

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 Jubilee Room, Parliament House, Sydney on Monday, 18 July 2022

The Committee met at 9:45 am

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

* Please note:

[inaudible] is used when 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 first 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 the incidence of homelessness amongst older people, as well as the impacts on health and wellbeing and challenges in navigating the homelessness service. I acknowledge the Gadigal people of the Eora nation, the traditional custodians of the lands on which we are meeting today. I pay my respects to Elders past, present and emerging, and celebrate the diversity of Aboriginal peoples 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 or Torres Strait Islander people joining us today.

Today we will be hearing from a large number of stakeholders, including individuals with lived experiences, peak bodies, community service providers, advocacy organisations and representatives of the New South Wales Government. While we have many witnesses with us in person, some will be appearing via videoconference today. 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 the broadcasting guidelines, media representatives are reminded that they must take responsibility for what they publish about the Committee's proceedings. While parliamentary privilege applies to witnesses giving evidence today, it does not apply to what witnesses say outside of their evidence at the hearing. I therefore urge witnesses to be careful about comments they may make to the media or others after they complete their evidence. Committee hearings are not intended to provide a forum for people to make adverse reflections about others under the protection of parliamentary privilege. In that regard, it is important that witnesses focus on the issues raised by the inquiry terms of reference and avoid naming individuals unnecessarily. All witnesses have a right to procedural fairness according to the procedural fairness resolution adopted by the House in 2018.

If witnesses are unable to answer a question today and want more time to respond, they can take a question on notice. Written answers to questions taken on notice are to be provided within 21 days. If witnesses wish to hand up documents, they can do so through the Committee staff. In terms of the audibility of the hearing today, I remind Committee members and witnesses to speak into the microphone. As we have a number of witnesses in person and via videoconference, it may be helpful to identify who questions are directed to and who is speaking. For those with hearing difficulties present in the room today, please note that the room is fitted with induction loops compatible with hearing aid systems that have telecoil receivers. Finally, could everyone please turn their mobile phones to silent for the duration of the hearing.

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Ms GLEN-MARIE FROST, Individual with lived experience, sworn and examined

Ms BEE TEH, Individual with lived experience, sworn and examined

Ms ROCHELLE TAYLOR, Individual with lived experience, affirmed and examined

Ms PAULINE WEST, Individual with lived experience, before the Committee via videoconference, sworn and examined

The CHAIR: I welcome our first witnesses. I would like to give the opportunity for anyone to give a short statement, keeping in mind that we have plenty of questions to get through. If you could keep them to under two minutes, that would help the Committee.

ROCHELLE TAYLOR: I would like to start, if I may. I'm Rochelle and thank you very much for the invitation to come here today and speak. I'm here to share my lived experience around homelessness and the effect it has on all forms of health. When you become homeless, how do you reach out for the services? Becoming homeless is actually a very traumatising event, and you don't even really know where to start, where to begin and where to reach out to get some help. Not knowing this and where to go keeps me in a very vulnerable state. Being unstable also affects not only my mental health, but I have type 1 diabetes as well. So when I'm in a situation of homelessness, my sugars are really affected and I have to constantly go back into hospital to have it all regulated and brought back down to a level where I can get ahead and try and build a life again for myself. I also want to reiterate that homelessness does not discriminate; it can happen to any one of us sitting here right now at any time.

The CHAIR: Thank you for keeping that brief. Ms Frost?

GLEN-MARIE FROST: Good morning. My name is Glen-Marie. I'm 73 years old. I'm a pensioner now residing in Women's Housing Company in Woolloomooloo. I became homeless at 64 years of age and due to a health issue, I had to close my business and resign all my national accounts. I was on the housing list for up to six years. I had no backup funds to support me through this time. However, I was one of the most fortunate as, I have to say, I am one of the luckiest people in the world because I had support from friends who initially gave me accommodation. A personal story in *The Sydney Morning Herald Good Weekend* magazine over two years ago relating to my journey resulted in me being contacted by homeless women 24/7, all day and right into the night, and sometimes into the early hours of the morning. These women were desperate in the way they called me. They wanted advice or, hopefully, a solution to their homelessness, or just anywhere they could go for advice as to what they could do tomorrow.

Their personal stories affected my health and me, both emotionally and mentally, as I did not have an immediate answer for any of these women. These women, I have to say, are not victims—neither am I—but when you don't know where to turn, it makes you feel as though you haven't got much to offer. Becoming homeless, as Rochelle just said, has no discrimination. Most of these women came from suburban, normal lifestyles. They were generally about 60 years of age—some of them a bit older—heading up towards 70, but below pension age and definitely not priority housing. They cried out for a safe place so they could get their lives together and contribute to society once more, and it is for them that I am here today.

BEE TEH: I am 67. I have been with Women's Housing, which has offered me continuous permanent housing, for the last eight years. I became homeless when my marriage broke up. My ex-husband was an alcoholic. He wasn't abusive physically but he was mentally. I became homeless after the breakup and also I had cancer, so everything just went into a heap. It just happened so quickly. When I had cancer, I didn't know where to go or what to do. Thank you for families. First of all, I need to thank all of you for listening to us, lending us an ear and also to do what you best can for us homeless people, because it's not by choice. It takes a lot of courage to be homeless.

The CHAIR: Thank you. The thanks goes to you for appearing at our inquiry today. Ms West, sorry if we're not looking directly at you. We're looking at our screen over there, and we're sorry if that's not down the barrel of the camera.

PAULINE WEST: That's okay. Like the last lady who just spoke, I would like to thank you as well for taking the time to listen to us. Hopefully you're in a better position that you might be able to make some serious changes for women who are homeless. Again, it is not our fault; we didn't choose to be homeless. My circumstances are that I was sexually assaulted as a young child. I have been sexually abused most of my life, actually. I have had a series of traumatic experiences throughout my life. When I got sick, I was working with a disability agency for four years. I decided I wanted a change, so I went to college and I learnt how to become a carer, a support worker. I struggled with my education, so I went on my day off—which was a Wednesday—and

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I had special counselling, and the ladies there helped me to learn how to write sentences and spelling and all those sorts of things.

At my age it was very embarrassing to be in a class with people who had just left school to become support workers, and here I am at my age, you know. Anyway, I went on and worked for a disability agency. I got very sick. I had blood clots in my lungs. I have COPD from the years that I smoked, and I have asthma. I'm currently living in housing for, they say, over-50s, but most of the people here are 75, 80 plus and so I don't feel like I fit in. I don't have social prospects because I don't go on bus trips, and I don't go to pubs and clubs because of my history—I ended up becoming an alcoholic and so I don't go to pubs and clubs. I used alcohol to try to mask a lot of things and now I'm not masking anything. I am as raw as I can be, and as honest as I can possibly be.

I struggle each day with my loneliness. I'm on very strong medication for anxiety and depression, and I'm lonely. I can't work in the job that I wanted. And I think people get left out in the cold. You know, it's lovely where I am. I'm grateful beyond words—I am grateful. But I've been put here and now a job is done and people move on to help somebody else, which is fantastic. But now what do I do? I'm lonely and I have nothing going on in my life to keep me going, and that's not the way life is meant to be. I'm sorry if I've taken up too much time.

The CHAIR: Thank you so very much for your story. On behalf of myself, and I presume I'm echoing other sentiments here, I want to say how incredibly brave it is for you to come out and tell your story. We are eternally grateful for getting your experience. Thank you very much once again. We can't express that enough.

Reverend the Hon. FRED NILE: I have a general question for all the witnesses. We have heard that some of the women who were in desperate situations were living in their cars. Have you had much contact with people in that situation?

BEE TEH: After my cancer treatment, my brother and sister-in-law were very kind. I was couch surfing in their place for about six months. Then, one day, my sister-in-law just said, "My parents are coming to live, so that means you have to get out." At that time, you don't have money, you don't have a job and you can't get a place to rent. So I just left their place. And where do I go? I don't know where to go—first time ever in my life that that thing happened. There's a botanical garden there, so I just drove around the botanical garden and then I just bawled. I stopped the car and just started crying. I was thinking, "Where is a safe place for me?" I went to Campbelltown Hospital because I thought the parking there would be very safe. It's in the hospital, and the next morning I'll ask for help. The next morning I woke up and I went into reception and said, "I've been sleeping in my car. I'm homeless. What do I do?" A social worker was very kind—they issued me a social worker. That's when my path to housing happened.

Initially, it is very difficult to apply for housing, because the forms that you have to fill in, it is like you need a degree. When you are in a homeless situation, you just do your very best. But the housing worker did help me and then I was given a temporary place in Campbelltown—actually, in Minto. I just kind of resolved to accept whatever I can get. This place was just one bedroom and there was cockroaches all over—dead and alive ones. I just kind of put up myself there. At night-time there was just cockroaches all crawling over my face and I thought, "All right, I'll clean it up and continue with it." But the next morning I saw this very scary man. I think he must be straight out of jail. He's got this steely, really scary look, and he looked into my window. So I told myself, "I'm not safe here. I've got to go." I just told Housing that I'm not going to stay here.

I printed out little slips of paper because I knew that I have to go and rent somewhere, and with Centrelink I can afford \$100 a week—no, \$200 is my maximum. I print out little slips, a thousand of them, and I drop them in every letterbox to say that I need a room to rent and I can afford \$200. I got a room for \$260, which means I had to cut out on my food and everything. Anyway, eventually I was given another place in Waterloo. I was just going to check out the place. In the lift, as I was entering, there was two men in dark suits and they asked me, "Why are you here?" I said, "Housing's given me a unit." They said, "You don't want to live here." I said, "Why?" They said because they were going there to investigate a murder.

Those towers are famous in Redfern for their drugs, drug trafficking and a lot of sexual abuse and stuff. And the lift is just so small and there was three of us in there. So I was thinking of my security. If anything should happen, I have got nowhere to run. I don't want to be faced, after my trauma, to be raped or anything like that. A girlfriend of mine said, "Ring Women's Housing." So I rang them and there was this lady—I cannot forget her—her name is Maria Todd. I prepared all my papers and my story. She said, "Come and meet me." So I went to Women's Housing and, before I could utter a word, she said, "I know your full story. You don't have to be stressed." So she gave me temporary accommodation for, I think, about seven months in Phillip Street in Redfern. It was only a small cubicle, but that's okay. I wasn't worried about it, as long as I was not on the street.

After that, they found me a place in Abbotsford. Someone has died in the previous premises—passed away—so that became available. Maria says that she was thinking of me, so she put me there. Since then, I have

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had—when I am in the state of homelessness, you don't know what you're feeling. You're in a zombie state but you can't decide what to do. You just try to be the best and hoping that you get somewhere to live. I asked for over-55s because I know that I need a quiet place to recuperate from my mental—well, I'm not mad. It's just a trauma—the trauma that you go through, one thing after another. Once you spiral downwards it just goes so quickly. When I was growing up, Mum and Dad, old traditional Chinese, they say, "Women don't have to go to high school, anything like that, because you're going to be married. You serve your husband and they take care of you for life." So me, being innocently believing, loving and trusting, that was what I did. But then, when my marriage broke down, I just didn't know what to do. So I just went out and worked and then cancer hit. That's when I went this way.

So I would say that a permanent home or a permanent residence is very recuperating. I just hope that there will be less homeless people out and about, because every rainy day or storm, I think of them. The very best thing is now I have been myself now. I am me. I found myself. I have studied a course with TAFE and I am now working part-time or casual for University of Sydney where I do exam invigilation, supervision, and I do election work. That's only okay if you're seasonal. But in the meantime I do a bit of babysitting for my son—I've got two grandchildren. I would say that this permanent housing has allowed me to be a grandmother, yes, a mother and my life can go on. So I want to thank everyone of you for looking into this. I hope that we just reduce the number of homelessness. Thank you.

The CHAIR: Thank you.

Reverend the Hon. FRED NILE: Thank you for your frankness. Thank you.

The CHAIR: Ms Jackson?

The Hon. ROSE JACKSON: Thank you. I just want to echo everyone's comments about the power of the stories that you have told, so thank you so much for coming along and having the courage to share them. Ms Frost, I wanted to ask you a question. You know, you talked about the experience that you had of you sharing your story in the newspaper and then women contacting you, sort of out of the blue. How useful and powerful would it have been to have a kind of clear reference point for them? I mean, presumably you were trying to point them in all of the different directions.

You talked about the stress that that caused you in fact not being able to help them, so I just sort of wondered, based on the experience of, you know, sort of being put in a position of receiving all of these stories—and that wasn't your intention but that's what happened—based on that, what's your reflection on what is the best way that those women could have received help? It obviously wasn't necessarily contacting you after you were in the newspaper. Thinking back, what would you have loved to be able to give those women to actually point them in the right direction?

GLEN-MARIE FROST: Thank you. Yes, the thing is that a lot of those women knew of me, or felt they could totally speak to me personally and frankly—I suppose that was the hardest because I got the real stories. And, without exaggeration, most of those women were living in cars. They're not people to go to hostels. It's just not who they are. Many were former journalists from Fairfax and News Ltd. Remember they had that time when they retrenched everybody and paid them out? Of course, I came from the age of not having super and I guess most of them did too until those last few years. And journalists aren't good at saving money. They tend to spend it most of the time, or they did then.

But the thing is—I will go into all of them—women aren't good at asking family. I'll say to each of them, "What about your family?" But there was me: I wasn't confiding in my son. Every time he'd come to see me, I was happy and whatever, and I went down to the Southern Highlands for four years. A friend of mine, Michael Yabsley, invited me down there to stay in the cottage next to their house. Well, it was so beautiful. Everything was. I just fell in love with the country. I found my spirit again. I re-energised and I looked after people's homes. I kept myself busy. I got my real estate licence, my celebrant's licence, and I just had to keep this going. I refused to lose me. After hearing these stories, these women weren't as lucky as I am. The thing is for me, to know they were sleeping in a car, I couldn't imagine it but what I got did happen to me—well, I suppose I could imagine it, really—is that there were two to three days there in between staying with friends that I slept in my car. I was too tired to ring up the next person and say, "Can I come two days early?" I was just too tired.

The worst thing about staying with friends is you don't know when you're overstaying your welcome and so you're like this the whole time. It's not like your place. They are being kind to you and they loved me and they were generous to me, but it's still not the same, which was affecting me here too. But I understand why they sleep in a car. I had my cat with me and I chose to stay outside of a girlfriend's house that I had been staying in because the cat knew the area. It was all about the cat. Across the road was another girlfriend and another one up around the corner. I could have knocked on their doors but I was too depleted.

