exactly what they're doing to close the gap, for one, if I'm an Aboriginal, which is another specific thing. However, the one thing that I want to see is how the government policies are lying to each other because, at the moment, from one agency to another there is no wraparound. There is no bridge to link one policy or one access. There's no flow for somebody for a continuum. The other thing I'd like to say is, I would be asking Government to explain to me exactly they connect with each other and how we continue to allow somebody to progress as a continuum through supports. At the moment a lot of them stop between one service to the next.

That leads me to the next question. Aboriginal people are just considered to be Aboriginal people at risk. There's no age-specific for any one thing. For non-Aboriginal people, say it's over 65. Under Housing NSW for seniors living is only seeing for community housing provider as 65-plus, not even recognising Aboriginal people seniors living from 50. You go to the My Aged Care system, that is 65-plus for supported services for non-Aboriginal people. You're getting my point here? It is that there are a lot of changes that need to be taken away from this 65-plus. We're looking at over 55s. It's already clearly identified that this is a huge gap and this is where people are entering the homelessness sector. So one thing that I'd be doing is checking the age accessibility for our current identified things that are impacting our community, our people.

The Hon. PETER PRIMROSE: Much appreciated.

The CHAIR: Thank you all very much for your time this morning. The Committee has the opportunity to ask further questions. If they do so or if you have taken any on notice, which I don't think you have, you'll be informed by the secretariat. You'll then have 21 days to respond to those further questions. Once again, thank you very much for your time.

(The witnesses withdrew.)

(Short adjournment)

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Mrs JANE BOWTELL, President, Woy Woy Country Women's Association, affirmed and examined

Mr ANDREW CONNOLLY, Policy Manager, Country Women's Association, affirmed and examined

Ms DEB TIPPER, Convenor, Action on Housing for Older Women, affirmed and examined

Ms CAROLE DAVIDSON, Member, Action on Housing for Older Women, affirmed and examined

The CHAIR: I acknowledge that the local member, Mr David Harris, the member for Wyong, has joined us for this session in the public gallery. I will now open the floor to opening statements. Could you try to keep them as brief as possible, hopefully two minutes—as a bit of a guide, it is a page and a bit. If you have a lengthy statement, we are happy to take that and incorporate it into *Hansard*.

ANDREW CONNOLLY: Good afternoon, Chair, Deputy Chair and Committee members. The Country Women's Association [CWA] of New South Wales marks 100 years this year, and housing supply, affordability, access and quality have been central to the advocacy work of the association over the years. Formed in 1922 to address isolation and lack of facilities in rural and regional New South Wales, CWA New South Wales members worked tirelessly to set up baby healthcare centres; fund health nurses; and build staff maternity wards, hospitals, homes and many other types of community services.

The housing issue has been of concern to the association for many years. I guess the concerns of the association have changed as the housing needs have changed in New South Wales. In our submission to the inquiry, I would like to point out that that submission comes from a resolution passed by the association in a democratic process with over 8,000 members. So it comes forth from the membership, is then put to the AGM and passed. Resolutions are focused on providing housing for older women, and social and affordable housing importantly. I acknowledge the leadership of our committees and our branches—Jane here is representing one of those branches—for the work that they have done in putting that together.

Another thing I would like to highlight, and I think the CWA is really focused passionately on, is the issue of domestic violence. In 2020 the association co-hosted a summit with Domestic Violence NSW focused on rural and regional issues. At that summit a number of issues came out and many of them focused on the issue of housing—housing for people experiencing domestic violence to give them a safe space. As part of this process also, because we can't all be here in front of you today, I spoke to the other branch that put together a submission to your Committee. Speaking to them I asked, "What are the three things that you would like to say to the Committee if you were sitting in front of them?"

The first thing they said to me was that homelessness is not a peripheral issue; it is a mainstream issue. It is not an issue of casualties of lives off the rails; it is an issue that can face any of us at any time. The second point they pointed out was that domestic and family violence is a really big issue for women in New South Wales and one of the reasons for homelessness in relation to those groups. They point to a number of other Committees that have been working, including the national plan for domestic violence, which focuses on looking at strategies to address those issues, specifically looking at older women and looking at the strategies that can support them.

The last point that they raised was one about government. It was one about looking at opportunities to think differently: look at flexibility, look at experimentation, look at the opportunities that exist to reconceptualise the way in which we address this particular issue in communities. Sometimes accountability gets in the way of ingenuity, so the ways we have to report on funding or other kinds of programs can, in fact, stymie creativity and approach. They raised programs like Finland's Housing First, changing the way we actually look at this and say that housing is the major issue and then the other social issues will be fixed underneath that. It is these points that they wanted me to speak about. We thank you for the opportunity to be here before you.

DEB TIPPER: The Hon. Scott Barrett and members of the Committee, thank you for the opportunity to appear at this important inquiry. I've tabled a document, which may have been entitled *Introduction to AHOW*. Before I start, I acknowledge the traditional owners of the land on which we meet, the Darkinjung people, and pay respects to Elders past, present and emerging. I am here as a convenor of an organisation called Action on Housing for Older Women, or AHOW. AHOW is a great example of unpaid local community action, which is focusing solely on older women at risk of homelessness. For further information, I refer you to the document tendered.

AHOW is unique when compared to those that have already appeared before you in the last few days. We are a regional, unfunded advocacy and linking organisation comprised of a network of organisation representatives, frontline workers and individuals with an interest in the wellbeing of older women. The group emerged from a recognition that no-one on the Central Coast was focusing specifically on the issue of older women, despite the fact that the reality was that they are one of the fastest growing cohorts of homeless people.

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A well-attended forum on the topic paved the way for the Central Coast to collectively focus on older women and homelessness. Incidentally, this was resourced by a charitable foundation, the Elderslee Foundation, with no government funding.

Housing is fundamental to a person's safety, health, human rights, dignity and connection to community. We have a national crisis of housing for all ages. Within this crisis we believe the situation for older women is critical and requires specialist responses, given that many older women experience the risk or actuality of homelessness differently from many others. For many women, this is their first experience of asking for help for themselves and for finding out about what services are available. This can be a bewildering and scary experience, often exacerbated by limited financial resources. Older women have to navigate what is a challenging service system to find affordable and safe housing options.

We recognise the important place of existing housing programs, despite them not suiting many older women. However, we need a significant increase in the supply and diversity of dwellings and an expansion of existing support programs. We also need significant resources provided for a range of tailored solutions to explore and address the specific needs of older women at local and regional levels. In particular, we think we need a network of local support workers who can offer a personal connection to assist women to complete necessary applications and referrals to local services, to provide ongoing support to facilitate stability and address any complexity of their needs, and also to respond to local agencies and workers. We note calls by others before this inquiry and in their submissions for a special statewide information referral service focused on older women. We think that if this is created, it needs to really support regional areas in particular.

AHOW believes the best solutions arise from collaboration that is supported through public and other resources. We've been able to work locally with other agencies to produce solutions with an ability to harness commitment and resources. The benefits of working in partnership between private, non-government and government are the creativity that emerges through conversation and collective experiences, resources can be pooled, voluntary contributions around specific projects are harnessed and speedy action without the long bureaucratic processes, which can slow ideas or halt projects. We're happy to discuss further examples of our work. Thank you.

The Hon. PETER PRIMROSE: I normally ask this question last, so I'll ask it first, if I can, at the suggestion of the Chair. You may have heard me ask other witnesses: You wake up tomorrow morning and you're the Premier of New South Wales. What's the very first thing you would do to overcome, seek to alleviate and address some of the issues that this inquiry is concerned about? Please be succinct. What would be at the very top of your agenda? Maybe I could begin with Ms Tipper.

DEB TIPPER: Stock. As other people have said, we need housing stock. We need all sorts of housing stock. Not everyone needs the same stock. We've heard already various examples. Ideally, I'd actually be Prime Minister and I'd change the income support for older women—anyone on a pension and benefits. So you need stock and you need the freeing up of land and of spaces, incentives for people to offer their places for affordable housing. That will do.

The Hon. PETER PRIMROSE: Premier Davidson, do you have something that you'd put up?

CAROLE DAVIDSON: I would just like to add to that that stock obviously takes a while. It takes several years, often, to come about. Meanwhile housing is definitely another option. If you can look at places that aren't being used for whatever reason and use them in a short period of time—over the next two, three or even five years—while in the meantime getting the stock up to date.

The Hon. PETER PRIMROSE: The joint Premiers from the Country Women's Association, can I ask what your position would be?