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And I worked out—I thought, "Where do I go to shower?" Okay, I could have gone to my son's but I wasn't going to tell him that his mother slept in the car all night. I went down to the surf club and pretended I'd just put on something lighter and pretended I had just been swimming. So that was my shower for the day. Why did not I tell my son? I don't know because of course he would have welcomed me with open arms but I just didn't want to put him in that position. He had enough issues at the time. And all these other women said the same thing. You know, "He's just gotten married," or, "She's just had a baby," and so we don't talk. We don't reach out. But all they wanted to do, these women, was to find a safe place—a place where they could go and re-energise, get themselves together and contribute to society again. They weren't looking for handouts; they were looking for a roof. When you have that stable roof—and that's why I said when I went to the highlands—I mean, I thank God every day.

I came back from the highlands and I had to look after—I have been 24/7 carer to my mum for the last three years; that's the reason I came back, and also I couldn't keep looking after people's houses—but I made up my mind I had to give back. But then I didn't know where to start. I was approached by somebody called Karen Levin, who runs the Equanimity Project, which we hadn't even officially launched yet, but it is launched because we have women. It's a two-for-one accommodation. You find a woman who can't afford to stay in her own home and so we train them to be nurture carers, who take care of another woman.

When the women come to us we can place them. Then we have a therapist visit them and get them ready. If they're running from domestic violence, which most of our women are, the thing is that then we have someone who works with us, who's in security. His mother was one of those very battered mums and he will go and find the car, take off the tracker, and take it to her in the South Coast or the highlands. Now, this has been really successful and has worked, and we really need to get it up and going. That is no-cost accommodation. All it needs is just contributing to the house—to the electricity or something—of that person who's there.

But the thing is I do not have anywhere to tell these women—I still don't. We don't have what I call a one-stop shop. They need to be told what they can do. At three o'clock this afternoon I'm meeting a friend of mine. I never thought she'd be homeless and I had her in tears yesterday. She's not going to have anywhere to live in a week's time. You wouldn't have thought it. I won't even mention her name but you could never believe this was happening and it is, to everyone. As I said, there's no barriers. Even now I will put her in touch, of course, with Karen so she can speak with her and with her social workers.

But the NDIS—another situation. They don't know where to go. We have to make it simple. In Victoria they have a simple process. The simple process is that you can go to one place where you are heard, listened to, and they can point you in the right direction. But prevention, you know, that's what I'm about, not just housing them after they're battered and tired, but prevention. Because we have to have a place where they can go to say, "How can this not happen to me? I want to be a survivor. I don't want to give in to this." Prevention is the best cure of all.

These women, as I said, they're over 50. I don't know where those figures are so high from people outside of the 50 to 65-70 bracket because, frankly, that's where all the inquiries that I get come from. In New South Wales priority housing is 80 years of age. I mean, seriously! Anyone sitting at this table in this room would have to understand that's unrealistic and we have to change that very quickly. Look, I could go on. You can ask me questions later but I think I've said the crux of it. All I know is that what's happening to these women who are in cars at the moment—and there are a lot of them—mentally, what must it do to them. And they go and stay, as you said too, in hospital grounds. They have to move every night. That's the other thing. They have to move every night. And you don't want to use public lavatories in parks late at night, so what do they do? I despair for them. I really do.

Ms ABIGAIL BOYD: Thank you to all of you for coming along. Again, I echo those thanks from the rest of the Committee. There is nothing more vital than these lived experience stories, so thank you. I might direct my question to you first, Ms Taylor. It seems clear that people, so many people, are just one event away from homelessness. Whether that is a major health issue like cancer, or whether it is divorce or trauma from earlier sexual assault—there are so many things that lead not only to homelessness but also to significant mental health issues and burdens on people at the same time as they are made homeless and the snowballing effect then of that lack of autonomy and dignity on mental health. I wanted to get your input on, I guess, the impact of mental health and how it interacts with homelessness, but also whether you were able to get any support and what support looks like from a mental health perspective once you are homeless?

ROCHELLE TAYLOR: Thank you. Firstly, I would like to give you a bit of background of myself, if I may. I come from a very dysfunctional family, one of poverty and neglect. I'm a survivor of emotional, physical, spiritual, sexual abuse. I'm a survivor of bestiality. I am a survivor of child pornography. I found my mother dead when I was 14. I brought myself up. I have turned it around and I have worked really, really hard to become the

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person I am today. Recounting my mental health—wow, where do I start. I have been in therapy for 25 years so far and I will continue to be in therapy for the rest of my life; it is just the way it has to be. Especially with my background, I found becoming homeless has been retraumatizing because with my childhood it was every six to 12 months we'd have to pack up and run and we'd have to live—mum couldn't afford to pay the rent. So we had to live with boarders who were actually alcoholic and mum's boyfriends, and therefore it was easy access onto a young girl. From the age of four to 14 I was attacked, abused et cetera. So when it comes to me being homeless, it brought back a lot of memories.

Having a story like mine, you know it is hard for doctors actually to get around that to begin with, and having homelessness on top of that effectively—so terribly—even now. I've just got a permanent home less than a week ago and that took, like, a good five years. I've just moved in. I am really grateful for that—to have a permanent home finally. With mental health now—the good thing about it is people are actually speaking about mental health a lot more than what they used to and it hasn't got that taboo as much. So that's a great thing that mental health has actually come to the forefront but wouldn't it be wonderful if—I know we get 10 free sessions through Medicare and so forth. But to have all this as part of not only—when you become homeless you just don't need to look for a house, you need support like with doctors and other services that are around to help you get back on your feet.

So it would be lovely if we could have, like Ms Frost was saying, a one-stop shop so we can go to and be directed to the right area to get the health and the help that is actually needed. When I first became homeless I went straight to my doctor and asked for help and she said, "Just find someone's lounge, sleep on the floor. Don't worry about it, Rochelle. You'll be okay". I had no help. I had nowhere to turn to. I just didn't know what to do. I was evicted from the same place twice. So if we can get some sort of conglomerate together to advise on all the different services that are out there that we don't know about, it's a good start.

The CHAIR: Ms West, I have seen you nodding a few times in particular to comments around prevention. I find your story fascinating. Can you look back either on your story or other stories at points of early intervention that might have changed that journey?

PAULINE WEST: Yes. When I was first abused by two of my brothers, I was eight years old. They were 16 and 22. At that time both of them were merchant seamen and they had gone away. The 16-year-old had moved over to New Zealand. He was coming back from New Zealand and he was coming home. So I didn't know what to do and I told a friend of mine and she said, "Pauline, just find yourself a boyfriend and he'll look after you". So I said, "Okay". So I took her advice and I found a boyfriend. My brother came back to the house and he tried to get to me again and I said that I have a boyfriend and he would hit him. I can't remember everything that I said to him but I told him that he would be in trouble. That boyfriend of mine—we slept together. He gave me my very first hiding. I think I was black and blue all over. He hit me because he found out at my young age of 14 and 10 months that I wasn't a virgin.

At the same time I fell pregnant to him and I ended up in a court room because I had a mental breakdown after I had the baby. He took me and the baby home to his parents' place and he proceeded to rape me shortly—I think it was about a week or so after I gave birth to the baby. The state that I was in was disgusting. It was embarrassing, degrading, and I ended up going to a doctor who put me on medication because that's all you can do. I went to court and I lost custody of my son because I had a mental breakdown. So the judge said that I was mentally incapable of looking after my son and I wasn't given permission to see him until he was 18. I just went on a drinking spree because that's all that could numb the pain. The stigma first of being pregnant and in those days of not being married—I had to take my parents to court to get permission to get married. There is no way my parents were going to let me get married at that age.

The life just went on. The next relationship I was in—the same thing. You know I've been abused, I have been raped, I've had a gun at the back of my head. I am even today a very nervous person and I suffer terribly, as I have said before, with anxiety. I think way back then if there were agencies of especially women that I could go and speak to—I had to write down on paper because I felt sick in the courtroom. I had to write down on a piece of paper what my husband had done to me when he was raping me because I felt like I was going to be physically sick trying to verbalise it to the courtroom. The judge just read it and then he handed it to my husband's lawyer and my husband and him read it, looked at each other and had a bit of a chuckle, and the judge said, "You are a married woman and it is your husband's right to be intimate with you".

From that point—and I've gone through my life being let down and abused and hurt, right up to when I became homeless. I was sitting at a beach in Shellharbour, sitting on a bench looking out at the ocean, and these two men used to come past. This was for about four or five days. These two guys came past with their dogs. This one particular day, one man came and he asked if he could join me at the bench. I said, "Of course." He sat down. We spoke about life in general and he asked me if I was married. I said, "No." He said, "Where do you live?"

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I said, "At the moment I'm living in a place that's about to be pulled down for the new marina that's being built in Shellharbour and I'm going to be homeless." He said, "I've been looking at you for the last couple of days and, to be honest with you, I have got a proposition for you. You can stay with me at my place in Shellharbour and if you scratch my back, I'll scratch yours." I am thinking to myself, I am 64 years old; when on earth is this ever going to stop? Who can I turn to, to help me be safe away from these people?

I went to my doctor. I told him briefly what had happened. He put me in touch with my psychiatrist and psychologist, who have now got me on medication, and I speak to my psychiatrist and psychologist—both of them—very regularly. I too will be doing this, I'm sure, for the rest of my life. To me now, it's not acceptable for things like this to happen to a woman. They say no means no, but you still need support early on to know that. Yes, my parents had no idea what my brother was doing to me and to another sister. He used to say to me, "If you tell, they'll put you in a home." Your faith in the human race, your faith in the love of your family—they couldn't love me because they're going to discard me. My understanding of love, my understanding of trust and empathy—it's all I've had to learn. When I drank alcohol to get over it and I ended up having two children, I too travelled around with my children. When I became homeless they weren't very happy with me at all. Even now we struggle to communicate and to talk because of my addiction.

Since I've been homeless I've become a gambler because it got me out of here and I could go there. The publican and the bar staff used to give me a glass of Coke. They'd come around with sandwiches and chocolates and chat to you and have a laugh, and all the while you're feeding your money into a machine. I stopped looking after myself because I wasn't eating properly. I was taking medication every third day instead of every day because that would cost money and I needed to gamble. The addiction part of me again just kicked in. I think if there had been a social worker back then, if there had been somebody in the system saying, "Gee, this young girl's a bit young to be pregnant. I wonder if she needs to talk to somebody?" instead of us having to ask the questions—"Can you help me?"—it would be nice to hear, "There are some things in place and I'm wondering whether you would like, you and I, to discuss these things?"

Social workers are in hospitals. When I went into hospital because I'd been beaten up, I never saw a social worker. I went to Centrelink. I wanted to speak to a social worker there and the lady at the counter said to me, "What do you want to speak to her about?" I said, "Oh, it's personal. It's things about my life, and she might understand how deep my situation is." She said, "Oh, no, I don't think that would be suitable. I don't think that would have happened. You're best to just try yourself and get on with things." She walked away and left me standing at the counter absolutely floored. I thought, "If I can't get help from Centrelink"—they were making me look for three jobs a week. When I finally got myself a job, the lady at the agency rang me and said would I go back to the agency and sign a document saying that they helped me get a job? I said, "I'm not going to do that because you didn't get me a job. I got it myself." It's like the minute you drop your guard and you think someone's going to help you, somebody pulls the rug out from under your feet and you're stuck again.

There's no set group. There's no set place to go to that can do these things for you. I don't want anybody to say, "Day one, this is what's happening", and day two, that. I still have a life to live and I need to live it, to learn and things. But if I could just see something written in the print big enough to read, or have somebody speak to me so that I can understand them and then direct me into the path with the good information and, with that, help be supportive for me—and then let me go and do that—in my head I'm armed with the paperwork, I know somebody's going to listen to me and there's a possibility somebody's going to help. I've got you backing me. That's what we need.

We don't need a tissue box because we're all past all of that. We could all cry oceans, I'm sure—and there's many to come behind us. Why don't they use the census forms, or why don't doctors ask the questions? Why isn't there more social service interaction when you're in hospital? There's a men's shed but there's no women's shed. There's no places for women to go. Where I live, if you don't go to a pub or a club there are no social outings for me here. Absolutely none. I don't know what to do with myself and I struggle. It just puts me back further and further and further—emotionally, mentally and spiritually bankrupt. I am begging you to please do all you can to help, if not us, the ones that are coming behind us—and they are going to come in droves. That's a sad, sad thing. But Australian governments really do need to have a good look. We are worthwhile people. We really are.

The CHAIR: Ms West, thank you.

PAULINE WEST: I'm sorry.

The CHAIR: No, thank you very much, Ms West, Ms Taylor, Ms Frost and Ms Teh. Thank you so very much for appearing here today. Your evidence was emotional and raw, and sets a good tone for the rest of the hearing. Thank you very much. For others who might be out there watching or listening to this, if you are homeless or at risk of being homeless please call Link2Home on 1800 152 152, the Domestic Violence Line on

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1800 656 463 or MensLine on 1300 789 978. If you'd like to speak to someone if the evidence you've either given or heard today has distressed you, you can contact Lifeline on 13 14 13.

BEE TEH: May I interrupt? I think the Deputy Chair has a very good point: prevention. I don't know where to start with prevention, but I think that is the first thing you need to address. Secondly, hospitals have triage and they can distribute people to where they are; homelessness has got no triage. That's what we need to look at.

GLEN-MARIE FROST: Very quickly, because we have closed. If you hadn't spoken up I was going to keep quiet. I wonder most days, I have to say, when did we stop respecting women? When you look at so much domestic violence, and I hear of it constantly—I guess it's always been there but it's more prevalent now. I just don't see young men being taught the values at home anymore. I don't see them treating women the way I know my son does and the way I grew up with. We seem to take the woman for granted or she doesn't matter. She used to be the matriarch of the home, the thing that kept them together, and I don't see this anymore. I don't see us looking after them. So many young people don't ask questions. If these women weren't telling their family, weren't the family asking after them? That's what I can't understand. When did that stop? We just don't have that cohesiveness anymore. It's even more than just solutions today; I think we really have to go back and evaluate society itself. I've said it now. I've interrupted, and if it weren't for Ms Teh I wouldn't have done that.

The CHAIR: Thank you all so very much for your time. It's genuinely appreciated.

(The witnesses withdrew.)