JANE BOWTELL: If I woke up tomorrow and was Premier, first of all I'd have to remember that I was Premier and use my right title, I think. Then I would take a wow moment. I think we need more smaller housing and we need more transitional housing. We need housing that younger people who leave home and don't want to share can go into. We need to stop homelessness at—I don't use the words "grassroots level"; I think we need to go deeper and we need to start at the seed of the problem. The seed is stopping homelessness in the first place and getting all organisations to talk to each other instead of being so autonomous. We are completely not autonomous; we engage with all the other not-for-profits. As a Premier, I would try to encourage all not-for-profits and government-funded organisations to work together and not be so autonomous. By being so settled in their views, they're doing what they want to do, but sometimes it frays at the edges and sometimes we don't actually capture the whole homelessness situation. People on the ground like us who are not funded and don't get government funding—we're not a service provider but we've been on the coast for 90 years providing a service. So we would love for the government agencies to come to us and look to us and ask us those sorts of questions.

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The Hon. PETER PRIMROSE: Finally, Premier Connolly?

ANDREW CONNOLLY: Housing stock is obviously an issue, which I'm not going to address. As Premier I think I'd actually try and flip and look differently at this issue. First of all, we need to look at some of the causal factors. For women, that probably starts very early on in their life in terms of their life earning capacity—looking at the career paths they take, all of those kinds of things. As Premier, that's not going to address issue today. But unless we begin to address the issues that build to this issue today then you're going to continually have that same issue. So we need to look backwards, we need to look at the whole-of-life cause. We then also need to address, as you've said, the thorny issue of housing stock. But, at another level, there's also the capacity to identify. Who are these people? Often women are hidden.

They're couch surfing and they're actually in other people's homes because they need security and they need somewhere they can sleep and stay, whether that's in a van or using other facilities to maintain themselves. Where are they and how can we actually support them? Is that income support or is that another kinds of support that we can provide? So looking at the whole person and looking at all the facilities that surround them, including, as Jane said, the not-for-profits, the service—we're a not not-for-profit but we are a service provider. We are deeply embedded in community. We deeply know the community—the people, the places, the services and who can go where to get what. If it means helping out then we help out. For many it's not just about housing stock; there is a whole piece of work that needs to go as a community to support community.

Ms ABIGAIL BOYD: Thank you all for the amazing work that you do here on the coast. I want to pick up on that point about women, particularly older women, being an invisible cohort of homeless people. On our first day of hearings we heard from a number of women about the reluctance to go to a homelessness service in the first place and people not understanding what services are available, not wanting to use online or phone calls to Link2home. When I asked the Government about this, the department said that they were really geared towards giving help to people when they received a request. They didn't do outreach; they didn't do anything to find out who they were missing. My question to you is what should we be doing to ensure that we are reaching particularly older women who are in need of homelessness services? Perhaps I will start with you, Ms Tipper.

DEB TIPPER: Thank you for that question. A number of women who we've had contact with come through someone else. I think Commissioner Robert Fitzgerald the other day spoke very well about this issue, about using an intermediary. They get very little self-reporting in terms of the work that they do in the Ageing and Disability Commission. He also pointed out the paucity of advocates in the aged-care system, particularly for people living in the community. He made the comparison with the disability sector, where there is quite a network of advocates. That was a really important point, that somehow we need to shout it from the hills, if you like, that it's okay to ask for help and that help is there, like assistance.

There are options rather than staying in abusive situations—that you too are eligible for emergency housing even if it's not necessarily geared for you. Refuges aren't necessarily suitable for older women, and older women don't really want to see themselves there. We need to develop options for them to go to where they don't have to actually come off the street to get there. I think it's about spreading the word, a campaign about that. Ideally, funding community-based advocates for older people—and I'd see that as older women, of course, because that's our interest.

Women have a history of often having a lack of assertiveness in asking for their own needs. Many women spend a lifetime looking after everybody else and then suddenly—because often it is the first time they've needed services that aren't for their child or are outside the GPs. That is also linked to economic disadvantage, workplaces and all of those sorts of things. We can't solve it all with one thing. I think we need to actually bring it out into the open that this is an issue. There are a large number of undocumented homeless older people—not just women, but women are particularly less likely to go on the street because of safety. They've got particular personal safety issues. I think Robert Fitzgerald talked about creating an environment where people can talk and you know that it's okay. I thought that was really nicely said by him.

Ms ABIGAIL BOYD: Just on that—and perhaps I could bring you in, Mrs Bowtell—I note in the CWA submission there is a comment about the lack of community spaces. It makes me sound old, but back in the day it was quite normal to have community centres in every suburb. Do you think, given the comments Ms Tipper's just made about that gendered approach to seeking help, that older women would be more likely to go into a community space to get that kind of help?

JANE BOWTELL: I totally agree with Ms Tipper about what she's saying with the issue of women and homelessness. I think as a society we have a perspective of homelessness, but that perspective has changed. It's now the hidden homeless. We're talking to them all the time. I've got so many examples that I could share with you today. One at the top of my mind is a CWA member. Her comment to me yesterday was, "I am one rent

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increase away from being homeless." This woman has worked her whole life. She is single now. She is on an aged pension. She is fearful that she will have nowhere to go. She has lived in this property for 10 years.

I don't have the answer for her, but what I do have is a safe environment for her to come to and be listened to on a weekly basis. We operate every single Wednesday. We have close to 60 members now. We are out in the community every single day. We're on the radio. We try and get out to help as many people as possible, and as many other organisations. If you ring us up, we'll help you. We offer a safe environment. She knows that she can come to us. She knows that if she does turn around and she's homeless, she's got the support. We will always invite anyone that needs support. I think it's very important—and right you say—that we do not have the senior citizens' centres anymore. We don't have the drop-in places that people used to go to. Senior citizens' halls used to have people going to play cards and backgammon. They used to talk and they used to socialise. That's what makes a community. If those people can't come together, they sit at home alone and get lonely.

We've got another woman who is in a four-bedroom home that she owns. She lives alone and she doesn't even want to leave her front door now because she's been through two years of COVID. She's isolated and she's lonely. We need something where we can get these people together before they become homeless to maybe have some sort of shared housing to share the happiness. You stop the loneliness, on one hand; you stop the mental anguish of somebody losing their home on the other. If we could get some sort of a—what was the word I used in my notes? I don't know. I've got so much here I could talk about.

If we could try and set up a database of home owners that are so lonely but they can't move because their house is too big and they want to downsize, but they can't afford the downsized home, and there isn't enough small housing anyway, and then they are stuck in this big home when they're lonely—I am getting off topic. But I agree that we as the CWA does not offer a service; what we offer is a safe environment and a place that has stood the test of time. It's 100 years old. We've been down in that hall at Woy Woy for 90 years and we have grown with the Woy Woy community from when it was built on a dirt road. What that community needs is what we adapt to. I think we need more places like that so that places like Ms Tipper's organisation can ring us up, or we can ring her, and we can say, "Look, I've got this situation." We need to all work more together, I think. That's just my take on it.

Reverend the Hon. FRED NILE: A number of submissions have stressed the problem in New South Wales is a shortage of affordable rental housing, particularly in regional and rural areas. As we discuss this important issue, it should be noted, as I am sure everybody is aware, that regional and rural areas already have the advantage of greater availability of land. If the Government would only release more land for development and combine it with the proposed housing models outlined, for example, in the *Alternative housing models for precariously housed older Australians* report, would this not go far to solving a great deal of the social housing shortage and homelessness?

JANE BOWTELL: Is that directed at me?

Reverend the Hon. FRED NILE: It's an open question to the panel.

JANE BOWTELL: I'd like to say, not speaking from a regional perspective—but I suppose we are a large regional centre—that what I think would be great for us is more small, affordable homes for people that suddenly find themselves single who are over 55 and unable to afford their current rent. Integrated housing is so important. I don't think we should build purpose-built social housing. They have to be integrated within private rental complexes so that self-worth and dignity are not compromised and they feel more part of their local community. Coming from the area that we see and are in, I keep coming back to the smaller homes, which is really important. Land on the Central Coast, from what I believe, is virtually non-existent. That's a problem in our area. I'm not sure about other regional areas, but I'm sure that Andrew probably has a bit more to say on that.

ANDREW CONNOLLY: For me there is also the issue—and Jane touched on it—of community. There's no point providing a house if the person is taken outside of all the social community structures that they know. We have to provide housing in the spaces where people are comfortable and live, and where their social cohesion is maintained. I don't think just using land that's available and creating houses or dwellings is the answer. Of course I am not saying, "Don't build more houses"—don't take me wrong—but I think focusing more on the people and their needs and connecting them—community cohesion is important.

The other thing, even touching back on the previous comment, is where do these people gather? Where do they feel safe in being? What is the ecosystem that they live in and how can we connect with them so that they feel comfortable in those connections? Once we've got them—and if it is a CWA hall or it is other spaces—then we can start looking at where we build the houses responding to need. As Jane has already said, there are houses that have got lots of rooms. There are other spaces where there are no rooms. Maybe it's actually looking at—

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I don't know; I'm not Premier anymore, so I step back—how we can manage all of those complex issues. Yes, we need more housing, but I don't think that's only it.