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Ms TRINA JONES, Chief Executive Officer, Homelessness NSW, affirmed and examined

Ms ELYSE CAIN, Acting Director, Policy and Research, NSW Council of Social Service, affirmed and examined

Ms FRANCESCA CATHIE, Policy Lead, NSW Council of Social Service, affirmed and examined

Ms FIONA YORK, Executive Officer, Housing for the Aged Action Group, affirmed and examined

Ms DINI LIYANARACHCHI, Advocacy Lead, Housing for the Aged Action Group, affirmed and examined

The CHAIR: There is an opportunity to make an opening statement, if you can keep it brief. But, keep in mind, if you have a written statement and you fear that will eat into the time, you are welcome to table that statement and it will still be incorporated into the transcript.

TRINA JONES: I would like to acknowledge that we are meeting today on the land of the traditional owners, and I pay my respects to Elders past and present. Homelessness NSW is the peak body for the homelessness sector. We exist to build the capability of people and the capacity of systems to end homelessness. We have a vision for a future where there's enough quality and safe housing and support services to ensure that no-one is homeless in New South Wales. We must act together to achieve that vision. We are experiencing a homelessness crisis. Every day across New South Wales older people are struggling in housing stress, fleeing violence, living in crisis or temporary accommodation, or bedding down in tents, parks and cars—like we've heard—in streets.

In 2021 over 70,000 people experiencing homelessness were supported. Among those approximately 17 per cent were aged 55 or over, and this figure is increasing. Our members are reporting the number of older people experiencing homelessness is growing because of a lack of availability of social housing, rising rent costs, reduced home ownership, and impacts from domestic and family violence and elder abuse. We've heard the powerful accounts and experiences this morning, and we know that this issue is a growing trend: For the first time in people's lives, it is happening later in life, and in particular to older women. From 2011 to 2016 there was a 43 per cent increase in the number of older people experiencing homelessness. Access to housing that people can afford to live in has significantly reduced across the State, with regional areas reporting extreme shortages and research showing less than 1 per cent of rental properties available for people living on the aged pension. The current Housing Register shows over 15,000 people aged 55 and over are waiting to access social housing. It's widely accepted that these figures are grossly under-represented, with the impacts of bushfires, floods and economic losses through COVID-19. With wait times of up to 10 years on the housing waiting list and five years on the priority, our elders have nowhere to go.

Our submission makes recommendations to invest in the infrastructure, coordination and support to prevent and respond to homelessness among older people. Our recommendations call on the Government to increase the supply of social and affordable housing to meet current and future demand; to fund specialist older persons information and support services, like the Home at Last model in Victoria; to commit to ongoing funding to support older people with complex needs to successfully maintain their tenancies and connect with their communities; to ensure that all new social housing builds align with the basic requirements of the Livable Housing Design Guidelines; and to lower the eligibility age to access priority social housing. With an aging population, we're living a grim reality, where increased numbers of people are facing their older years without secure accommodation. We must work together to implement the solutions that already exist. We can end homelessness together.

FRANCESCA CATHIE: Good morning, everyone. Thank you for giving us the opportunity to speak today and answer your questions. I would like to acknowledge that we are on the unceded land of the Gadigal people of the Eora nation and I pay my respects to Elders and Aboriginal people here today. NCOSS works for people experiencing poverty and disadvantage and is a peak body for the community sector across New South Wales. Our membership comprises a broad range of services, including homelessness and housing organisations, child protection and youth services, family support and domestic violence services, neighbourhood centres, legal centres, tenants advocacy, health services, and First Nations community-controlled organisations.

While the establishment of specialist homelessness services for older people—such as the Home at Last model or a one-stop shop—is crucial, there will be no point to these programs if we have nowhere to house people. Currently less than 7 per cent of older specialist homelessness service clients seeking long-term accommodation are provided with it. SHS services are stretched beyond capacity and urgent reforms are needed to both the social housing system and the private rental market. Better support is needed for community housing providers and local place-based services to work with displaced and disrupted communities in regional areas suffering from the

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impacts of cumulative disasters, including bushfires, floods and the pandemic, all compounded by skyrocketing housing costs in the regions.

We know that the most effective early intervention to end homelessness for older people and women experiencing violence and abuse is to provide them with safe, secure and affordable housing by taking a serious approach to addressing the housing crisis in Australia, treating housing not as assets for wealth generation but as social infrastructure that benefits us all. In the recent State budget, there was a record infrastructure spend of \$112 billion. Just 3 per cent of this figure would house over 10,000 people, making a really good start on providing homes for the over 37,000 people in New South Wales who are homeless, including over 6,000 older people, many of which have experienced family or domestic violence.

We always put a number in our submissions about how much housing is needed, but what is really needed is this reframing of the way we think about housing. Governments need to work together to start planning for a future where we can, conceivably, provide the 10,635 new social housing dwellings every year to meet existing and developing need in New South Wales—where there is adequate workforce planning and procurement of essential building supplies to enable this, as well as adequate changes to planning laws and regulations to futureproof our communities in the face of natural disasters and rising temperatures, particularly in rural, remote and regional New South Wales and, increasingly, on the outskirts of Sydney.

To not do so is a costly oversight leading to more and more money having to be funnelled into patching things up—into addressing trauma; family violence, including elder abuse; and ill-health, both physical and mental, caused by poverty, precarious living, overcrowding, sleeping rough and natural disasters. These impacts, of course, are devastating for everyone, but particularly more so for First Nations communities. We hope the Committee has engaged with a diverse range of First Nations community-controlled organisations to get their experiences. Thank you for listening.

The CHAIR: Thank you. Do we have someone from Housing for the Aged?

FIONA YORK: Yes, me. I'm the executive officer for HAAG, Housing for the Aged Action Group, and I'm joined by Dini, our advocacy lead in New South Wales. Before I start, I'd like to acknowledge the traditional owners of the land on which we meet, the Gadigal people of the Eora nation, and pay my respects to Elders past and present. Thanks so much for the opportunity to present today. As you know, we're from Victoria. We run the Home at Last service down there, which is a one-stop housing information and support service for older people aged 50 years and older. We also coordinate the Ageing on the Edge forum in New South Wales, which is a coalition of about 130 organisations and members. That includes people who have experienced homelessness, advocates, service providers and peak bodies—all working together to address housing and homelessness for older people. We really welcome this inquiry.

As you heard this morning, the current policy and service systems are failing older people, who are in critical need of information and support as well as long-term and affordable housing. The Ageing on the Edge forum made three recommendations. The key recommendation is to establish a service similar to our Home at Last service in New South Wales, to be delivered by a local service provider—which is now happening in Queensland as well as in Victoria. There are currently no service responses in New South Wales to help older people navigate the housing and homeless system before they hit a crisis point. The system isn't designed to meet the needs of older people, especially those who speak English as a second language or who can't access the internet, either due to the digital divide or just through sheer poverty.

A cost-benefit analysis of our Home at Last service by Ernst & Young last year showed that for every \$1.00 spent by the Victorian State Government, there's a \$2.30 benefit in societal value. Of course, this economic value doesn't take into account the human cost of not having housing, and the benefit of having safe and secure housing. That's just a purely economic cost—about avoided costs in the crisis system, as well. The main cause for homelessness for older people is the lack of affordable housing, and it's made worse in New South Wales by the fact that you need to be 80 years old before you reach priority in the social housing system. We're also asking for the priority age for social housing to be lowered, and some more investment in affordable and social housing has already been mentioned.

We know that housing can seem like a really big, expensive, long-term, intractable problem, but what we know from our experience in Victoria is that we can make a real difference, right now, through targeted service delivery for older people, as well as lowering the priority age for housing—which is 55 in Victoria. Thanks, and we welcome any questions.

The Hon. PETER PRIMROSE: Can I ask each of you, if you woke up tomorrow morning and found out that you were Premier, what would be the very first thing you'd do to seek to address the issue that we're here talking about today?

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FRANCESCA CATHIE: I would get together with my State and Territory colleagues and the Federal Government to start planning for a national housing and homelessness strategy with adequate investment in addressing the homelessness and housing crisis in Australia.

The CHAIR: I'm happy to keep that line of questioning going. Does someone else want to respond to that?

TRINA JONES: Building on Francesca's comments, I would also revise the policy to see social housing as an essential service—not an afterthought, but an investment that we commit to, in a sustained way, that can meet the current and future demands. We can't solve homelessness without housing.

FIONA YORK: Yes, I would echo that. And, of course, I'd be getting on the phone to my colleagues in Victoria and asking how they established the Home at Last service, as it can be replicated quite easily in other States.

Reverend the Hon. FRED NILE: We've heard a lot of the witnesses, especially the last group we had—women who were being abused by members of their family, even by a brother, and so on. What can be done to help the crisis within the family, in that area of relationships? Are you hearing much about that?

FRANCESCA CATHIE: We are hearing a lot about that. Over 2,000 women go back to unsafe houses every year because of the lack of housing when they're trying to escape abuse. It's like a side-by-side problem—you have to have the housing to put people in, but you also need to provide the supports. So ongoing and proper support for sexual assault services, services that provide trauma support and trauma-informed practice for women and children going through abuse. A lot of older people also experience elder abuse. There's not one solution to this problem. It's about really investing in our social infrastructure, and not just picking one little bit of it. You have to have the counselling services. You have to have the child services to protect children. You have to have the housing and you have to have the safe women's services that women can access.

ELYSE CAIN: I also note, Reverend Nile, that the Committee will be speaking to Domestic Violence NSW later on today. Certainly, what they will tell you is that significantly more needs to be done in terms of investments in primary prevention and early intervention for family support but also for women's domestic violence and sexual assault services. Certainly, more needs to be happening at that very early stage to, where possible, minimise relationship breakdowns and situations where women are having to flee violent homes and take their children with them and uproot their lives.

The CHAIR: Ms Boyd?

Ms ABIGAIL BOYD: Thank you, Chair. Good morning to all of you and thank you so much for your very detailed submissions and all of the advocacy work that you all do in this area. I want to start by asking about the Together Home model. The previous Premier made a big deal of the sort of rough sleeper initiative and getting rough sleepers off the streets. Could you explain to the Committee why that doesn't really address particularly homelessness among older women?

TRINA JONES: Together Home is a good example of a model that is called Housing First. That means that, regardless of where the person's at when they're experiencing homelessness, we support them to access a house—a house, usually—and we wrap services around them so that they can maintain that house and be connected to the community. So the Together Home program is a successful program and shows what can be achieved. But, of course, as you pointed out, that is supporting the 7 per cent of people who are street-sleeping, experiencing homelessness across New South Wales. We think of street-sleeping as the tip of the iceberg. Many of the people who are sleeping on the street at the moment predominantly are men, but we do see older women and we do see a diverse group of people who are street-sleeping.

In terms of prevention, what we need to be able to have is a safety net system in place so that if people do fall out of rental or mortgage properties, they can quickly be supported to retain and sustain those properties or, if that's not an option, they can be supported to access long-term housing with support. So the same principles apply. We take the idea of how can we apply the Housing First model from a renting perspective to support older women and older people? It's about going, "What renting subsidies can we put in place? How can we make sure that we have the connections to understand that people are at risk in the first place? The analogy of putting fences on the top of cliffs instead of just throwing ambulances at the bottom is drawn to mind as we discuss this, because what we need to be able to do is support people where they're at to make sure that whether you're renting, whether you own or whether you need to access social housing, you have a decent and safe and sustainable housing option available to you and the support that goes along with that.

Ms ABIGAIL BOYD: Thank you. Does anyone else want to weigh in on that?

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DINI LIYANARACHCHI: Can I just quickly add that I don't have the numbers off the top of my head but through budget estimates the numbers came out of Together Home program and it demonstrated very clearly that it heavily supports men and generally men in their forties and fifties, as opposed to the cohort of women that we're talking about. I should be able to dig the numbers up and send it through as a supplementary submission, but we are not saying that it shouldn't exist. It should be part of a suite of solutions, but it certainly targets a different cohort to what we're talking about today.

Ms ABIGAIL BOYD: Thank you.

The Hon. TAYLOR MARTIN: My question is specifically for Ms Jones. In the Homelessness NSW submission, point 2 of five dot points of your recommendations to the Government states:

Fund a specialist older person's housing information and support service similar to the Home at Last model in Victoria.

Are you able to speak a bit more to that—what it looks like in Victoria and how it might look like here?

TRINA JONES: I can start, but actually Fiona is here from that program.

The Hon. TAYLOR MARTIN: Even better. It is open to anyone.

TRINA JONES: Yes. We just want to highlight that that is a model that works because you can engage with people on the ground and work with them. We heard from the witnesses today, "Who can help me to access information offline, in print that I can access, and who can support me to do that?"

FIONA YORK: Would you like me to provide some detail?

The Hon. TAYLOR MARTIN: Of course, yes.

FIONA YORK: So our service provides housing information to people aged 50 years and older. We speak to maybe around 1,000 people a year about their housing options and we try to reach them before they hit the point of crisis. We do that by early intervention and prevention through community education—so, tailoring community messages around what places people at risk of homelessness and how to access support well before they're sleeping in their cars, ideally. So we would be speaking to those people in communities. We speak to culturally diverse communities in language and we tailor messages around that. We also speak to professionals who work with older people, so people in the aged care sector and hospital social workers, GPs, wherever older persons—neighbourhood houses, libraries, wherever they may be interacting, and encourage them to come to us to have a chat about their housing options.

Before COVID a lot of that was face to face. We still do a little bit of face to face but mainly it's over-the-phone support these days, and we take the time to go through what's available. Then, once we've worked out what pathway is most appropriate for that person, we would then provide them with the assistance to apply for their housing or give them the information and make more referrals into other services that can help. We house between 130 and 160 older people a year, mainly in public and community housing but also in low-cost retirement housing and other housing options that are appropriate for them.

The Hon. TAYLOR MARTIN: Thank you.

The Hon. ROSE JACKSON: This is probably a question primarily directed to the NCOSS representatives but, of course, anyone else might jump in. We have heard already some evidence about the challenges people have accessing the services that are available. This is mentioned, I think, in your submission; as well, I think the Homelessness NSW submission mentioned this. It's not just a lack of awareness about services that do exist but low digital literacy, some of the barriers around the provision of information, being asked again and again for the same things—all of those. I'm sure that that's an issue in accessing social services generally. I guess I want a little bit of feedback from you about what types of things have helped. What types of initiatives can we look at that might actually improve people's capacity to access the help that is available, based on your experience in trying to link people with the assistance that is available?