The Hon. ROSE JACKSON: I have two questions. I'll start with my question to you, Ms Tipper and Ms Davidson. I want to ask, based on your experience, about the work that you've done, those key moments that tip someone into a crisis. We know that there are issues with women's income over their lifetime. Those are challenging issues and a lot of them relate to Federal Government areas. We live in a society that still doesn't properly value women's work—that's a big change we need to make. We have talked about some of the crisis stuff, but just those moments, you know, Ms Bowtell mentioned, maybe a rent increase, that are just pushing women into that crisis situation. I just want to get an understanding of that so that we might then think about how to try to prevent that incident from occurring.

DEB TIPPER: Thank you. I've got two examples from women I've had experience with linking into housing. One is a woman who was renting in the private sector. Her belief is that the owner wanted to force her out without giving her notice. So there were tenants moved in upstairs—it was a two-storey thing—and she was harassed constantly to the point where her anxiety rose. She is like a 70-plus-year-old woman. She was stopping eating. She was anxious. She was crying. She was going through all the symptoms of someone seriously upset about life. Her daughter was able to support her, which was good, but she couldn't move in with her daughter. Her daughter lived in a one-bedroom place. It became a health crisis for her because of the harassment that was going on. The police had been called but nothing actually happened to solve that problem. We were able to link her in with other people and she was eventually actually housed through Pacific Link. She is one example. That was a tipping point—harassment—which had a severe impact on her health.

There's another woman who, we were showing her accommodation and that was through our network of people. It was actually a referral through BaptistCare, who have specific workers focused on older people. We were standing in the middle of this unit and she just said out of the blue, with two strangers with her, "I didn't believe she'd ever do it," and she then proceeded to talk about her daughter who—and it was elder abuse and it was financial abuse. Essentially, they had ripped her off, big time—money that she'd in trust put into the house her and her husband put in. They were sharing the house and all that, but she realised that there was a whole lot of money that was not hers anymore. She didn't even know who the solicitor—it's a complicated story but there was a solicitor involved with investment money and she didn't even know who the solicitor was to go and talk about what had happened.

Elder abuse is an increasing issue that's impacting. It is even harder for many women to move out of that situation because of the shame. They feel incredible shame about their children doing this and it's often their children who are actually doing this, and it's often financial; but it's not only financial. So that was another tipping point where it finally dawned on her. I suspect she'd been thinking about it for a while and getting the messages. Ultimately, she didn't leave. I'm not sure what happened. I think it's like any abusive situation. It takes more than one attempt to leave an abusive relationship and I suspect this was an abusive relationship that was even harder to leave. So there are two examples of tipping points.

The Hon. ROSE JACKSON: Thank you, Ms Tipper. My second question before I defer to my colleagues is to Mrs Bowtell. Perhaps you don't have a view on this but the comment you made about some older people living in properties that are too large for them has prompted me to ask. They're not wanting to move because of the hassle and the expense of that. One suggestion that I have previously heard is amendments to the aged pension that would allow someone to live in a dwelling with someone else without there being a disadvantage on the pension. I wonder whether that, in terms of some of the creative different solutions—just building more housing, which we should do, but is expensive and time-consuming—is that the type of thing that maybe we should be looking at. Because I understand currently there's a penalty on your pension if you have someone move into the property with you, whereas if that were to be removed that might encourage more people who are on a pension and in larger properties to have someone, a friend or an associate, come and stay with them.

JANE BOWTELL: Thank you for that question. That was one of the notes that I had here—that, since COVID, we are seeing an increased number of over 55s but especially those over 70 and in their 80s that live in their own home, but by themselves, and feel such utter loneliness. Could we set up—what I have just called for the sake of calling it something—a shared beginnings database that home owners living alone and in this space can opt in for a housemate and the other person who rents, and is worried about possible future loss of housing, can opt in? Then a relevant body could mediate and it means that those two difficult situations could be alleviated. But that point of not losing the pension or part pension is very important.

Because I know that the lady I am referring to in my previous statement is in private rental and has been for those 10 years but she is so worried. If we could stop her from becoming homeless at the next rent increase and facilitate her being in a shared situation with somebody, I think it would be awesome. But I don't know what

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the model would look like. It's just these ideas. I also had this other idea that it got me thinking about landlords. I heard this lady's previous landlord had owned a place for X number of years and she had good rental. He didn't put it up. He was a really nice person. A second one has come along and he's put it up and he won't give her any more than a 12 months lease.

Could we have some sort of a compassionate clause in the scheme for landlords that choose to rent to a pensioner, so you say, "Right, I'm going to rent to a pensioner because I know they've got set income. I know that they're not going to not be able to pay. But by signing up that pensioner I'm going to the compassionate clause in there, which means I will rent to that person and not give them a rent increase for, say, the next five, seven years as a compassionate landlord because I've got a long-term tenant who is a pensioner." Because, let's face it, the pensioners don't want to pack up and leave. So maybe we could introduce—maybe if you can say, "We'll give you a tax break," landlords could then jump at that, maybe. I'm just trying to think outside the whole box of what we currently have and currently work, and that sort of came to me as well. So I hope that's answered your question. I do believe that the fear of losing some of their pension is what stops them cohabiting. I didn't know that that was an issue.

The Hon. ROSE JACKSON: Ms Tipper, do you want to add anything on that?

DEB TIPPER: Yes, thank you. We currently have a funding—well, we don't have a funding grant because we're unincorporated. We have to partner with another organisation so we've partnered with the Central Coast Community Women's Health Centre and received funding through the Mercy Foundation to investigate the options for women wanting to rent together and to look at safe places and models for how they meet, using the Community Women's Health Centre spaces, because we've got three across the coast. That's actually looking at how that might work and it's about affordability. We've talked also about the private owners who have spare rooms and how that might extend. That's a bit more complex but it's certainly something we as a group have discussed and had that idea about: That's another way of sort of trying to find stock that's there and overcome a whole lot of social issues about loneliness and things. So that is an example. We've just employed a worker who started this week, I think, so it's very early days, but that is something we're exploring. I think it's a good example of the innovation that can come from people on the ground.

The CHAIR: We might go on for another five minutes or so because we did start a bit late. Mr Mallard, you had a question?

The Hon. SHAYNE MALLARD: Yes. Unfortunately, or fortunately, I was thinking similarly to you. I was thinking along the same lines as you are in terms of answers with the diversification of housing and people sharing together to address loneliness. I've seen reports in Scandinavia and I think also Japan where a student can live with an older person and share a house, and there's a different type of dynamic there. Obviously you would vet the person. Would you consider that sort of model to address loneliness and accommodation issues?

JANE BOWTELL: I think that would be awesome. I think intergenerational contact is good for both parties.

The Hon. SHAYNE MALLARD: Yes.

JANE BOWTELL: Older people can teach younger people and younger people can teach older people without even them teaching them anything. It is just living together and being in the same environment. We have so many lonely grandparents out there whose children have moved overseas, and they are longing to have somebody come and live with them. You can facilitate that. I think it's a fantastic idea and it encompasses so much of what we're talking about today. That is a great model and I think it takes me back to that TV show where they have all those kids going to the nursing home; it's that same sort of thing. It's covering a lot of issues and I think it would be really worthwhile. We would embrace that. We would love to do that as a centre. We're into everything. We don't mind what we dip our toes into. Come up with an idea and we'll run with it and so we're happy to work with as many other organisations as possible because I think we all have to work together. It's the only way we're going to try to achieve something.

The Hon. SHAYNE MALLARD: Ms Tipper, do you think that's an innovative approach?

DEB TIPPER: Yes, it's been trialled in various places. Lake Macquarie just north of here has an example of that at the moment. It's not long term. I think their model is about stabilising young people who are out of work, and I think it's a period of three to six months or something. It's not long term. The young people don't pay rent, so it's not the same sort of model that we talk about but there's a lot of examples around the place of such things. Students are used often in Wollongong. Around Wollongong uni, students can go and live with older people and do a certain amount of support work.

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The Hon. SHAYNE MALLARD: Are you able to lay your hands on some specific information about those sorts of programs and give to us on notice? It would be appreciated.

DEB TIPPER: I could try.

The Hon. SHAYNE MALLARD: Thank you.

The CHAIR: I might close it as there are only a couple of minutes. I might ask you to be quite specific. We have heard a lot of constant themes in our three hearings. Can you be quite specific about some of the differences between the issues you face or the advantages you face being in a regional area versus being in the metropolitan area? This is our only regional hearing so you are sort of speaking on behalf of the rest of the State. Can you be quite specific about the differences between regional areas and metro areas?

ANDREW CONNOLLY: I will start with just one comment. Talking to our Bangalow branch yesterday, one of the issues they raised was the fact that when you are talking about trying to house quite high-earning people, there are no houses for them. In regional areas it is not necessarily as easy as it is—there's not enough housing stock, I guess. So really travelling 100 kilometres away for somebody working at a hospital is just not workable if they're working long hours. This person is trying to find that person accommodation. So in regional areas, I think, there are some very different issues in relation to this available stock: competition in terms of what people can pay.

DEB TIPPER: The Central Coast has over 1,000 square kilometres. Distance is significant and as Andrew Connolly was talking about earlier, the importance of maintaining existing contacts that you have in the support services—you could live in Toukley and end up being suggested to go to live in Woy Woy. You may as well live in Timbuktu because the distances and the support services that you're used to, and perhaps have had for many years, are not there. In the Central Coast we have got a massive shortage of GPs; even to connect with the new doctor is a major challenge. For an older person who will be needing GPs—because they are higher users of GPs. To find a new GP in a new area where you know no-one—you can't walk down the street and say hello to anyone that you know, even.

I think in regional areas, the advantage is that we can connect with each other in terms of services. We see each other as a network facing the same issues and on the Central Coast that's really strong because over the decades we have been overlooked between Sydney and Newcastle. We have got a strong identity. But in terms of the services, the distance and the cost of travel—and we have a population that has a lower average income than many places in Australia, and a poor public transport system. The ability to move around is really restricted by the characteristic of our region. I think that for the Central Coast really impacts on us.

The CHAIR: Thank you all very much for your time this afternoon. It has been very insightful and we thank you for the efforts that you have made. There is the opportunity for Committee members to ask further questions. If they do so, or if you have suggested that you will take something on notice, the secretariat will be in touch with you and you will have 21 days to respond.

(The witnesses withdrew.)

(Short adjournment)

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Ms MELANIE SMITH, Director, Community and Recreation Services, Central Coast Council, affirmed and examined

Mr GLEN CANNARD, Unit Manager, Community and Culture, Central Coast Council, affirmed and examined

The CHAIR: Would you like to make an opening statement—hopefully quite a brief one?

MELANIE SMITH: The Central Coast has a homelessness problem that requires immediate action. Central Coast Council has invested in an affordable housing strategy. However, there are some areas where we have limited capacity on our own to make a meaningful impact, such as addressing the affordable housing shortage and easier access to services. This requires a collaborative effort from all partners in the sector and for all levels of government to commit funds and appropriate resources to provide the help needed for older people experiencing, or at risk of homelessness. Low-income earners may be eligible for social housing, but applicants have an approximate wait list time of 10 years. Partnerships with the private sector and/or increased requirements placed on developers to provide affordable housing would significantly assist in addressing the housing shortfall.

The Central Coast has the second highest rate of family and domestic violence in the State. According to those working in this sector, there is a growing need to supply housing for women over 55 years old who may be leaving violent households with little income and capital to support future accommodation and lifestyle needs. There is also an increased incidence of silent homelessness among employed people who cannot afford or find suitable housing. We need better cohesion among existing services so that it is easier for older people to access what is already available. Tell your story once to one person to get the help needed. Navigating multiple agencies and layers of bureaucracy, together with the stigma about homelessness is a barrier for many older people seeking services.

Council proposes an integrated and better resourced approach to service referral and delivery: a one-stop shop of services. A single hub including support in seeking rental accommodation, access to case management services, telephone advice lines, internet, laundry and shower facilities are just a few of the services. Community hubs have proved to be a successful model in other situations such as natural disaster recovery. Over a five-year period from 2011 to 2016, there has been a 35 per cent increase in the rates of homelessness on the Central Coast. If we continue to approach this issue in the same way for another five years, the risk is that homelessness will increase and impact thousands more older people. Council stands willing to be a key partner to pilot a hub model for services for older people.

Ms ABIGAIL BOYD: Thank you very much for coming along and giving us your evidence today. We heard a little bit earlier about how the Central Coast does end up with people coming from other regions when they are homeless, either to try and use the homelessness services here or simply because it is a marginally better place to be homeless than some other places. Is there also another factor that increases homelessness here on the coast in terms of incidences of people being kicked out of housing during seasonal influx of tourists? Can you talk to us about the impact of that?

MELANIE SMITH: There is anecdotal evidence to suggest that, because it is a seasonal holiday destination and a tourism destination, around those peak seasons the rental market shrinks so they're able to get higher rentals in those particular periods in time. So that would be accurate.

Ms ABIGAIL BOYD: Something we haven't heard much about in this inquiry at all is the impact of the growing cost of retirement homes and the behaviour of some retirement homes in kicking out residents before refurbishing or whatever. Is that an issue on the Central Coast? Is there a lack of affordable retirement accommodation?

MELANIE SMITH: My understanding is there is a significant shortage of affordable retirement accommodation on the Central Coast. So, for example, if you think about the aged-care pension, it's less than \$500 a week. If you're looking at a one-bedroom unit or accommodation in a retirement village, they're approximately around about \$300 to \$320 a week, so you are taking out the lion's share of someone's pension, which reduces their capacity to survive or to provide other things that they might need.

Ms ABIGAIL BOYD: I have a final question and then I'll pass over. When we had the last panel in front of us, they were talking about this gradual erosion of community spaces—places where people feel that they can go because it's not owned by a private corporation, it's not enclosed, it's a community space. And we know that across Australia we've seen that sort of reduction in community-owned spaces. Could you comment on the reduction of community spaces on the Central Coast over the last 20 years perhaps—long term—but also whether you think that has impacted on the lack of community cohesion and finding people who are homeless in our community?

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MELANIE SMITH: Can you just clarify what you mean by community spaces?

Ms ABIGAIL BOYD: Whether it be community centres, libraries, parks, areas where people come together on an informal basis because they know that there are going to be people that they know there who may or may not have links to the services in the area.

MELANIE SMITH: My response to that is I'm not necessarily sure that there's been a reduction in the amount of community spaces. It's about the change in use of those spaces that may have had an impact. So there have also been significant increases on the Central Coast of younger families or that cohort coming in, so the spaces are changing in how they are being used more so than there being a significant reduction in the spaces.

Reverend the Hon. FRED NILE: Just a general question: How could your organisation help people before they are at the risk of homelessness?

MELANIE SMITH: I see council's role as being a role of facilitating the specialist organisations that work in that area to come together. As I mentioned in my opening statement, I think one of the models that works quite well across a number of different areas is a hub model. So I see council's role as facilitating those specialist agencies to maybe form some sort of hub where it's a one-stop place for people to seek help. It's about encouraging those services and helping those networks to grow and reach the broader community.

The Hon. ROSE JACKSON: I've got a couple of questions, some of which lead on from my colleague Ms Boyd's questions. Just on the issue of short-term letting, as she indicated and through your response, there is quite a lot of evidence that areas which have a larger short-term letting market because they're attractive for people to come and holiday do experience additional rental stress. Some councils have explored different ways that they might play a regulatory role to try and limit the impact of that. Is that something that this council has explored? If so, has any of that been successful?

MELANIE SMITH: It isn't something that we have explored at this point in time.

The Hon. ROSE JACKSON: Has that been for a particular reason? I am interested in the role local government might play at that level.

GLENN CANNARD: It's a complicated space because you're in the private property market. We're well aware that it's an issue. It's an issue across a number of particularly our major seaside suburbs, where it doesn't just affect homelessness; it affects the rental market in general. Because those houses that are kept primarily as investment properties or holiday houses have often been old stock, like old fishermen's cottages and things that have been in the families for years, so they tend to only be let on short term and through the private rental market. It does create a churn in some of our suburbs where people were moving there temporarily where they can find more permanent rentals. So it is an issue across a lot of the coast of New South Wales where you've got that same dynamic. It's a very complicated one for councils to navigate.

The Hon. ROSE JACKSON: Yes, absolutely. Secondly, on the issue of the role that community spaces might play to link people up to services, again Ms Boyd was asking about the availability of those spaces. That's partly because older people, particularly old women, maybe feel a little bit uncomfortable going to more traditional homelessness service spaces, but places like the community centres that do exist—libraries are also a big one where you might find people who are at risk coming in. Do you provide any particular training or support or resources to people who are working for, say, libraries that the council runs or other kinds of community services that aren't explicitly homelessness services but might actually identify people who need support or need assistance navigating other services that are available?

GLENN CANNARD: The answer is yes, we do. We also work to facilitate a lot of other programs that intersect with that space. Someone—it might have been Deb Tipper—before spoke about elder abuse as an example. So we've worked with State-funded local community organisations on those sorts of programs where we've provided our staff and our libraries and our senior centres both to support but also to look for those signals. So yes, we do what we can. We do what we can, where we can. Often, though, it's like the general nature of disadvantage. It's often difficult to tell from a physical observation. People don't necessarily present in a way that allows intervention. We need to be really careful of people's privacy, but if people come forward then we do have protocols in our organisation—absolutely we do—to assist people. It doesn't matter whether it's for homelessness or any other form of disadvantage.