FRANCESCA CATHIE: I guess I would be looking at the Home at Last model in that regard because it is about community education and it is about going to places where people meet and are connected in. So, you have to start at that early intervention level. Also, in terms of things like disasters and accessing information for people there, it's always about local place-based not-for-profits. If we're talking about poverty and disadvantage, most people will be connected in with some sort of local service or organisation or sometimes their local church—whatever—so it's about really looking at those place-based services and the role they play in getting the messaging out to people about what they can access.

The Hon. ROSE JACKSON: I think you, in your submission, referenced including those kind of organisations more formally in emergency management.

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FRANCESCA CATHIE: Yes. That's right.

The Hon. ROSE JACKSON: Ms Jones, I wonder if you wanted to add to that and also provide any feedback you have about Link2home. A number of submissions have referenced again that as an access point. Are there some issues or any improvements that we could look at to ensure that, to the extent that that is the first point of call, how it is or isn't working for this group?

TRINA JONES: Absolutely. I think, just to further Francesca's point, link workers in the community, community development workers, are absolutely critical in coordinating services delivery and being our first point of contact, so would absolutely contribute to that. In terms of access to support services that you need, Link2home plays a first point of contact, but often we are coaching people about what they need to say when they phone up. So we're saying, "When you call, say that you want a caseworker and accommodation. Tell them that you don't have food. Tell them that you only have the clothes that you're wearing today and you don't have access to anything else," because if you're placed in a hotel accommodation scenario, you can't have the basics to brush your teeth, to get something to eat, to change your clothes, and that can actually just further contribute to people's trauma. Then you find yourself in this hotel environment without any of that link to support and you can start to get very isolated. And, of course, you're in a trauma state so you're confused and it's difficult to navigate, as we heard today.

My suggestion for improvement would be—and we are hearing this from the services—when we think about our response in that crisis moment that we think about it in a holistic way and we ask questions: "Do you have something to eat? Do you have a change of clothes? Do you have someone else that you can talk to today? Here is who I can link you with and they will call you within 20 hours or will call you within the next day or check in again," so that you are building that support in place when you make that first call. In terms of access to temporary accommodation, it's varied. Sometimes that can be quite a high standard and sometimes it can be a very poor standard.

We heard that today, where a person may be left in a pest infested environment that doesn't feel safe and isn't safe. So we have got to think more strategically about where is our investment? We welcome the investment in the core and cluster, domestic and family violence refuges, the biggest investment of its history in the State. But again that's funded crisis services for four years. What happens then? Where will the people fleeing domestic and family violence go once the crisis service support has ended? We need that investment in social housing and we need community workers on the ground to support people to connect with their community, keep their tenancies, keep their housing and thrive.

DINI LIYANARACHCHI: Can I just quickly add something to the Link2home service and something we'd like to change? For this submission we conducted a couple of consultations with community members and through that came up with this requirement for people in temporary accommodation through Link2home to maintain what they call a seeker diary. So every four to five days they have to report back to the department saying they have been looking for accommodation within their budget, which is usually around \$200 to \$250. These are people who are in crisis, currently going through multiple challenges most likely and they still have to write to the department to get their temporary accommodation extended and inform them that they have been looking either through online platforms that they are not familiar with or going and doing inspections. It would be really wonderful if the Committee could make a recommendation to scrap that requirement. Because we think that it is quite punitive and it doesn't necessarily support the people who are actually going through a crisis situation when they are in temporary accommodation.

TRINA JONES: We absolutely support that as well.

The Hon. ROSE JACKSON: I am happy to keep going.

The CHAIR: Do you want to follow on from me? Feel free to follow on.

The Hon. ROSE JACKSON: It is not a follow-on but I am happy to just keep asking other questions. But I did want to give other Committee members a chance.

Ms ABIGAIL BOYD: I just wanted to talk a little bit about accessibility of housing, because of course not all housing is created equally. As you all know, in New South Wales the Government has not yet implemented the minimum accessibility standards that we have seen implemented in most of the other States and Territories in Australia. Could you talk a little bit about the impact of having inaccessible housing both for people with a disability but also people who are getting mobility issues as they grow older? Perhaps I will start with you, Ms York.

FIONA YORK: About 50 per cent of our clients have a mobility issue that impacts on their housing. So people who are living in low-cost private rental are usually living in relatively poor quality housing as well.

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Although they may be able to manage steps, and steps over a bath when they are younger, all it takes is a fall and a discharge from hospital with a walker or a frame and they are no longer able to access their housing. So that's a really high number of people who are impacted just through poor, inaccessible housing that is putting them into a crisis situation because they have got nowhere to go. Although Victoria has implemented those minimum standards, it's not retrospective, so a lot of the housing is still of really poor quality. We absolutely support mandatory minimum standards in rental housing and in all public and community housing as well.

TRINA JONES: In terms of the New South Wales context, there was a previous committee inquiry into the follow-up of public housing maintenance which outlined the significant disrepair of the current social housing stock across the State, which significantly impacts the experience of people who are living in that housing, and particularly older people and people with disability. This can look like day-to-day people not being able to take their rubbish out because they can't get in the lifts and they don't have support to do that, which can lead to hoarding and squatter conditions, which then compound health issues.

It can also look like people not leaving their units for days because—obviously, it comes back to the lifts—but the lifts being out and then being on quite high floors, particularly in urban environments. We are calling for the housing design guidelines and retrofits of existing social housing stock where possible. The recent budget saw an investment in the maintenance of social housing and we would like to see that can be considered where those retrofits can be made possible and that, at a very minimum, that commitment to all new builds can meet those guidelines, because we must support people to age in place.

FRANCESCA CATHIE: I would just like to add that in the recent budget there was a commitment to unlock a lot of land for housing in New South Wales and it is a real opportunity now to introduce those standards.

Ms ABIGAIL BOYD: Ms York, could I just clarify your comment on 50 per cent of the people you see having accessibility needs: Does that not only make it harder to get new housing but are you saying it also leads to homelessness in some cases?

FIONA YORK: Yes, it leads to homelessness and it also reduces the number of housing options because the housing might be old walk-ups or there may be inaccessibility features in the housing, especially for older stock. It increases the risk of homelessness and it also reduces the number of options that we can have. We have to have ground floor, we have to have lift access, and that just means a lot of housing isn't appropriate for people.

The Hon. SHAYNE MALLARD: Thank you for all of your submissions today and your evidence. Ms Cain, in regards to your submission you touched on a recommendation of just basically making renting a viable long-term option. Could you unpack that for us? What reforms would you suggest in the rental market in New South Wales that would help that? How does that impact upon homelessness in terms of renting being a short-term, very fluid housing situation?

ELYSE CAIN: Francesca can unpack on some of the details of the recommendations in the submission but broadly I think we saw in the last budget that there were some measures already discussed to get a home and also for home ownership. We are seeing a lot of focus from the Government around rough sleepers and people who are in a position where they might be able to gain access to owning a home but seeing not a lot at all in terms of the vast majority of people living in New South Wales who are renting. That also includes people who are aged over 55.

Certainly what we need to be seeing is a more hospitable renting environment in New South Wales where no grounds evictions are not a thing anymore, there is not going to be any fears that renters will often have where they are living in very low quality housing and are requesting upgrades to have a healthy house or apartment to live in and then being evicted from their home as a repercussion from either the real estate agent or the landowner. Frankie, you might have some other details about the more renting choices that we need. But we certainly just need to make sure that renting is a more viable choice for people, that they are able to access longer term leases as well. Frankie, were there other details that you wanted to bring into the mix there?

FRANCESCA CATHIE: Just in terms of the impacts the insecurity of renting has on people. I note that you will be speaking to the Tenants' Union of NSW, so I'm sure they will fill you in with some more information. Older people are more likely to face eviction in private rentals. Eighty per cent of renters in New South Wales have lived in their current rental for less than five years and a third of renters for less than a year. The costs of moving are a significant driver of poverty for many people, with an estimated average cost of moving for renters of \$3,500. In looking at reforms to the private rental market it is not just about looking at removing no grounds terminations but also about looking at ways to protect people from the costs of landlord initiated evictions and moves.

The Hon. SHAYNE MALLARD: Can I just clarify? The landlord and Tenants' Union will probably give us some more information, but no fault eviction occurs when you don't have a lease, isn't that right?

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FRANCESCA CATHIE: No, that occurs when you get a 90-day notice. There is no reason. The landlord doesn't have to give you any reason—

The Hon. SHAYNE MALLARD: Even when you have a lease?

FRANCESCA CATHIE: They just have to give you 90 days' notice of terminating a lease—

The Hon. SHAYNE MALLARD: Even when a lease exists?

FRANCESCA CATHIE: Even when you have a lease.

ELYSE CAIN: Just to clarify, that's when you're on a fixed-term lease. Obviously, you might get towards the end of that lease and they'll give you the 30 days' notice before the end of the fixed-term lease that you might be getting evicted. Once you're on a rolling lease, after that you need to be given 90 days' notice, but there is no reason why you need to be given that notice whatsoever. We have heard—and obviously the Tenants' Union will speak about this a lot more—of a lot of situations during the pandemic, for example, where there has been a sense that an eviction has been a repercussion against someone who has requested a rental decrease, because obviously incomes have been impacted and things like that. It can be a bit of a retaliatory factor. Unless there's a really specific reason, like the property is being sold or something like that, there really is no reason why people should be shunted out of their homes for no reason at all.

The Hon. ROSE JACKSON: I wanted to ask about the age of priority placement on the social housing waiting list. This is something that I've previously raised with the Department of Communities and Justice in budget estimates; they may emphasise their answer they had given when they give evidence this afternoon. I wanted to put to you what they said to me, which was "We don't really see those kinds of cut-offs, like age limits—80, 55, 65, whatever it is—as meaningful. We assess every person as an individual, and if that individual has multiple, complex needs that put them on the priority list, it obviously doesn't matter what age they are."

They would say, in response to your recommendation that the age be lowered, "Well, that is not really necessary because if someone presents to us at, say, 65 or 70 and they're at immediate risk of homelessness or they have complex health needs or mental health needs, we would assess that individual as they are and they would potentially be eligible for priority placement regardless of the fact that they're not at that age." I'm not necessarily saying I agree with that but we need to test all of the evidence, and that would be their response to that suggestion. I wanted to give you the chance to talk about why, regardless of that individualised assessment, you did think that that change would help people.

TRINA JONES: I'd like to answer that. When we talk about the priority list—having done many applications with people to try to justify their placement on that list—you must demonstrate significant need. You must show letters from the doctor, letters from the services that you're working with and letters from community to show how high-risk you are and why you need to be bumped up the list. Of course, the current housing is a finite resource. We know that older people accessing specialist homelessness services have a different vulnerability profile from other groups. So we know that nearly half the people on the priority list have drug, alcohol and mental health issues, domestic and family violence.

But if you have reached a later age in life and you are experiencing homelessness because of financial difficulty or poverty, you will not reach that threshold for priority. It's a cruel policy that would make somebody wait until they were 80 years of age to know that they could access a long-term house. What they want to be able to do is access a home and somewhere they can be stable and be supported to live in. The priority housing waiting list must demonstrate that need. Unfortunately, that doesn't deliver for people who are at a stage of life where they may have limited or no further economic participation. How can they justify their priority needs if the reason that they're there is because of poverty?

The Hon. ROSE JACKSON: I don't know if anyone else had anything to add on that?

DINI LIYANARACHCHI: Can I quickly add something to that? With the priority age, you have to already be on the social housing list. From our experience engaging with older people, we know that it's at least a two-year process of getting all the documentation ready to get on the general waiting list. From the evidence today in the morning, those women have been on the general waiting list, some of them, up to six or seven years before they actually got housing. If that's the case, an 80-year-old—and also, turning 80 is not an automatic qualification. That's one of the factors that they will consider as part of other priority factors as well. Fiona can probably speak to the piece of research that we are doing in Victoria.

FIONA YORK: Yes. It's about recognising the unique needs of older people. It's not trying to say that older people have more needs or less needs than any other age group. The research that we're doing in Victoria is the impact of what happened when they introduced the 55 priority category into the Victorian register. As everyone is saying, all of the other factors are taken into account. You still need to be eligible for the housing.

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You don't push anyone out of the way. It just recognises that towards the end of people's lives they're unlikely to be re-entering the workforce, particularly with gender and age discrimination, and they're not going to have any other options.

What we can see from the research that we're doing is that it did not have an impact on the waitlist. It didn't blow them out, necessarily, because there's a need across the whole population. This is about ensuring that the older people can then have less of an impact on the rest of the system because their housing is stable, therefore all of their other health needs are stable. As mentioned by the women this morning, they will be in counselling their whole lives, a couple of them. It's almost impossible for people who don't have stable housing to be able to participate in society. Looking at the cost benefit of that as well as the impact on the waitlist is the research that we're doing at the moment.

The CHAIR: I would like to give everyone the opportunity to mop up anything we might have missed. Before I do that, I am looking around at members to see whether there are any pressing questions.

Ms ABIGAIL BOYD: Perhaps, Ms Jones, you said it most firmly that basically you can't solve homelessness without more houses. In terms of that social housing increase every budget, we see the sector calling for more social housing and then we get a drop-in-the-ocean response back from government. Perhaps they think that less people are going to become homeless, magically; I don't know. It makes sense to think that of course you need more housing to end homelessness. Can you point us to any jurisdictions where they have increased the housing stock and then we have seen a reduction in homelessness? Is there some sort of hard evidence that we can back that up with?

TRINA JONES: I think the best examples are international. Unfortunately we haven't really got good examples nationally because we haven't had a national housing agenda that's contributed to investment in social housing. We've seen in places like Finland, where they support a Housing First model, that people can have—I think it is up to a 65 per cent or 85 per cent retention of housing and a reduction of homelessness, and the numbers continue to reduce over the life cycle of that investment. The more you invest, the more supported people become; the longer term people have access to housing; you get intergenerational benefits that reduce the risk of housing among the next generation. That housing as an essential service really can have legacy impacts not only for the people that are supported now but those into the future, and the families and the communities that can benefit from that.

It's not only the community sector that is calling on government to invest in social housing. Business is calling on government to invest in social housing. A recent report by Housing All Australians, *Give Me Shelter*, showed that it actually makes economic sense to invest in housing because for every dollar we invest, we get \$2 back. That is the economic case. There is also a moral imperative. What kind of society do we want to live in that doesn't support our elders and doesn't support and respect the older people in our community—and all people in our community—to have access to safe and sustainable housing? The question is, do we want to end homelessness? We can end homelessness. That is a problem we can solve. If we can start there, we can work on the other challenging issues.

The CHAIR: As we approach the end of the session, would anyone like to make another statement just to pick up on something maybe we haven't touched on yet that you feel is important to get on record?

DINI LIYANARACHCHI: I think one of the things we didn't get to touch on is transparency and accountability. When we were doing our research for advocacy, we found it increasingly difficult to find any statistics publicly available. Even when they are, they are not up to date and they don't quite match up. We've had to use multiple avenues to get those numbers. We've made a recommendation around increasing transparency around available data and making it publicly available, especially around seniors' housing—so there's SEPP seniors' and pensioners' housing in New South Wales—but no-one could give us an answer about how many of those units are dedicated to older people and how many of them are available in the State to start with. So more transparency would be a good one to have.

The CHAIR: I'm happy to keep that open if someone else wants to add something.

ELYSE CAIN: I think the only thing that we would add to what we've discussed today is in relation to the question about accessing services and barriers to access and that sort of thing. The social services sector, particularly local, smaller place-based organisations, do that kind of work really well. They know their communities and they know who the vulnerable community members are. People come into neighbourhood centres, for example, and they know exactly who they need to speak to. They know who to refer them to but they're not formalised in that role and they're not funded for that role.

Particularly, we've seen the pointy end of that really come to the fore in the Northern Rivers floods at the moment. Services on the ground have mobilised very, very quickly to make sure that their most vulnerable

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community members are getting the support they need and that they're being connected into various services and funding pools where they can, but the lack of formalised recognition and resourcing for that role continues to mean that the social services sector is really deteriorating in its ability to keep that up. I really want to leave that with the Committee to think about recommendations in terms of what is the resourcing that the social services sector needs to do—that more generalised support and care navigation work with vulnerable members of the community.

The CHAIR: Ms Jones, do you want the opportunity as well?

TRINA JONES: The only thing I would add is that we haven't had an opportunity through this panel to discuss the significant impact on First Nations communities, who are grossly over-represented in this group and among the group of people experiencing homelessness. I would ask the Committee to think about the innovative solutions that have been identified through the submissions to support First Nations community members to age on country and support people to be connected to their families, wherever that might be, who live outside their current support networks. Because, again, one of the requirements of the housing waiting list is that you demonstrate a connection to place. So it's important for people to demonstrate that they're connected to country and supporting them to age well with their kinship.

The Hon. ROSE JACKSON: I might follow on, as we have a few minutes. One of the things that I understand from your submissions, in particular in relation to First Nations people, is the specific issue of severe overcrowding as a form of homelessness. We only have a few minutes left, but we've talked about the prevalence of women living in cars. I know there's a variety of different elements of that hidden homelessness challenge, but do you want to touch on the issue of severe overcrowding as a form of homelessness as it relates to First Nations people?

TRINA JONES: Absolutely. I think we have to think about the design of housing and how it supports First Nations communities to support their broader family and kin network to ensure that can, firstly, reduce the risk of overcrowding and, secondly, support people to accommodate family members through mourning or other rituals and ceremonies that may be required. In terms of overcrowding, it is a complex one because it can also put people at risk of homelessness not only because of the unsafe living conditions but also from eviction from New South Wales housing.

Obviously, additional tenants are not permitted without prior approval, and that can put people at risk of eviction. There is a regular amnesty that's called upon to enable people to say, "Yes, I've got a tenant living here," but that can cause a lot of fear and anxiety among the community. When we think about design to end homelessness, we should think about the look, shape and design of housing to support First Nations community members to be able to connect. And when we think about overcrowding now, we should think about a solution focus and not a punitive focus that evicts people because they live in housing with other people who can't access housing.

The CHAIR: Thank you all very much for appearing today. It's been very insightful. There was nothing taken on notice. Ms Liyanarachchi, you suggested you would provide a few numbers for us. If you can shoot them through for us, that would be great. Other than that, thank you very much for your time. We look forward to learning more as this process goes on.

(The witnesses withdrew.)

(Short adjournment)

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Ms CAITLIN McDOWELL, Head of Policy, Community Housing Industry Association NSW, affirmed and examined

Ms MEGAN DAVIDSON, NSW State Manager, Community Housing Limited, affirmed and examined

Ms PETRA JENKINS, State Manager Family Violence NSW/ACT, The Salvation Army, sworn and examined

Mr BRETT MACKLIN, Director of Homelessness and Housing, St Vincent de Paul Society NSW, sworn and examined

Ms SUZY PACE, Team Leader, Macarthur Case Management, St Vincent de Paul Society NSW, affirmed and examined

Ms ANNABELLE DANIEL, Chief Executive Officer, Women's Community Shelters, Chair of Domestic Violence NSW, affirmed and examined

Ms SIMONE PARSONS, Chief Operating Officer, Women's Community Shelters, affirmed and examined

The Hon. ROSE JACKSON: I want to declare an interest. My husband is an executive director at St Vincent de Paul Society. Obviously, he doesn't work specifically in this team, but I just wanted that on the record. Thank you.

The CHAIR: I would like to formally welcome our next witnesses and offer the opportunity for each organisation to make a brief opening statement. If we can keep that time to two minutes, that would be great. If you do have a written statement that you fear might go longer than that, feel free to table that and we can get it incorporated into *Hansard* and just get a brief statement from you. If you would like to do that, just one per organisation.

ANNABELLE DANIEL: Women's Community Shelters would like to acknowledge the traditional owners of the land, the Gadigal people, and pay our respects to Elders past and present. We'd also like to pay our particular respect to any Aboriginal people here today. Women's Community Shelters works with local communities to establish new crisis accommodation shelters and transitional housing for women—with or without children—who are homeless or leaving domestic and family violence. Since 2013, we've established nine shelters across Greater Sydney and New South Wales and spearheaded collaboration on 25 additional transitional housing properties.

WCS has been advocating on behalf of older women since the establishment of our first shelter in Manly in 2009. At that time, fewer older women were seeking support from specialist homelessness services and there were few services to support them. The opening of our early shelters cracked open the evidence of a tsunami of need amongst this population, with many of the women we supported having led conventional lives but suddenly rendered homeless due to financial crisis—an accident in an uninsured car, the loss of one shift of work per week, or a chronic illness during which they'd been unable to afford rent. Across Australia, there are 450,000 women over 45 on low incomes who don't own their own homes. This is a large group at risk of homelessness, and census data tells us it is the fastest growing group.

Providing support to older women experiencing homelessness has been core to Women's Community Shelters' DNA. Since 2019, WCS spearheaded three meanwhile use projects, making use of vacant facilities to provide transitional housing to women over 55. These projects are Beecroft House, established in 2019, providing housing for 20 women; Mosman House, established in 2020, supporting 18 women; and Allawah House at Gosford, which opened last week, supporting 14 women. To date, these projects have given homes to 62 women over 50 and provided 18,130 additional safe bed nights that did not exist before. Notably, in the first week of opening, our Allawah House received 10 referrals from local agencies and is already at 50 per cent occupancy, demonstrating the level of need and demand.

Our experience in working with older women experiencing homelessness tells us that our approach in providing transitional housing assists them to be better able to make ends meet, to have an improved sense of safety, improved health and better self-efficacy and self-esteem. Safe housing casework coordination and support, if needed, and social inclusion with a community, are critical. Women's Community Shelters is committed to breaking cycles of homelessness and domestic and family violence, and this is ultimately only possible with access to safe, secure, affordable and permanent housing.

While critical shortages of social and affordable housing exist in New South Wales, the meanwhile use of under-utilised properties such as aged-care facilities, hospitals, church-owned buildings and government assets offers an immediate and pragmatic solution. We remain concerned about the capacity for large-scale delivery of social housing assets over the next decade, with ongoing labour and material shortages and construction delays

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due to the COVID pandemic. We are going to need to be pragmatic about existing assets in the government, private and business sectors which can be adaptively re-used. We have a range of recommendations we would be happy to speak to, or to supply to the Committee in writing, should you wish to see them. Thank you.

BRETT MACKLIN: First of all, I would like to acknowledge the traditional custodians of the land that we are meeting on today, and to pay my respects to Elders past, present and those emerging. I'm the Director of Homelessness and Housing and I'm here on behalf of St Vincent de Paul Society. My colleague, Suzy Pace, who is a team leader with St Vincent de Paul in our Lady of the Way and Macarthur case management team, is here also to provide any feedback on what happens on the ground.

The St Vincent de Paul Society provides a range of housing, homelessness and specialised domestic and family violence services to people across New South Wales experiencing disadvantage. We also manage long-term accommodation services, including social affordable housing, as well as aged care and health services that regularly respond to the needs of older people experiencing homelessness. In 2021, our housing and homeless services supported over 1,000 people experiencing homelessness who were over the age of 55, most of whom presented as single. Our members and volunteers also provide immediate care and assistance to people in their communities.

As the Committee knows, the number of older people at risk of homelessness is on the rise. Many factors contribute to the experiences of homelessness for older people: the high cost of housing, relationship breakdowns, domestic and family violence, social isolation. This is particularly impacting older women, who throughout their lives have had fewer job opportunities and less earning potential compared to their male peers. Many have spent large parts of their lives caring for others, but this has not been recognised financially. The high cost of housing means that now older women who experience violence, a relationship breakdown, or the death of a partner, have nowhere to go.

Neither the housing system, nor the homelessness system, is set up well to respond to the needs of older people experiencing homelessness. Our submission makes several recommendations that would help ensure the homeless system is better able to intervene earlier and support older people to connect with and navigate relevant services. Suzy and I will be a happy to expand on any of these points, either during questioning or by any written correspondence.

PETRA JENKINS: I'd like to first acknowledge the traditional custodians, the Gadigal people of the Eora nation, on whose land and waters we live and work, and pay my respects to Elders, past, present and future. I acknowledge their continuing relationship to this land and the ongoing living cultures of Aboriginal and Torres Strait Islander peoples across Australia. We also thank the Committee for this opportunity to discuss in more detail our findings and deliberations concerning the experience of homelessness amongst older people over 55 in New South Wales. The Salvation Army is embedded in communities across Australia, working wherever there is hardship or injustice. Our services include homelessness, family and domestic violence, alcohol and other drugs, youth services, chaplaincy, emergency relief and financial counselling. We also provide community connection and spiritual support through our core of churches in every State and Territory.

As the largest provider of homelessness services in Australia, we know only too well that people experiencing the manifestations of homelessness represent the most disadvantaged and marginalised people in the country. We believe every person should be able to live with dignity. Our work supports those in need to secure and maintain affordable and decent housing and to be connected to their community. To this end, and through the observations and experience of our homelessness, aged-care, family and domestic violence staff and managers, the Salvation Army has identified the following conclusions in relation to older people's experience of homelessness in New South Wales. The New South Wales Government needs to address the chronic and persistent shortfall in social housing stock across New South Wales. Due to the critical shortage of places and long waiting lists, social housing is not an accessible option for many older people. Any investment in social housing needs to be accompanied with support from specialist homelessness and housing services.

A future iteration of the NSW Homelessness Strategy needs to be bolder and more ambitious in its targets. We also believe the New South Wales Government should seize the opportunity to work with the Commonwealth Government and other State and Territory governments to establish a national housing and homelessness strategy consistent with the Albanese Government's housing policy platform. The experiences of older women experiencing homelessness need specific responses. The client data on housing and specialised homelessness services for older women would not reflect the true demand for these services. Older women facing homelessness due to family or domestic violence will more often sleep in their cars, move between family members' and friends' homes, or may not even identify themselves as homeless. Many do not present to our services until they are in crisis and have very often exhausted all other options.

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Given the complex health status of people aged over 55 years with experience of homelessness, the New South Wales Government should work with the Commonwealth Government on shared solutions to manage the policy interface between aged care, health services including disability, and homelessness accommodation services for this cohort, especially those with complex needs. The Salvation Army appreciates the attention being paid by the New South Wales Government to improve housing and social housing outcomes in the State. We also acknowledge the \$800 million to support new and upgraded social housing, which was announced as part of the 2020-21 State budget in June this year. Finally, we value the opportunity to continue productive dialogue with the New South Wales Government and to share our service delivery experience to the benefit of everyone in New South Wales.

The CHAIR: Thank you. Ms McDowell from Community Housing Industry Association NSW?

CAITLIN McDOWELL: Thank you to the Committee for your invitation to appear here today. I would like to acknowledge that I am on Gadigal land and pay my respects to Elders past, present and emerging. The community housing sector owns or manages more than 54,000 homes across New South Wales. Since 2012 our members have built almost 5,300 homes in New South Wales and contributed \$1.8 billion to the economy, with an additional 2,300 homes in the pipeline to be built by 2026. The significant shortfall of social and affordable housing in New South Wales, exacerbated by decades of Government underinvestment, is the biggest hurdle that we collectively face in overcoming the growing number of older persons' homelessness. Right now there are more than 50,000 households on New South Wales' social housing waiting list, including 15,000 with a household head aged 55 years and over. Another 68,000 households will join them by 2061 if they enter retirement without securing home ownership.

In an environment where home ownership and private rental housing is increasingly unaffordable and unattainable for older people, it is critical that all options for growing social and affordable housing supply are considered. Community housing has a range of benefits for both tenants and governments. There are things that our sector can do which the Government and the private sector cannot. We strongly urge the New South Wales Government to continue working with us to leverage the unique advantages that our not-for-profit sector brings to the table. The Community Housing Innovation Fund is one successful example of how the sector can multiply government investment to deliver maximum bang for buck.

Using this co-investment model, our members contribute equity, borrowings and land to build more homes than would otherwise be possible if this was delivered by government alone. The first two rounds of this fund will deliver more than 440 homes valued at \$176 million, building on the New South Wales Government's investment of \$73 million. Many of these new homes will provide safe and secure housing for older people who are homeless or at risk in Greater Sydney and regional New South Wales. Every new home we build has the potential to be life changing for an older person and their family. However, it's clear that all of us have a long way to go to reduce and end older persons' homelessness in New South Wales. Thank you again to the Chair and to the Committee for inviting me here today. I'm very happy to answer your questions. Thank you.

The CHAIR: Thank you. Ms Davidson from Community Housing Limited?