The Hon. ROSE JACKSON: I might just ask one more question now and then see if colleagues have others and come back to them if there's time. One area that we've heard a little bit about is the opportunity for meanwhile use of properties because, yes, we need more social and affordable housing but that takes time and money. Councils potentially have a role to play there in terms of change of use applications via DAs. Something was something, and people want to use it as meanwhile use for temporary accommodation. Does the council

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have—perhaps it was part of that affordable housing strategy that you mentioned or something like that—any particular effort to ensure, if there is an opportunity for meanwhile use that does require, for example, a DA for change of use, that that is expedited or looked at or encouraged?

GLENN CANNARD: Again, yes we do. I wouldn't say it's perfect by any stretch of the imagination, but it is something that was identified through our alternative and affordable housing strategy. We have a plethora of granny flats across the coast, some properly constructed and some not. We're well aware of the large number of those and we've got guidelines in place to help people understand how that can happen as quickly as possible. As another example, we've repurposed some council cottages. We've actually fixed them up ourselves as a pilot program and we've linked with Pacific Link; Ian and Daphne were here earlier. We actually provide those cottages into their stock. We're using some of our own assets to try and put back into the community. We took those off the private rental market and have put them back in there. We're gradually expanding that process as we can repair some of our cottages. I think as a council we're relatively proactive and we have got a relatively comprehensive strategy. But I think, as Mel said to start with, we're only part of the solution. If there are things we can do when people come forward, we absolutely try and work in partnership to get that outcome.

MELANIE SMITH: I will mention that I do have copies of the *Central Coast Affordable and Alternative Housing Strategy* here for all Committee members if you would like a copy.

The CHAIR: You can pass that through the Committee staff. We've got under 15 minutes left. I have a couple questions, as does Mr Mallard, and we will try to get back to Mr Primrose as well. I ask this question to you as representatives of council. If you are not the right person, feel free to take it on notice. We have heard a lot about the human impacts of homelessness, which absolutely should be the number one priority—and is—but I just wonder, as representatives of council, what some of the other impacts are on a council of homelessness in the area, particularly a regional council.

GLENN CANNARD: That's a very good question. There is a very extensive range of impacts, I suppose, that it has on council. We're happy to probably take that on notice and come back with a comprehensive response because, through our strategy, we have looked at as many opportunities where council services and staff intersect with the community in this space and what we can do to assist. It may be better that we come back with a broad-based answer, which gives some examples of what we have done with our rangers, our compliance areas and those sorts of things. They're often not what people see as the front line of these areas but they're incredibly important spaces.

The Hon. SHAYNE MALLARD: Thank you for letting us use your facilities today, and thank you for your evidence. A bit like my colleague Rose Jackson, I've got a background in local government. Different councils have different levels of engagement in this space. It was interesting to hear you say you have some housing stock. Could you just outline the council's practical position on this issue? Do you have an officer that's in charge of the issue of homelessness on your council? As with the previous council that was here, are you proactive in terms of trying to find affordable housing for people that are homeless in the community and in regards to encouraging development applications for boarding houses or types of accommodation—or even pursuing levies, in terms of development agreements, to try and achieve some more housing? Are those some of the objectives you're doing at this council?

GLENN CANNARD: Yes is the answer to all of the above, to some degree. We do have a dedicated affordable housing officer. That was a resolution of council when the strategy was adopted. It's only one staff member but it is still a critical resource that we have. They tend to work across, to some degree, the three broad spectrums of the housing strategy. One was around the planning area and planning controls because that's often a significant lever, and certainly is in our area, where we don't have greenfield sites. Our ability to make change in the future is limited to certain locations, which often aren't where services are.

As numerous people have mentioned already today, we're a complicated geographical area. We're well established and we've got a road network that in many ways goes back many decades and doesn't currently reflect where we are. We've got complex public transport needs. A main part of our strategy was around what planning controls and levers we could use there. That was complex because we were under two former LEPs, so we've only recently got a consolidated LEP across the LGA. We are starting to move more into that space now in our broader housing strategy.

We had another area, which was around our own intervention and what we can do. In addition to providing our own assets to put into the market—and we're continuing along that approach—we've also identified large parcels of land that council owns where we are happy to engage with the sector to try and provide opportunities for development. These spaces are in the critical areas. They're in the middle of our main urban spaces where services exist, where public transport exists and where the networks—you talk about community facilities; those things are there. We are heading down that space at the moment. We've got a trial site at The

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Entrance which can have quite a large development on it. We hope to see something on the ground there in the next six to 12 months. The last thing that we've worked on through our strategy is a partnership-based approach, which is where we work with the sector to try and get some outcomes—work with them in partnership and see what can happen, from a homelessness perspective—

The Hon. SHAYNE MALLARD: What, work with CHPs?

GLENN CANNARD: Work with the CHPs, the housing providers that you've seen here today and a lot of the smaller community groups. Micah might have raised the issue before, but our topography is really complicated and we have a myriad of really small charities and groups—church-based groups, groups like Coast Hands—that are doing amazing work in one or two localised suburbs. We try and do what we can to help across the spectrum with the resources that we've got. But I think, as Mel said, we see our role really as a facilitator or a supporter. Apart from the direct intervention things we can do, we certainly try and work with the sector to get some outcomes.

The Hon. PETER PRIMROSE: I just have two questions. One of our terms of reference is to look at the adequacy of the collection of data on older people experiencing, or at risk of, homelessness. I'm wondering how you as a local government find the current data that's available to you on the numbers and types of people who are homeless and, if there's a problem, if you have any suggestions as to how that might be overcome?

MELANIE SMITH: The data that we rely on is the census data and the Department of Communities and Justice data when they do their homeless counts and those sorts of things. It doesn't necessarily mean it's reliable data. One of the other things about homelessness that is important to note is there is a proportion of people that are homeless or sleeping rough—for example, couch surfing or sleeping in their cars with families—that doesn't necessarily show up on the count. I'm not convinced that the data is reliable—that is the answer to the question.

The Hon. PETER PRIMROSE: Any suggestions as to what may be done to help overcome that? I know it's not your problem, but what would make it more reliable and useful to you in terms of data?

MELANIE SMITH: That's a very difficult question to answer.

The Hon. PETER PRIMROSE: Please feel free to take it on notice.

MELANIE SMITH: Yes, certainly.

Reverend the Hon. FRED NILE: Could I ask you another one?

The CHAIR: Sorry, did you want to answer that question, Ms Smith, or take it on notice?

MELANIE SMITH: I'd be happy to take that one on notice and come back to you with a bit more thought behind it.

The Hon. PETER PRIMROSE: Thank you.

The CHAIR: We'll go to Reverend Nile and then see if we can get back to Ms Jackson.

Reverend the Hon. FRED NILE: I just want to congratulate you on your strategy publication which you have given us copies of. [Inaudible]

The CHAIR: Peter, can you press Reverend Nile's microphone button?

Reverend the Hon. FRED NILE: I congratulate the council on their objective in the housing strategy. I'm just wondering how successful you are in ensuring this strategy is carried out, that any new public housing is a mix of public, private and affordable homes? That seems to me to be a very high target to achieve. How successful are you in achieving it?

GLENN CANNARD: Are you talking about public housing, Reverend Nile? I think we work with the relevant government agencies really well in that space. As I said before, we're looking to develop our own mixed-use developments with community housing providers, and those will absolutely have a mix of affordable public social housing that can be used for temporary accommodation. Again, when we have the levers, we totally do that. There hasn't been a whole heap of new housing stock that are all on the Central Coast for an extensive amount of time. I think Ian might have spoken about some transition of properties from the State into the CHPs, but apart from a couple that I'm aware of which predated the strategy, there hasn't been a whole heap of new developments for us to have input into. But, as I said, the ones that we're currently pursuing ourselves in the partnership approach—that will absolutely meet that requirement.

Reverend the Hon. FRED NILE: Thank you.

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The Hon. ROSE JACKSON: I have just one last question. Again, some councils, in response to some of the homelessness issues we're seeing, have looked at investing in things like mobile showers and laundry facilities. I wonder whether the Central Coast Council has done that. If you have, is there any resourcing available from Government to support that? If you haven't, is part of the reason that—you know, those kinds of things cost money—you'd have to make that space within your budget to provide that service?

GLENN CANNARD: The answer is: A bit of that, we've done. We're looking at a program at the moment. We're trying to change the nature and the opening hours of some of our key areas and some of our public toilet blocks and in relation to where some of the needs are. We certainly work with the local shopping centres and some of our community centres to try to support that. We do have a few groups lately that provide mobile shower and laundry services. It isn't necessarily a space for council, as I think you might have acknowledged, to provide those services, but we're certainly doing what we can to facilitate that.