MEGAN DAVIDSON: I also would like to thank the Committee for your invitation to appear here today and also acknowledge that I am on Gadigal land and pay my respects to Elders past, present and emerging. Community Housing Limited, CHL, has the largest reach of any community housing provider in Australia with nearly 12,000 community rental housing homes under management, with our largest portfolio of 3,000 being in New South Wales. We also manage a suite of homelessness programs on behalf of the New South Wales Government on the mid to North Coast of New South Wales. The current social security payments such as the age pension and Commonwealth rental assistance are insufficient for older people to cover ongoing housing related expenses such as mortgage and rent. A recent report identified that only 0.1 per cent of rentals were affordable and suitable for single retirees on the age pension. With the social housing waiting list in New South Wales at more than 51,000 and an average expected wait time of more than five years, the status quo is untenable if we have a genuine commitment to a fair and equitable society.

CHL believes the solution to this overwhelming problem is financially achievable for the New South Wales Government with the following levers: Expand social housing stock in New South Wales by 20,000 over the next five years. With the Federal Government establishing a Housing Australia Future Fund to deliver 30,000 social and affordable housings across Australia over the next five years, the New South Wales Government is ideally placed to leverage State assets and attract institutional investment with the community housing sector to deliver these 20,000 new social housing homes for New South Wales. Increasing the supply of permanent social housing takes time and therefore, to support this cohort and the immediate need, CHL further recommends programs such as the New South Wales Rent Choice private rental subsidy program are expanded to include people on the age pension. Thank you again to the Chair and the Committee for inviting me here today.

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The CHAIR: Thank you very much. Thank you all for those statements. We will open up for questions now. We might start with Ms Jackson.

The Hon. ROSE JACKSON: Thank you. I want to ask a little bit first—I think perhaps this is to the representatives from the Salvation Army and the St Vincent de Paul—just teasing out some of the differences in terms of the need profile of older men and older women. We've heard a little bit about older women and their particular needs. We've had evidence received so far on that. Also I know that both organisations run specialist programs for older men, particularly those who have long histories of substance abuse and mental illness and some of those particular challenges dealing with older men who've been in and out of homelessness services for a long time. So I suppose I am asking for some reflections from you on the different needs profiles and the services that you're supporting both for older women and some of the vulnerabilities they face and also for older men who have dealt with, as I said, substance abuse, mental illness and perhaps experiences in the criminal justice system for a long time throughout their lives and how you might support them into more stable housing for the end of their lives as well.

BRETT MACKLIN: Thank you. We operate the Matthew Talbot Hostel in Woolloomooloo, primarily dealing with homeless males with a multitude of different mental health and drug and alcohol concerns. I'd say the biggest issue, once you've got them housed, is to keep them housed, so around ensuring that their vulnerabilities are taken care of, the support is wrapped around the individuals when they're placed into the housing of their choice. It needs to be based in a community where they feel safe and where they can access relevant services that meet their particular needs. It is around the services coming into their house to support them on site.

Obviously, evidence shows the more that you are—your ability to recover and move on or even to sustain a tenancy is done in your own place where you do feel safe and secure. Different vulnerabilities compared to older women generally—I think it is a trajectory. Older males may have had a history of incarceration in and out of the justice system, mental health, ongoing drug and alcohol use. I think the trajectory around homeless older women is around—there is quite a high percentage where violence has played a part. They may have been renting in the private market for 10, 20, 30 years and still working full-time. It is just that now the affordability and lack of vacancies is having a greater impact.

PETRA JENKINS: I second what Brett was saying. The Salvation Army runs a similar men's service called Foster House, which is a large provider of single male accommodation in the city. As Brett was saying, again it is responding with appropriate case management and support. There is also a need for a better collaboration between veteran services and support for men that have returned from war and have a lot of different complex needs as well. Again the Salvos would like the New South Wales Government to collaborate with the Federal Government in terms of the crossing over of policy interfacing between aged care and homelessness.

The CHAIR: Ms Jenkins, could you be mindful of your microphone there. I think everyone else can share quite well.

Reverend the Hon. FRED NILE: This is just a general question. In the Salvation Army submission there seems to be some confusion over how many homeless people there are in New South Wales or Australia. Have you done some estimates on those figures?

PETRA JENKINS: I would have to take that question on notice and look back and see what detail you are referring to.

The CHAIR: We are happy if you could do that for us.

Ms ABIGAIL BOYD: Ms Jenkins, my question is to you to begin with. In your submission you talk about brokerage funding. This is something that I have heard about from quite a few homelessness services: that if you can get the rental arrears paid off or if you can get the car fixed, or whatever it is, then you can prevent someone from actually becoming homeless in the first place. Could you talk to us about how that brokerage funding would work in terms of how you would apply what sort of criteria and what your recommendation is on that?

PETRA JENKINS: Yes. I think flexible brokerage is a wonderful funding model. It allows people that are experiencing poverty, which is the main reason why anyone becomes homeless—and it can be used flexibly and in a individualised way. So if someone in their life is at risk of losing their tenancy for a number of different reasons, services can come and offer case management but also help to carry them out of that financial burden. Particularly for older women it is insecure work, it is lack of superannuation and if there is a crisis event or something that happens in terms of financial security, brokerage can help someone to pay the rent and not be evicted and help to sustain tenancies. That early intervention in terms of housing response has worked very successfully since it was implemented in 2015. We support an increase in funding brokerage for the SHS as well.

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The Hon. SHAYNE MALLARD: Thank you for your submissions and all the good work you do in our community. I know your services well; as a councillor for the City of Sydney, I've been to both your facilities and they are very important services in our city. Thank you for that. A number of you made submissions around the government program Together Home, and other people have as well, and all calling for permanent funding. Could you make a case for your experience with that program and maybe what that program does and why it should be permanently funded going forward, why we should recommend that?

CAITLIN McDOWELL: Thank you for the question. The Together Home program has provided long-term housing and support to over 700 people across New South Wales since the program's inception in 2020. The program was developed as a response to COVID-19. I think what we have seen is if there is a political will and funding to address homelessness, we can break the cycle of homelessness for people who have been experiencing homelessness for a very long time. What we have seen in the case of our members is that some of these services have been providing housing support now to people who have been experiencing homelessness sometimes for 10, 15, 20 years. I think the benefit with this particular program, aside from housing being available for that longer period of time, is that the support component is also available for that same amount of time as well. What we have seen with other services in the past is that support tends to peter out at around about three to six months and that's not necessarily enough time to stabilise the tenancy and ensure that the person can access all the services that they need.

What we have seen so far is that our services and CHPs are currently getting tenancy sustainment rates of about 80 to 90 per cent. This is quite common for Housing First initiatives. We have seen it in Australia, we have seen it in programs which have preceded Together Home, but we have also seen it in Housing First initiatives internationally as well. So what we can say from that is Together Home and Housing First initiatives work. And why we would like to see the case for this program continue is that we ultimately know that some people are not yet necessarily ready to come into the program at this time. If we make sure that this program is available, that support will be there when someone is ready to take up that housing and support. Megan is from CHL. CHL is also a Together Home provider. Would you like to add to that, Megan?

The Hon. SHAYNE MALLARD: Maybe just specifically tell us what the program does. Take us very quickly through exactly what it does.

MEGAN DAVIDSON: Thank you, Caitlin. The New South Wales Government funds the community housing provider to provide tenancy and property management and also to contract a support agency. So what we do is we get funded for the Together Home programs up on the mid North Coast. We have two support agencies that support our tenants, which is Neami and Horizon. With the funding we get, we secure properties from the private rental market. Given the cohort and the complex nature of these tenants, to be honest, we do actually balance that with our own portfolios rather than put people who require intensive support into private rental markets. Given the limited availability of the private rental markets, we find that easier to balance.

The Hon. SHAYNE MALLARD: You take the lease, effectively?

MEGAN DAVIDSON: Yes, we take the lease.

The Hon. SHAYNE MALLARD: And the responsibility?

MEGAN DAVIDSON: We take the lease. We pay market rent. We get subsidised by the Government to cover that market rent. The tenant pays 25 per cent of their income and they are provided with intensive wraparound support which we subcontract out and have that relationship and manage that to ensure that the best outcomes are being achieved for the tenant.

The Hon. SHAYNE MALLARD: So there is no need for references and all those sorts of things that you need?

MEGAN DAVIDSON: No. We negotiate directly with the private landlords and, as I said, we are flexible between whether we put all the Together Home tenants into the private rental properties or whether we put them into ours just to balance that.

The Hon. SHAYNE MALLARD: This is my last question before I hand over. It is along the same sort of line. Is there a transitional point where you move from you providing a network of support and the master lease, for want of a better word? Is there a transitional point or do you maintain that permanently?

MEGAN DAVIDSON: Technically, tranche one—there are three tranches, which are three years—is coming up to end but is being extended. That is because we have been able to put forward and demonstrate the benefits of providing this three-year support. As Caitlin said, given that some of these tenants have been homeless for five to 20 years, it's not going to be a quick fix. It has been a very positive response and great outcomes compared to a lot of other programs.

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The Hon. SHAYNE MALLARD: I have heard a lot of good things about it.

The Hon. ROSE JACKSON: Could I just ask a follow-up question on that. There was evidence received earlier on a question from my colleague in relation to Together Home being a very good program but it being slightly gendered to the extent that it is targeting rough sleepers to meet the Premier's Priority. The majority—and I think it is a reasonably large majority—of participants in the program are men because that is the larger cohort of rough sleepers. The hidden homelessness amongst older women is not being captured. While it is obviously an excellent program, would anyone care to provide any evidence about how we might ensure that potential future tranches, which hopefully might come, could also capture more older women who are at risk of homelessness?

BRETT MACKLIN: You are correct: The majority of the clients do happen to be long-term homeless males. When the program was developed, it was in response to moving the rough sleepers off the streets of Sydney into a hotel. Obviously the hotel and the actual cost of that was quite prohibitive, so this was seen as a—I like to believe it was altruistic of the department and government at the time to resolve homelessness. It was a cost-cutting measure, I think. But I think as you have seen—it has come out of the results of Together Home—a lot of long-term males have been housed that previously would not have been given a tenancy in their community of choice. I believe moving forward, though, if you are to have Together Home, you are able to target more clients or have referral pathways that would be able to cater for older women.

SIMONE PARSONS: I could add to that from Women's Community Shelters. That would obviously be our experience as a service provider coming out of the cohort of services that were supported through the Together Home tranche. We 100 per cent support that program. It is an excellent program and it is meeting an incredible need that is a long-term need. It is absolutely not a short fix. But some of the implications of the programs or the gaps are in regional areas where the housing isn't available to source, and absolutely for older women. Women's Community Shelters has provided a program that's not dissimilar but we've done it in partnership with community and developers, and also aged-care facilities that are in a process of redevelopment of some of their housing stock. We have provided the support that Annabelle referenced for older women, not dissimilar from Together Home but not necessarily that chronic group of people experiencing homelessness.

The women that we have provided support to typically don't identify and also haven't had a good understanding of their eligibility for social support programs. We have housed women who have been paying 90 per cent of their income on rent and have been skipping meals and foregoing the necessities of living. Working with them to provide the casework support to show them what the housing pathway looked like for them into the future has been one of the best outcomes of the work that we've done in the meanwhile use space with older women—having someone who can walk beside to identify health needs that need to be addressed, securing eligibility and access to housing pathways so women are part of the system. That being hidden is absolutely an issue. Together Home will need a wider reach and maybe some different messaging. It absolutely needs the support of the organisations like the ones in front of you to continue working with their clients and directing them to the program. But we need the housing at the end as well, because this is taking from a housing supply that's otherwise been used for our general client group.

Ms ABIGAIL BOYD: I understand there are 700 people who've been housed in this temporary housing at the moment. In the budget, 100 new social housing properties were announced to house the Together Home participants when that program ends. What happens to the other 600 people in the program when the program ends? Does anyone know?

CAITLIN McDOWELL: There are a range of different pathways that may occur at this point in time. There are providers that have given an undertaking that they would like to be able to permanently house everyone who is currently being supported through the program, but inevitably there will be challenges as well. Providers are trying to move people into other capital or leasehold stock which might be available, but there remains this challenge that perhaps not everyone who is currently being supported through the program will ultimately find that permanent and affordable housing solution. We do work on the New South Wales Government's commitment to provide those additional homes for people exiting from the Together Home program but it's clear that we certainly need to see further investment.

Ms ABIGAIL BOYD: Seven times the investment, by the looks of it.

Reverend the Hon. FRED NILE: Just following up on that question regarding the Older Women's Network in New South Wales, we've had some evidence from witnesses. How much more funding will your organisation require to reduce pressure on the existing staff and to expand services to more older women in New South Wales?

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The Hon. ROSE JACKSON: I think the Older Women's Network is on a later panel, Reverend Nile. These organisations may talk about their funding, though.

The CHAIR: Would someone like to address that from your own perspective? Or can we put a pin in that and come back to it in the next session if you like, Reverend Nile?

Reverend the Hon. FRED NILE: Yes, okay.

The Hon. PETER PRIMROSE: I ask each agency: You wake up tomorrow morning and you're the Premier. What's the very first thing you would do to begin to address this issue?

The Hon. TAYLOR MARTIN: This is Peter's magic wand question.

The Hon. PETER PRIMROSE: I have many magic wands. I grant you one wish. What would you actually do?

ANNABELLE DANIEL: Can I have a two-part wish?

The Hon. PETER PRIMROSE: Your wish is granted.

ANNABELLE DANIEL: Thank you. It would be to work with the Commonwealth Government on a national homelessness and housing strategy. The second part of that would be to make a defined commitment to a number of social homes within New South Wales in the next five years. We could easily accommodate 10,000 to 20,000 built over the course of each year for the next five years and, in my view, it still wouldn't touch the sides for what we're looking at.

The CHAIR: Everyone can jump in on that one.

SIMONE PARSONS: I will grab the wings. I would just add that housing alone is critical but it's not enough. I think you've heard, particularly for vulnerable people, that the ongoing supports are really important and it's your return on investment. We do the good work that enables people to find the security of the four walls but the next steps in their journey, which are wellness, physical health, connection to community—the particular vulnerabilities for our older people are around isolation and loneliness, engaging in training and work—all of those things are better supported through skilled casework support that can provide the additional in-reach to people who are safely housed. The two things go hand in hand.

SUZY PACE: I agree with Simone. Obviously the housing is a prime focus here—more social and affordable housing—but also the wraparound supports are crucial to set people up for success. We are looking at—particularly in the DV space, where it does look different for women who are over 55. A lot of these women have been through 20, 30 years of DV from a partner. There's a lot more family violence. There's a loss. It is not just homelessness; there is a loss. There's grief. There's elder abuse. These women are coming out of these horrendous situations, often who have been controlled for decades, and having to start again. That's where these wraparound supports are absolutely crucial in addition to the housing.