A lot of what we have and the nature of our area is so broad that people tend to be in small pockets in a multitude of spaces. So, I'd like to acknowledge the work that HoTS and those groups have done because that ability to be mobile, to connect with people where they are, has been a huge step forward. I know homelessness is certainly increasing, as well I know, everywhere. But we do have some really modern approaches locally and some fantastic services that are able to go out into those areas. Otherwise, we are helping to support people to do that. We've had grant programs and funding streams where we're more than happy to have conversations about how we can help facilitate that sort of infrastructure more.

The CHAIR: Thank you so very much for your time this afternoon—very much appreciated. The Committee does have the opportunity to ask further questions. If they do, the secretariat will be in touch. Likewise, I think there were a couple of things taken on notice. We thank you for that additional information also. You have 21 days but you will get formal notification of those things from the secretariat. Thank you very much for that. We're going to have a quick 15-minute break and be back here at a quarter past two. The next session is a little bit different. We're doing a bit of a roundtable discussion. We've got two people coming forward for that, so it will be more of an informal discussion rather than the formal setup that we've seen so far.

(The witnesses withdrew.)

(Short adjournment)

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ADAM JACKSON, before the Committee
JAMES BROWN, before the Committee

The CHAIR: We might kick this off. This is a bit of a different session we're trying here. We're going for more of a roundtable discussion. We looked to get a few more people but we're very appreciative that the two of you are here. This is going to be more of a relaxed setting; hence, we're sitting here. We have Shayne, Scott, Abigail, Rose, Peter, Taylor and Chris, who are all here to learn from you. We have Adam and Jim, who sort of give us the bookends of our inquiry, which is hearing from people with lived experience. That is very important to us to understand what's going on. If at any time you feel uncomfortable or awkward, let me know and I can shut it down, or feel free just to leave at any time. We appreciate your being here and we're very grateful for everything you've put forward. I will kick off with a couple of questions and then, as people have more to ask, we will go along. I will start with you, Adam, if I can. We were just chatting briefly. One message we're getting that homelessness can happen to anyone. I wonder if you could tell your story of how you ended up in that situation.

ADAM JACKSON: Well, basically, I was driving trucks in Sydney. The dreaded Sydney traffic, I reckon, fried most of my poor brain. I also had a major gambling problem when I was in Sydney and it came one fateful Saturday I went and spent me wages, couldn't pay me rent, didn't go home, and started living in me car; left a job and everything, and left Sydney. I think that was one of the best things I could ever do for my brain. Then I found Coast Shelter and it was Charles that I struck up a really good relationship with. He got me into the refuge with this guy here. He rang me on my birthday, actually, and said, "They've got a spot in the refuge." I was 8½ months in the refuge and now I'm with Pacific Link. I was in a place at Umina for the last, I think, 18 or maybe more months and they've just moved me. They've moved me into a brand-new building in Gosford. That's sort of the short of where I've gone and got to. The help I got from Coast Shelter basically when I landed in Gosford in me car was just unbelievable.

The CHAIR: At that point, did you consider yourself homeless? Like, was there a realisation that you were in trouble, or how did you feel at that point, I guess?

ADAM JACKSON: Well, at the start of living in the car, I would have considered, looking at it now—I was practically insane from gambling. I used to question my own behaviour and I just thought I was losing my mind completely. Why do I keep going and shoving a thousand dollars in a poker machine on a Thursday night? I had a really bad feeling in myself, if I can describe it that way there. Yeah, when you opt to live in your car and basically you start living in your car in the closeness of where and when you went to the pub, it was awful hard.

The Hon. ROSE JACKSON: How did you find Coast Shelter? How did you hook up with those guys?

ADAM JACKSON: True good people. I would say Coast Shelter are better people than the majority of my family.

The Hon. SHAYNE MALLARD: How did you land up here on the Central Coast?

ADAM JACKSON: Basically I left Sydney and because I had come from the coast it was like come back up. I have got a couple of cousins there—I've got 26 cousins that I do talk to. Coming to the coast would have been me sort of coming to somewhere for me to feel safe. Fair enough I was living on the waterfront in my car but it still felt like I know where I am, hometown type thing.

The CHAIR: How did you go from living in your car to connecting with Coast Shelter? How did that connection happen?

ADAM JACKSON: Because I was doing a daily walk from the waterfront up to the restaurant, Charles—I saw people there and, I said it before, Charles is like a legend as far as I am concerned of Coast Shelter. He's just recently retired. I connected really well with him when I first got there and he basically got me in touch with Steve who runs the refuge that these guys are from and, like I said in that bit at the start, it was 8½ months in the refuge. Then the refuge connected me with Pacific Link and I am not now in assisted housing.

The Hon. TAYLOR MARTIN: I just want to pick up on the meeting with Charles. I know Charles. He has done excellent work. I have only just learnt now that he has retired, which is great for him but it is a big loss to the Central Coast.

ADAM JACKSON: But even though he has retired, he is going over to the Philippines to do exactly the same thing. He's a legend.

The CHAIR: James, how did you get to be homeless? How did you progress through that?

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JAMES BROWN: I became homeless because I couldn't move back into my place at Lightning Ridge. While I was trying to load my gear up to do that I had an accident. I pulled the leg apart and did a fair bit of damage to that. I ended up in hospital. They did a great job and when I came out I looked after myself. I did my best. I went down to my sister's place for a little bit of recovery. Things didn't work out quite well there because she is a little bit, you know, overbearing. So I ended up in my car. I had a really bad cataract problem—legally blind—and it was very, very hard to get around in a car. I didn't mind the car so much—I had spent most of my life as a long-distance truck driver; I saw a bit of trucks and had done a lot of camping—and it was no big deal to me apart from the access to shower, toilet and things like that which when you used to drive regularly there was always a way.

Then I was advised by some people to approach Coast Shelter to see if I can get help with my vision. And when I did, [inaudible] Penny, who was an absolute angel and Charles again—very, very good people. Anyway they sort of took me under their wing and organised some people to fix my eyes. Then Steve from Coimba got involved. He said, "Mate, you can't live in your car with all your stuff. You just can't do this anymore." I said I would be okay, you know. I was really stoked and I got a job. They said, "No, no, we'll look after you." So, Coimba took control of me then and put me into some accommodation, which I am very, very grateful for. They have done an absolutely splendid job these guys. But all this back to Penny in the beginning, who initiated it.

Ms ABIGAIL BOYD: Have you now got permanent housing?

JAMES BROWN: I am told it is permanent until we can make some other arrangements. We always need to be heard but they have seen my issue, my problems at the moment and attended to me very well.

Ms ABIGAIL BOYD: Good. Adam, your place in Gosford—is that now permanent for you?

ADAM JACKSON: Well, it should be. As far as I know it's my forever home now.

Ms ABIGAIL BOYD: I'm glad to hear it.

The Hon. SHAYNE MALLARD: Can I ask you what is your source of income now? What type of government support do you get?

JAMES BROWN: DSP.

The Hon. SHAYNE MALLARD: What is that?

JAMES BROWN: DSP.

Ms ABIGAIL BOYD: Disability support.

The Hon. SHAYNE MALLARD: Are you on disability support too?

ADAM JACKSON: No, I'm still on Newstart. I'm actually, me and Josh here are in the process of trying to lodge a DSP.

The Hon. TAYLOR MARTIN: Can I just ask, if you don't mind, I want to touch on a bit more the support you were able to get in relation to gambling? Would you be able to tell us a bit more about that?

ADAM JACKSON: At the moment I am seeing Roger Mathieson who is basically continuing counselling for it. In the past—and this poor bloke lost his funding from the Government and I reckon he deserves to get it back in a heartbeat—I saw Chris Davidson for nearly two years. He helped me a real lot with the gambling and a lot of other issues as well. I originally saw him for gambling and he is such a good psychologist that he found everything that was going on in my head.

The Hon. TAYLOR MARTIN: Did this begin with Coast Shelter helping start you off—

ADAM JACKSON: No, Chris Davidson I actually had seen him before, about five years prior to that. I had a long time with this gambling problem. Then when I got to the coast I thought, well, no, I'm not stressing about work. I'm trying not to gamble because I don't have the money anyway but, yeah, I ended up just googling him and found him on Google and there was a gambling thing that he had his name under. Like I said, we ended up going for nearly two years and unfortunately he has lost his funding.

The Hon. ROSE JACKSON: Your housing in Gosford, that's Pacific Link—

ADAM JACKSON: Yeah, we have just got a brand-new building that they own.

The Hon. ROSE JACKSON: How do you find the ongoing support in services from them? Are they responsive to things that you need? Do you find it to be a good supportive environment?

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ADAM JACKSON: Yeah, well, like, I have got Josh as part of the deal with Pacific Link. I haven't got him for that much longer but I've got him at the moment. Josh is good at pushing but he's also good at helping.

The Hon. ROSE JACKSON: Is that through Together Home, is it?

ADAM JACKSON: Yeah, the Together Home project. Basically when I first moved into my place at Umina I had a lot of my own stuff—thanks to these guys again who helped me get it out of storage while I was in the refuge. Basically anything I sort of wanted when I moved into that to get a home program, if I asked for it I could have got it. I found that out later. I could have had a nice Smart TV but instead I've got a dumb TV. Even that, I don't think I even want a Smart TV because then it means I've got an account with some data firm somewhere. At the moment while I'm still on Newstart I'm very much still in a financial struggle.

The Hon. CHRIS RATH: I think you said that you have quite a lot of family on the Central Coast. You said you moved back to the Central Coast because—was it 26, cousins? Moving back to the Central Coast was there the ability to stay with family temporarily? Was that part of the decision?

ADAM JACKSON: No, I've got one cousin who runs a workshop over at West Gosford there; it is a truck workshop. They've got a nice, fairly new truckies room with a shower in it. I used to frequent that a lot when I first landed in my car. He's one of the two cousins that I talk to out of those 26 cousins. As far as all my uncles and aunties and my mother as well, I class them as the judgemental side of my family. I got "black sheeped" many, many years ago.

The Hon. CHRIS RATH: You didn't feel comfortable asking them for support? Is that a fair assessment?

ADAM JACKSON: No, I won't even approach them for support. You know, like, I've got a really good relationship with that one cousin at West Gosford and even my uncle, his father, he sort of found out I was in the shower there and he wasn't really happy about it but, I think, something touched in his heart because he said it was okay for me to keep going. But he also said to me cousin, don't let it go on forever. That's just all past history—the stuff between the uncles and aunties and me.

The Hon. SHAYNE MALLARD: All families are the same.

ADAM JACKSON: We were condemned a long time ago, back in my teens.

Ms ABIGAIL BOYD: When you were rough sleeping, when you were having showers in the truck depot and stuff—have I got the terminology right?—how were you doing other things? How were you washing your clothes and that sort of thing?

ADAM JACKSON: Believe it or not, I'd go and do me clothes there as well because they had a big industrial washing machine for their own overalls there at the truck workshop. I wasn't real impressed about sticking my nice clothes in with all—when you know that they've been washing these greasy overalls in there, but it used to do the job and they would never come out with grease on them.

The Hon. ROSE JACKSON: Jim, can I ask you: When you found out that the place that you're in at the moment—they said, "You know what, mate. You can stay here as long as you need." How did you feel? How did it make you feel to have some sense of permanency in that place?

JAMES BROWN: Very grateful—to be sure, yeah. I couldn't believe that there was this kind of help out there.

The Hon. ROSE JACKSON: One of the things that we've heard a bit about is that sometimes people don't know that there's help out there. They are not lucky enough to run into someone. What do you reckon we can do to better help people who maybe don't know? They don't run into a Charles. What can we do to better get them linked up? Is there any advice you can give us?

JAMES BROWN: I really, really don't know how you'd publicise or advertise it—most people that are homeless don't tend to buy newspapers and look at the television very much. Some listen to the radio, I suppose, but whether they listen to the right station. You see most people and all they're interested in on the phone is YouTube. People are out of touch with the real world, generally—I'm not saying everybody in this room isn't very in touch with the real world. I know we all are. But I really don't know how you could publicise it unless—I heard about this by word of mouth from someone who I feel did not deserve the help. They were out driving around in their ute picking up scrap metal and getting Centrelink and taking advantage of the system—getting free lunches. I don't think that's a very good way for society to move. We should all stand on our own. I feel rather embarrassed that I'm in this situation and I'm not proud that I'm taking the handout. Although I did work for a long time, very hard, earned big money and paid a lot of tax. So I don't feel totally guilty because other people are convinced I'm doing the right thing by myself.

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The Hon. ROSE JACKSON: You are.

JAMES BROWN: Yeah, but I still don't feel good about it, I've got to admit. People have got it worse than me, though. I feel very privileged and grateful.

The Hon. ROSE JACKSON: We feel very privileged to talk to you.

JAMES BROWN: Thank you.

The CHAIR: Can I ask and touch a bit on that? I just remind particularly my colleagues to talk to the microphone; I know some people are having difficulties down there. The way you're talking now, Jim, how do you feel people react towards you? It was by no fault of your own you ended up in these circumstances. Do you feel discriminated against—

JAMES BROWN: No.

The CHAIR: —by people and government agencies?

JAMES BROWN: No, not at all. To begin with, Centrelink were very, very hard to deal with. And after numerous appointments with them, with all the appropriate paperwork to say that I was deemed unfit for work because of my lungs—I've got a very severe breathing problem, as you've probably determined—then a couple of other little setbacks after that. But since the end of the application and the grant of disability support, I've received nothing but help and understanding from Centrelink people and, as I say, since I approached Coast Care, they have just been fantastic people. They probably saved my life.

The Hon. ROSE JACKSON: One of the things you mentioned about the support that you've got through Coast Shelter—it's running out. You've got, you said, your mate—sorry, I've forgotten his name.

ADAM JACKSON: Josh.

The Hon. ROSE JACKSON: Josh for a little bit more because you're on the package. There's been a bit of conversation about making that permanent or at least extending it. Would that be something that you would think would be a good thing?

ADAM JACKSON: After signing the new lease just last week to get into this new place, I am under the understanding now that it is going to continue as Together Home project, and I'm not sure about if he is going at the end of the two years.

The Hon. ROSE JACKSON: But that's what you want. That Together Home project continuing on is important to you, you reckon?

ADAM JACKSON: It's a very big help because at the moment I get weekly payments of Newstart and, basically, I don't see the rent. It comes out straightaway. They take that before I even get it. But what I'm left with, with weekly payments, is the figure of \$229. If you take \$229 out in the real world today, let's see how much you've got left of it tomorrow, because it goes like that.

The Hon. ROSE JACKSON: One of the things about that program—and, Jim, I'd be interested in your views too—is that it's based on this idea that people have sometimes got a lot of issues: health, gambling, housing, mental health sometimes, drug and alcohol sometimes. People have got a lot of issues, but if you can get them a house first, get that shelter over their head, that permanent place, then you can start maybe looking at some of those other things. Do you reckon that's the right approach? Is that the right idea in terms of how we fix these problems?

JAMES BROWN: Yeah, a big help. A roof over your head and health are really the two things that you need. We can live pretty cheaply, really, when you think about it. I don't have to eat scotch fillet. Although I like it, I don't have to eat it. Sausages are the cheapest at 10 bucks a kilo. That's a bit of a treat, a nice sausage, these days, but they're selling at \$20 a kilo.

The Hon. ROSE JACKSON: Try lettuce.

JAMES BROWN: I can't afford a lettuce. I can't afford the seeds to grow them.

ADAM JACKSON: Potatoes are going up and everything. That's one thing I have noticed because I do shop at Coles and just watching some of the prices fluctuate just in the last couple of months—everything is going up here and there just that little bit, but every little bit—like 20 cents just on the milk I buy, whereas the last four years, it's been the same price.

The Hon. ROSE JACKSON: Yes, that's right. We can laugh about the lettuce thing but those kinds of cost increases are really hurting people, aren't they?

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JAMES BROWN: Yeah, but we can't blame anybody for it. You can't blame the farmers; you can't blame the government. That's just life. People have got to accept that. There are hardships and there are hard times. Our hard times, when you think about it now, are nowhere near as what they were 100 years ago. People today don't realise how good we've got it. I don't think any of this was available 50 years ago. So we live in good times really, to be positive.

The Hon. PETER PRIMROSE: G'day. Can I ask you guys, how many times did you have to repeat and tell your story when you were seeking assistance and help from people? Was it once or twice, or did you have to explain the same thing?

JAMES BROWN: With Coastal Shelter, I approached them once and everything sort of snowballed then. They stepped in. With Centrelink it took me two years of doctors' appointments after being in hospital and they told me I wouldn't be going back to work because of the COPD, which is progressing quite well. Centrelink were the hardest to deal with. Then I had a little bit of superannuation. The insurance company were a bit worse than Centrelink. They deemed themselves to be a higher authority than the government, who had deemed me disabled. When I asked for the disability payment—the insurance part of it—which a lot of people don't even know they paid for, there were all sorts of stalls and objections. I told them, "Look, let's go to the Ombudsman and Channel 9. I'm sure they would like to know about this." I was paid that afternoon. But I suppose not all people can be that assertive.

The Hon. PETER PRIMROSE: What about yourself?