BRETT MACKLIN: To echo my colleagues, definitely a commitment and funding allocation for more social and affordable housing but also the supports that are needed to enable these people to continue living in their communities of choice.

PETRA JENKINS: What everyone on the panel has said, I echo. We also support the submission of DV New South Wales—our peak body—and their recommendation of 5,000 new social housing properties every year. We support the core and cluster funding of \$426 million, which is the biggest investment in family and domestic violence refuges our State has ever seen, but we are concerned that there are not the adequate exit pathways for people into long-term housing. If I could have a magic wand I would be getting those investments.

CAITLIN McDOWELL: My wand might also have two parts. We've talking a lot about social and affordable housing and how we increase that pipeline. Our message to government, once again, is that they don't have to take on that task alone. Community housing providers have been there for the last decade trying to get more supply on the ground to communities where it's most needed. We talk a lot about the different sorts of figures about what is the gap and what is need and what is unmet need—both current and into the future. But, fundamentally, what we would like to see coming out of the next iteration of the New South Wales housing strategy is a target from the New South Wales Government to commit to building more social and affordable housing supply. Without a target, we're simply not going to move in the direction of building more social and affordable housing.

MEGAN DAVIDSON: I completely agree with everything that everybody has said. Fundamentally, a Premier's role is to ensure that we have a healthy society. We understand that there are huge challenges and financial challenges because there are many competing things that you need to address, but that's what's quite

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exciting about this space at the moment. With the Federal Government's Housing Australia Future Fund, plus the New South Wales Government bringing land to the table and community housing providers being able to leverage, we can now make projects work and deliver and start to try to reach those targets. It will take many years but it's a start and it's something that we haven't had the opportunity for for, I would say, almost decades. So land, please.

The Hon. TAYLOR MARTIN: I want to pick up on what was just touched on there, particularly in Ms McDowell's answer. You talked about the role of community housing organisations in securing that supply. Are you able to elaborate a bit more on the kind of roadblocks that you and your members come up against in securing that new supply?

The Hon. SHAYNE MALLARD: Treasury.

CAITLIN McDOWELL: I think the biggest challenge that all community housing providers face—and this is not just specific to our members, it will also be one that's a national issue as well. Social housing is a form of subsidised housing and, fundamentally, subsidised housing requires some form of subsidy. So, ultimately, the gap between the rents that our tenants can pay versus the cost of delivering that supply versus the cost of getting that up and running and off the ground—we don't yet necessarily have a viable funding model from the Federal Government or the State Government that enables that to stack up. The National Housing Finance and Investment Corporation has been a game changer for community housing providers. I want to emphasise that because that has been incredibly important.

We've seen thousands of new homes that have come online across the country as a result. But, fundamentally, NHFIC alone cannot bridge the gap. There was a report, I think, from NHFIC itself that estimates that the national shortfall of social and affordable housing is around about \$290 billion. These are frightening figures, I think, any way you cut it. That's probably that particular challenge. Of course, we are now moving into a very challenging environment economically. I think Annabelle made a comment in her opening statement about the pressures on the construction market, and labour shortages and material shortages. These are ultimately matters that all sectors are going to be facing. So in this challenging market, of course that's something that will also affect community housing providers as well.

The CHAIR: I've got one short question. Are we seeing people once? Once we get them into housing, are we doing that with the tools so they don't come back into the system?

SIMONE PARSONS: Are you talking about in terms of crisis accommodation? That would be where we see people at their emergency point, particularly women escaping domestic and family violence. When I talked about the need for the wraparound support, transition points are critical. We know that in our own lives. The transitions for our kids into parenthood and the transitions into independence out of school into home ownership, hopefully—transition points are really critical. So for women who come into our services, ensuring that they have the continued support of a trusted caseworker is incredibly important. I would add that, in terms of making sure that we don't see women return to our crisis services, we are making sure that the pathway is there into some stable housing for as long as possible. We are obviously often limited to providing transitional housing, which might be for up to 18 months, and then we try to seek housing in the private rental market. All of this is built upon our ability to work with the woman to improve her capacity to engage and exercise independence and autonomy. Sometimes that's imperfect and more support is needed.

The CHAIR: Does anyone want to particularly comment on that or shall we move on?

MEGAN DAVIDSON: I would like to add something to that. I agree, we do see people more than once but that's because the pathways are not there. The Productivity Commission's annual report in 2020-21 identified that 48 per cent of people in New South Wales who ask for accommodation assistance from specialist homelessness services went without. So if there's nowhere to refer people on, they are coming back to the services. That in itself is a costly approach.

Ms ABIGAIL BOYD: We hear a lot about the statistics of how many empty homes there are versus how many people are needing homes. It's always quite shocking to see that there are more empty homes than people needing homes. Ms Daniel, in your opening statement you talked about this meanwhile use concept, which I find really interesting. Do you have any idea how much of this sort of property is sitting there that we could use as meanwhile use properties?

ANNABELLE DANIEL: One of our recommendations—certainly for State and local government—is to do an audit of what's actually out there. I think that's really important. Certainly what we have found—and Simone has been the architect of those programs—is there's a bit of inductive education that happens with developers and landholders around this. It started almost by conversations and by accident. We are working with private developers who might be land banking because they're building a whole new suburb or it might be aged-care facilities that are going through a planning cycle and they're not intending to rebuild on a site for three or

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four years because that's how long it will take. The lens that we're looking through is identifying those kinds of opportunities: government, private, business, landlords and developers. We see this as a really pragmatic approach for the next 10 years sheerly because of that shortage of built property that's there and the likely delays. Some of our other recommendations are around creating communities of practice to help identify those assets that might be in the private sector, in addition to potential government moves to identify those as well. Do you have anything to add?

SIMONE PARSONS: The only other thing I would add about that is that it is a community engagement- and community capacity-building exercise as well, so it's re-use. What we've found is that it has taken non-traditional partners, those partners who are in addition to people who work in the sector, whether they be developers or, as Annabelle mentioned, some of our best success has been with aged-care facilities, where there is a repurposing of that stock going on. There is then capacity to continually refresh that or really enable a model to work well, and government could help us with that by getting some of the planning and consent barriers out of the way where there's a meanwhile use. When I say "meanwhile use", I'm saying a five-year use period for a property. It's a benefit to a community because instead of an empty asset that might be vandalised, you've got a vibrancy and community being able to respond. We've seen communities really come to the fore and want to get involved. We've had volunteerism, which has meant that the types of projects we've run have been viable.

We really recognise the expertise around the casework support with the expertise offered by a community housing provider and then bringing community in—terrific opportunities to respond but pragmatic opportunities to respond that still need that next step but something we can absolutely do now. What you could do for us in that space is have a look the barriers in terms of the planning controls and really enable, certainly for any residential properties—I think sometimes we've looked at meanwhile use looking at commercial properties, and you've really got to be cognisant of the building control and fire restrictions. We're talking about residential facilities that have been used to accommodate people sleeping and living their lives. It is entirely possible to make homes out of those places that can be the difference between people just receiving that respite to take their breath to making the next steps, which they can then do with an awareness of the service infrastructure that they may not have been cognisant of before.

Reverend the Hon. FRED NILE: I have a general question. One of the government reports stated that 30 per cent of people accessing homelessness support services were Aboriginal. What action and initiatives are being taken to close that gap?

SIMONE PARSONS: I would say that in our services, absolutely, there is a high representation of Aboriginal women and children accessing supports, and they often experience discrimination in seeking to rent privately. I think that a growth of the Aboriginal community housing industry is incredibly important—an Aboriginal community-controlled organisation, as part of the response, is incredibly important—but we're looking at reversing some years of discrimination and disadvantage for those communities. So that's an ongoing piece of work.

PETRA JENKINS: I just would add to that that we're working, as a sector, far more collaboratively with Aboriginal-controlled organisations to help support people in their tenancies—and also workforce development strategy, which involves recruiting, specifically, into identified Aboriginal and Torres Strait Islander roles to support people in our services.

The Hon. ROSE JACKSON: I might ask a quick question, I think to you, Ms Davidson. As I understand, a core area of your work is on the mid North Coast in regional New South Wales—although anyone who does work in regional New South Wales can chip in as well. I want to ask particularly about the challenges that we're seeing in the rental market in regional New South Wales, and the link between that and older people's homelessness particularly. There has been evidence, and I've received correspondence as well, about older people, particularly on the pension or on limited incomes, who receive no grounds evictions because of the incredible pressure on the private rental market in the regions. It is becoming increasingly difficult for those people to find anywhere to go, and they're really facing homelessness as a result of that—people who have never had experiences like this at any time in their lives. I wanted to get your thoughts on that—but, as I said, anyone else who has particularly done work in the regions can chip in as well.

MEGAN DAVIDSON: Thank you. I'm very glad to have the opportunity to speak to this a bit more, which I did, in part, in our submission. We, up on the mid North Coast of New South Wales, have been in a housing crisis for some time. But, over the last year, it has got to the point where it's near impossible for people to—in Port Macquarie and Coffs Harbour, these are just some of the examples, have had vacancy rates of less than 0.5 per cent. Rents have increased by 20 per cent, and property values have increased by close to 40 per cent in some of those areas. There's this whole new cohort that doesn't know about us, and we haven't had to engage with them.

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We had, in March this year, an elderly couple, 80 years of age, who were given 42 days to vacate their property that they'd been renting coming up to eight, 10 years. They applied for 20 properties. So, one, it was lack of affordability but, two, it was because they're competing in a market where they're not necessarily the first people that are chosen. Just speaking to their neighbour of their concerns, they expressed that they were considering committing suicide because they'd got to that point of their life, they'd never experienced this uncertainty and insecurity and they just did not know where to go. Fortunately, the neighbour spoke to the local members and connected them in with us, and they now have safe, secure, affordable, long-term social housing. So that's where it's got to.

PETRA JENKINS: We have services in the Illawarra, which is notoriously expensive—particularly since the pandemic, and people moving out of big cities. But, again, speaking to what Simone mentioned, there's discrimination. There's age discrimination, there's racial discrimination—particularly for older Aboriginal men and women. They might have housing products to assist them into rentals, but they just can't get the applications in. They could be putting in 20, 30, 40, 50, and they get stuck in the refuge system. Again, we also have issues with quality housing out in the Far West of New South Wales—being able to support people in tenancies in rural and regional areas. There are just not enough services to support them once they're in their tenancies as well. So that's also a concern.

ANNABELLE DANIEL: Just on older women, we have a service at Forster Tuncurry on the New South Wales mid North Coast. About three years ago, if someone was applying for a rental, they might be competing against maybe six, seven, eight, nine other people. It's now in excess of 200 for some properties. You can really see the pandemic and working remotely has completely skewed the rental relationship in a lot of those desirable coastal towns. So what it ends up being is that people who are more vulnerable, with less capacity, just get squeezed out the bottom of the pipe.

BRETT MACKLIN: Similar to my colleagues, statewide we operate from Deniliquin on the Victorian border to up in Tweed Heads. We're seeing families where the parents are still both working full time—they can afford a place, but there's no vacancies. Compared to—you've got a single mum or someone who is on a pension coming out into the market. They could've been renting for 15, 20 years—there's no way. If there was a place or a vacancy, they can't afford it anyway. These are people, as a home services provider, you had never seen previously. And now they're becoming a new wave of clients that there is no response for.

MEGAN DAVIDSON: I'd like to add one other thing to that. Particularly up in the Coffs Harbour area, we're seeing quite a few teachers who are sleeping in cars, who cannot afford or find private rental.

The CHAIR: There are only a couple of minutes left. Has anyone got something they feel that we might have missed that it is important that we're aware of?

SIMONE PARSONS: If I could just add, cost-of-living pressures—you've probably heard about them elsewhere. Thinking about some of the older women who are in our crisis accommodation services, partly because of the experience of domestic and family violence—so women in their early 70s who we are trying to support to gain employment so that they can have some independence. The employment choices are physical labour, like working in childcare centres and working in service industries. I would love the Commonwealth Government to just think about the cost-of-living pressures, particularly for this age group. JobSeeker payments for our older citizens, where living costs are not the same as younger people—who maybe are seeking a first-time job or are early on in their employment careers. I think it's another part of this puzzle that needs to be looked at.

PETRA JENKINS: I think one good strategy that's been discussed is allowing people to return to the workforce that are on age pensions, and not having that be compromised, which will also assist with essential work deficits. There are some really creative things that we can be doing to help supplement some of the gender pay gaps that older women experience, which leads them to being more vulnerable in case something does occur in life, which might be the loss of a job or an illness.

SUZY PACE: I just want to once more acknowledge the extreme complexity in this age group, particularly for the women escaping domestic and family violence. We've got to recognise the trauma—mental health. These are long-term issues that are not just going to go away. Although there is an expectation to get back into the employment market, to be looking for rentals, there is many barriers where women are just not able to because they've just been through too much. We are seeing a massive increase in complexity among this age group. Along with the housing shortage—there's just no certainty. It's obviously correlating with more negative health outcomes as well for these women. I just want everybody to be aware that it's a long-term not a short-term problem that we have here.

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The CHAIR: Thank you all very much for your time. I'm not aware of anything that was taken on notice, so you're off the hook on that. We really appreciate your time and your insights today and it has certainly been very helpful. Thank you very much.

(The witnesses withdrew.)

(Luncheon adjournment)

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Ms ELISE PHILLIPS, Interim Chief Executive Officer, Domestic Violence NSW, sworn and examined

Ms LIVIA STANTON, Policy and Advocacy Officer, Domestic Violence NSW, affirmed and examined

Ms BEVERLY BAKER, Chair, Older Women's Network NSW, affirmed and examined

Ms YUMI LEE, Chief Executive Officer, Older Women's Network NSW, affirmed and examined

Ms ELENA KATRAKIS, Chief Executive Officer, Carers NSW, affirmed and examined

The CHAIR: Thank you very much and welcome to our new batch of witnesses. I remind everyone to use the microphone as best they can so that it picks up for Hansard. I will now give the opportunity for an opening statement from each organisation. We will try to keep this as brief as we can. If you have a statement that might go a bit longer than that and it's a written statement, we can take that written statement and have it incorporated into *Hansard*.

LIVIA STANTON: Before I get started, I would like to acknowledge the traditional custodians of the land on which we meet today, the Gadigal people of the Eora nation, and I pay my respects to Elders, past, present and emerging. I'm from Domestic Violence NSW. We are the peak body for specialist domestic and family violence services. We represent over 125 members, more than 50 of which are specialist homelessness services. Domestic and family violence is the leading cause of homelessness for women in Australia, with older women being the fastest growing cohort to experience homelessness. This is often because of domestic and family violence, pay inequality, little to no superannuation or savings, divorce and time taken out of the workforce as unpaid carers. Over 7,000 Australian women each year are returning to an abusive partner due to a lack of affordable housing.