ADAM JACKSON: A few times I had to spiel the story off, but I wouldn't say enough to be a pain or anything like that. It was just people, and if they were asking for the story, they were just trying to find out about me anyway. I've still got this one big issue to come along when I was in the refuge, and it was only a month into the refuge—massive heart attack. I do believe it was too many bacon and egg rolls and that truck and driving in that Sydney traffic that sent me nuts and gave me that heart attack. My best friend the other day was whingeing on the phone that she couldn't buy toilet paper in Coles because the shelf was bare.

I can really feel for both sides of that—people who can't buy it and how many truck drivers are at home on lockdown or doing their seven days not being able to do their job because of this COVID going on? And then you've got companies screaming out for employment at the moment. I could probably go and drive a truck again, but I am under the belief right now, because I had a heart attack, to drive a truck I've got to legally tell the employer that I've had a heart attack. I look at it from—he mentioned insurance companies. I tell an employer about a heart attack, he tells the insurance company he wants to insure me and his truck, and the insurance company will straight up say, "Not a chance." So there you go. My career is gone.

The Hon. PETER PRIMROSE: Can I then just ask you the next question, which is how difficult was it, and was it difficult, filling in all the forms? I presume you had to do paperwork.

ADAM JACKSON: Without this bloke here, I would've probably set fire to it by now. Because I've got a thing. Because of that, my desk was a steering wheel for 30 years. Forms and paperwork just fry my brain. Without Josh I reckon I wouldn't have even got it started yet. He did my tax as well.

The Hon. PETER PRIMROSE: Okay, and yourself, Jim? In your paperwork to do with looking for support and looking for accommodation, we've heard that people want paperwork. They want a form filled in to explain what you're asking for.

JAMES BROWN: Fair enough.

The Hon. PETER PRIMROSE: Did you have to do lots of paperwork?

JAMES BROWN: Yeah.

The Hon. PETER PRIMROSE: And how did you find that?

JAMES BROWN: Not really that difficult. If you can do a driver's logbook or a work roll or a contract to sell a car—you basically fill in the spaces. You don't have to write the contract; you've only got to fill it in.

The Hon. PETER PRIMROSE: So you understood what you were entering in to that?

JAMES BROWN: Yeah. I got a reasonable education, I would say. I got to go to a decent school.

The Hon. PETER PRIMROSE: Some of the questions are sometimes really complex and some of them are tricky.

JAMES BROWN: You read the question carefully before you send it.

The Hon. PETER PRIMROSE: That's good. Thanks for that.

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The CHAIR: It seems that both of you've been through that tough time but you have come out. Plenty of people don't come back up out of that trough. What is the difference between you guys getting through that and when you look at other people that maybe haven't been able to get through that?

JAMES BROWN: Everyone is just different. Some of us are survivors. Some survive; some don't. Some people are quite happy to just wave along through their life and be what they are. I've got examples of that where I live. I feel really sad for them. They've never had a good life. So I suppose, on the bright side, they haven't got much to miss. I've had a pretty good life. I miss those days. But, hey, that's life. That's how it goes. Some of us have got it; some of us haven't. I've had it; now I haven't got it anymore. I enjoyed it.

ADAM JACKSON: Even my view on that, it goes down to people's different—what stage they are with their own mental health as well. That's one thing I've noticed. It's hard to describe. Then there are people out there that don't care. There are people that like where they're at and there are other people that hate where they're at but still are there.

Ms ABIGAIL BOYD: It strikes me that there's not a one-size-fits-all approach that you can take here then, because, from what we've heard from a number of people with lived experience of homelessness, there are different reasons why they fell into homelessness in the first place. But then, getting out of it, some people need help with forms, some people need mental health support, some people need health help or people driving them to appointments. Do you think that the current system allows everybody to be able to get the supports that they need as individuals to get them out of homelessness? Do you think you were maybe lucky to find Coast Shelter, who gave you that wraparound support?

ADAM JACKSON: Yeah, I'd say not so much lucky; smart enough to look and try and help myself. Because when I first landed in my car, I was not in a very good mental state at all because of the gambling and lots of damage to my poor brain. And the highlight of that that I can think of was the amount of times that someone at that Coast Shelter restaurant—they're giving me stuff that I needed. I've got nothing. All I had was an esky and after the first three days all I had was a smelly box in my car because I couldn't even put ice in the esky. Because I had that six-week break trying to get money out of Centrelink because I'd basically walked away from a job.

I used to constantly say, "I'm not worthy." And it was that Coast Shelter restaurant that stopped me saying that. As far as people accessing it, it's just where the individual is in their stage of their own mental health. I've tried to have positive words with people that I feel are in a worse spot than me, because they're actually still living on the street, and then you get these attitudes back out of their mouth and for some of them you just say, "Why am I bothering wasting my time on you?" And then you get other people that are very thankful that you told them, "You can go and eat at Penny's."

The CHAIR: The process from here is we as members of Parliament will now put a number of recommendations forward to the Government around homelessness. Unless Peter wants this question, what do you think is something that definitely should be in that report to government, that we are telling government—a recommendation or something that you think government should be doing to either stop people from becoming homeless or help them once they do?

JAMES BROWN: Better to stop it before it starts, really, isn't it? There's got to be a big advantage in that. But then how do you do that? That's up to the individual—the person that needs the help. He's got to know before he needs it, hasn't he?

ADAM JACKSON: Address the issue of youth on the streets. Usually that's conflict between children and the parents. I come from that as well. I can remember back to 16 in my own life. My birthday present was a bag: "Get out." I got out and straight into work at 16.

JAMES BROWN: That was the way when I was a young fella. You'd get out to work and go and see the world. Go and do something. Get a job and go see Australia.

ADAM JACKSON: I've basically lived with this woman for nine years. Her daughter, who I had nothing to do with—she was not my daughter. Girls when they go through 13 and 14 are unbelievable. I've got a daughter who's now 26. She could be a right cow when she was that age. And this Leah that I am talking about, she was just unbelievable when she was that age. The arguments with parents—how do you stop that? How can the government interfere with that? You can't.

JAMES BROWN: Don't argue. You'll never win.

ADAM JACKSON: You can't because—

JAMES BROWN: [Inaudible]. I said, "No, I'm going to the club."

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ADAM JACKSON: I've got two kids of my own—a son, 28, and a daughter, 26 now, and they're spread both ends of this east coast, well away from me. I believe when she originally took them away from me, she was probably doing the right thing because I was very much out of control when they were young. But I can't see that they could interfere with a lot of this homelessness from the start—prevent it before it happens—because there are just too many different dynamics in every household going on. You don't know what goes on behind people's doors every night. I think the police might have some idea but, when it comes down to it, once you close your front door that's your private Idaho there.

JAMES BROWN: We might actually get back to giving kids education at school and letting the police have a bit more control as well. The police don't have any right to send kids home after dark today now, do they? They can't tell kids to get off the street: "It's too late. Go home. It's dangerous out here." They don't have the authority. They don't have the respect they used to have. When I grew up in Bankstown, Bankstown didn't have a very good reputation and I wasn't really a saint. I was no angel. Not liking doing bad, but I was no angel. Testing the water as a teenager. And the authority the police had then had a big impact on my life. It was, "If you keep it up mate, you'll get another beating." You'd get a clip over the ear and a kick up the bum. At school if we played up, we got a big leather strap on the hands—I got a few myself. They weren't very nice people, believe me. I would never subject my kids to that. I wouldn't send them to that school for that reason. The punishment we got was cruel. But anyway, I think it can be a way from the worst part of life that could have been.

The CHAIR: Jim, Adam, thank you so very much for being part of this today. I think it is quite a good way to finish our hearings. We've heard some really raw stuff throughout this hearing and to finish on what I think is a really positive, optimistic note of the way that you two gentlemen have come through this. The way that you have, in particular, Jim, I think is fantastic and the way you've come through your hardships, Adam, is quite inspirational. We thank you very much for your time here today. It has been really valuable for us and we thank you very much. We thank their carers for the work you are doing, not just with these two but across the board. Thank you very much for everything you've done, for everything you do and for being part of this today.

JAMES BROWN: I'd like to thank Coast Shelter and Coimba and also you people for taking the time to listen to us.

The CHAIR: That concludes our hearing. It has been a very insightful and very important hearing. We look forward to what we do next. So thank you to everyone that has been involved, not just here but across a few days. Just a quick reminder to anyone that is here or is listening in that is homeless or at risk of homelessness, please call Link2Home on 1800 152 152, the domestic violence line on 1800 656 463 or MensLine on 1300 789 978, and also if there's any evidence that has been distressing and you would like to speak to someone, please call Lifeline on 13 11 14. Thank you very much to the Committee members. I also put on public record my thanks to the support staff for getting us through these few days.

(Adam Jackson and James Brown withdrew.)

The Committee adjourned at 14:53.