The link between domestic and family violence and homelessness must be acknowledged. Critically under-resourced specialist homelessness services and specialist domestic and family violence services require urgent investment to address the long waitlist and the service gaps. We see this as an early intervention issue. We know that if we invest early and we intervene early in the lives of women and people experiencing homelessness, when they get to an older age they won't be impacted.

ELISE PHILLIPS: In our submission we recommended a number of strategies, including lowering the priority housing age from 80 to 55 to ensure that vulnerable older people are supported. We recommended funding early intervention programs that proactively identify older people at risk of homelessness and provide tailored support to navigate the complex and confusing service system, and dedicating at least one of the 75 new refuges being established under the core and cluster funding for older women.

However, we note that the success of all of these strategies relies on the availability of safe long-term accommodation. If government continues to prioritise private rental subsidies over investment in building new social affordable housing, then older people, particularly women, will continue to disproportionately be forced into homelessness. Increased and sustained investment in new long-term social and affordable housing is vital. We need courageous leadership from our Government that recognises social housing as an investment rather than a cost and prioritises the needs of the most vulnerable in our community. Thank you.

YUMI LEE: I'd like to begin by acknowledging the Gadigal people of the Eora nation and pay our respects to Elders, past and present, and extend our respect to First Nations people who are present here today. We also want to acknowledge the more than one in 28 Indigenous people who are homeless in the 2016 census. Together with Beverly Baker, who is the chair of Older Women's Network NSW and the national president, I would like to take this opportunity to highlight some points to the Committee. The first is that the situation we are facing today has been 30 years in the making, when the New South Wales Government of the day began the process of unravelling public housing. We are faced with distressing calls from homeless older women without having a solution to their homelessness. There is no one-stop shop for older women to get assistance with filling in forms, finding out what housing is available, and to help them obtain relevant documentation.

It would make a world of difference to these older women to know that there's just one place they can go to, tell their story once, and have a person assigned to help them navigate the system. We are calling for a Home at Last model for New South Wales. There are organisations which provide housing services, but none which specialise in assisting older people. We believe it is discriminatory for younger people to have access to a specialist housing service, but not older people. We also want to stress that without an adequate supply of public and social and affordable housing, there is absolutely no solution to homelessness.

You can have the best referral service, you can have the best case management service, but if there are no homes for people who are homeless, the problem remains. I am reminded of a homeless older woman who told me that she does not want to live in transitional housing because it is impermanent and she does not feel safe. She

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just wants a home. Why is it so difficult? Finally, we want to stress that having 80 years old as the age for priority housing is ageist and inhumane. Older women cannot wait until they are 80 to be put on the priority waiting list. It is cruel policy. Just imagine if your mother or grandmother is homeless. I don't have to imagine it because mine is. No-one should be homeless in New South Wales, let alone older women.

The CHAIR: Thank you.

ELENA KATRAKIS: I would also like to start off by acknowledging the traditional owners of the land on which we meet today and pay my respects to Elders, past, present and emerging, and also acknowledge the numbers of Aboriginal carers in New South Wales. Carers NSW is the peak non-government organisation representing the approximately 854,000 carers in New South Wales. A carer is anyone who provides unpaid care and support to a family member or friend who might be living with a disability, mental illness, drug and/or alcohol dependency, chronic condition, who might be terminal, who might be frail.

Carers NSW is also the provider of carer support services through the national Carer Gateway in the regions of Hunter, New England, the Central Coast and the North Coast. We have seen many examples of carers and the people they care for experiencing homelessness as a result of the recent floods and housing affordability issues along the coast. Carers NSW works continually to improve recognition and support for a diverse range of carers across New South Wales. We acknowledge that the housing crisis is widespread and is affecting many aging Australians. However, carers, especially older women carers and the people they care for, can experience particular challenges in relation to housing security across a lifespan.

Whether a caring role starts earlier or later in life, time out of the workforce to care can take a particular toll on carers' finances and housing security. A common example is single women in their 50s and 60s who reduce their working hours, move into the family home to care for their parents and then they have issues. The parent may then move into residential aged care and the house has to be sold as a result to pay for the fees to move into aged care. This means they lose their housing and they lose their entitlement to the carer payment while at the same time experiencing significant barriers to try to return to the workforce. Carers can also experience additional costs and more complex housing needs associated with the caring role. For example, women caring for one or more children with a disability may require physically accessible housing in a location close to essential services but may be unable to afford this privately due to limited income and long waiting lists to access appropriate social housing, which the others have mentioned.

Carers NSW believes that carers would benefit from targeted responses to support to support them and the people that they care for to secure and maintain suitable and accessible housing into later life. In particular we would like to see increased carer recognition and inclusion of carers in housing policy and programs and greater investment in accessible and affordable housing options that meet the needs of carers and the people they care for. Of particular concern are the needs of older female carers who we believe should be a priority population group for social housing and for homelessness services if needed, especially older women who are carers from culturally and linguistically diverse backgrounds; Aboriginal and Torres Strait Islander women carers; women who are carers and who identify as lesbian, gay, bisexual, transgender, queer and/or intersex; and women who are carers who have left domestic and family violence situations. We know that stable housing provides for a safe environment and improved health and wellbeing, and older carers should also be able to access and experience this. Thanks.

The CHAIR: Thank you all very much. Reverend Nile, would you like to start things off?

Reverend the Hon. FRED NILE: Yes, with a question to Ms Phillips and Ms Stanton. What can the New South Wales Government do in regard to the recent increase of domestic violence in New South Wales? What statistical data is there to prove the positive effect of Victoria's Home at Last model and how will it be practically installed in New South Wales?

ELISE PHILLIPS: The question in relation to the data supporting the Victorian model is something that we might have to take on notice. In relation to how it practically could be implemented in New South Wales, we would suggest that a model like that needs to cover a number of facets to it. Ideally they would be a phone helpline so that people could call and receive tailored support, but that also needs to be combined with opportunities for face-to-face support, because we know that older people might not be comfortable accessing phone or virtual support that might be more appropriate for younger generations. We would suggest that such a model would require an ongoing kind of case coordination approach so that it's not just one-off referral and support but ongoing support that walks alongside somebody until they are able to access safe, stable and secure housing.

LIVIA STANTON: Just to add, there was a cost-benefit ratio performed by Ernst and Young and the ratio was 2.3, which means that every dollar spent generates at least \$2.30 in societal value. This was done in

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2021. The social benefits are very clear. It provides older people with the wraparound support that they need to maintain their tenancies and also reduces the burden on the rest of the social support system.

YUMI LEE: May I add to that question please?

The CHAIR: By all means.

YUMI LEE: We very strongly support the Home at Last model that is used in Victoria because, based on our experience of working with older women when they make a phone call to us, they say the Link2home service is useless for them. They need someone who will be able to be with them through the process of looking for a place to stay. Most importantly with the Home at Last model, you can go to them before you become homeless. I think of one of the women who called me and said, "I know that in six months time I will finish up working and I won't be able to afford my private rental." So someone like her will be able to go to the Home at Last service and they will be able to help her put things in place so that she doesn't fall into homelessness when she stops working.

Most importantly, I think this service is essential because there is a stigma associated with being homeless, and for more and more older women who are falling into homelessness as they age, this is the first time ever that they've had to call on anyone for help. I recall our previous chair Robin who was homeless herself and she said she did not realise that she was homeless until a social worker told her that she was because she was just spending time from one child's home to another child's home.

Ms ABIGAIL BOYD: If I could just pick up on that point, Ms Lee. Good afternoon to all of you and thank you for everything that you do advocating in this space. On that point, we often hear about homelessness services for people who are already homeless and we hear about prevention of the drivers that sort of make people vulnerable to homelessness in the first place, but what we don't get much information about is that sort of at-risk period. Are you able to elaborate on what the impact of homelessness itself is on a person and why that makes it harder for people once they have experienced that period of homelessness to then get back on their feet?

BEVERLY BAKER: I think that it's the embarrassment. One of the things that really hit home to me is that when COVID started, we pivoted to an online program to keep our members engaged and one of the members who we had never heard of before and never seen joined our writing class and was fabulous. She absolutely got involved and enjoyed it at a hundred miles an hour. When we started to ease off the restrictions, she was really, really getting nervous. I wasn't part of the writing group; I can't write to save my life. But nonetheless, the coordinator said, "It would be great to meet you face to face." And she said, "No, you won't." Because she was living in her car. The only contact she had that she felt human and engaged was that she didn't have to disclose to anybody, she didn't have to turn up without a shower or with the same clothes that were unwashed. All of those things get in the way of you actually getting out and moving somewhere.

If you're in a competitive market and you go to apply, having lived in your car and you're dishevelled, the people interviewing you—and it's all by interview—aren't going to be really quite friendly as they would to somebody who presents nicely, articulate or whatever. It is really that step on the slide down, and we know the impact of not being able to access dentists and having teeth damage. We know all of the things that poverty impacts and how poverty gets in your way; we know that. The sad thing is that a lot of these women experiencing homelessness are not poor as we would see them. They're professional women. They're women who simply cannot afford the rent that is now being demanded, like a case we had to present you with here.

This lady was renting a property for 13 years. She had established a garden. She would pay for the rent; every time it had gone up, she had continued to pay. As she was getting older, the landlord approached her and said—with, of course, care—that he didn't think that she would be able to cope and manage or keep the garden that she established in the manner to which they would like it to continue, so they were giving her notice that her lease would be terminated. She had nowhere to go. She had been 13 years in that home. That was her home, but she had nowhere to go.

It's almost like we're structuring in the whole idea of there being disposable people, people who really don't matter, people who are, as we've seen in the States, living on the streets because there is nowhere for them to go. We're heading down that same path. We started on that 30 years ago when in this State we stopped funding, which started the rollout, I have to say, across the nation. We decided that housing was a market issue and a wealth creation issue and the Government had no role to play in that. The reality is that is the only role that government has: to look after its people. Housing, shelter, food, an army, police, transport, infrastructure—they're the things that a government is there for. It's not there to make a profit, to outsource it or create the kind of monopolies that we have seen around the housing market. Housing is now an investment; it is now wealth creation. We have a million homes across this country that are sitting empty, homes that have been paid for by taxpayers using negative gearing, capital gains, blah, blah, blah. They're sitting vacant.

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Really we are at a stage where if we are going to continue down that path, we've got to look at the other side of the equation. Let's start looking at a vacancy tax. Let's start saying, "If the taxpayers are funding you to build these places then you're going to reimburse the taxpayer if you're not using them." That would certainly make a change to people who are—as we've seen in the Lismore area where our members have told us that people who were in emergency housing in the Lismore area were told to get out of that because the agents wanted to use the places for holiday accommodation. That is an obscenity, and it's a government's job to stop that level of obscenity. We are really, really, really disappointed that it's all left to a market, which is a nonsense. It's a myth; it doesn't exist. It's rubbish. It's a protection racket for greed. Sorry.

The Hon. ROSE JACKSON: One of the things that we'd be interested in is looking at some ways that we might look at preventative measures. Obviously having the safety nets in place is incredibly important. One area that we've heard a little bit about in the submissions is things like financial literacy. I know particularly for perhaps older women but also women who've been in controlling relationships for many, many years, perhaps they haven't really had any control over their own finances for a long time and then suddenly they have to navigate the private rental market and manage the albeit limited superannuation that they have. I wondered whether you could provide any evidence or any information on how things like financial literacy support and courses might assist women who are at risk of homelessness, before they tumble down that hole, to be a bit more on top of their financial situation.

BEVERLY BAKER: I am sorry, this is a trigger issue for me. Financial literacy I feel is gaslighting victims. If I've got \$100 and my rent is \$120, I don't need financial literacy to tell me I don't have enough money to cover it. All of the support mechanisms are too low. Every single person living on any kind of benefit is living below the poverty line. Financial literacy isn't going to help that. Yes, women whose husbands have had control have still bought groceries and still worked out how to use finances. They may not understand the finances of the family, but they certainly understand basic financial issues.

They understand that if a landlord is asking for \$500 a week rent and they know that all they're getting is \$300, they're not going to be able to rent that place and there is nothing to do about that. Their answer is to raise the rate to actually seriously make a commitment to getting rid of poverty. We can do it; we are wealthy enough to do it. We can stop poverty and make sure that there are enough places with the services in wraparound so that people finding themselves in this difficulty aren't embarrassed, aren't isolated, and know that where they can go they can get that help. So financial literacy isn't the answer.

The Hon. ROSE JACKSON: I wasn't suggesting it was the answer. Perhaps the DVNSW are. I am taking this from submissions; I haven't just made this up.

BEVERLY BAKER: No, I'm saying it's a trigger for me.

The Hon. ROSE JACKSON: A number of the submissions have mentioned perhaps giving women a little bit more understanding and control of their financial situation. If you also think that that would be completely useless, let me know. But if there is some value, you thought, in programs like that, that might be useful.

ELISE PHILLIPS: We would suggest that there is some value in those programs. I am aware that Good Shepherd are running a financial independence hub funded by the Commonwealth Bank that is getting some good outcomes for people who are rebuilding their life after experiencing an abusive relationship. However, it would be I guess my view that that is to some extent tinkering around the edges. It's a valuable piece of the puzzle, but without addressing the lack of social and affordable housing, for people who already find themselves experiencing homelessness, financial literacy isn't necessarily going to pull them out of that hole. Financial literacy is something that can help upstream, if you identify people at risk of homelessness, to try and put some things in place to prevent them from finding themselves homeless.

I guess some of the other things that we would point to as being the drivers of homelessness, particularly for women, is the fact that women tend to be the primary carers and tend to be the ones who are taking time out of the workforce to care for children. That is often a decision that's financially driven for families, because men tend to be working in industries that are higher paid and perhaps more valued in an economic sense in our society compared to industries that are female dominated. We really need to, as a society, be valuing the care industries. That is going to empower women to have more money in their superannuation and to be better placed to be able to afford private rentals if they do find themselves following a relationship breakdown.

LIVIA STANTON: I just wanted to add as well, one of the things that could assist women to actually access housing is to lower the priority housing age from 80 to 55. We understand that the department thinks that they're sort of picking up this cohort under the other priority cohorts, but in fact a lot of women at risk of homelessness or facing homelessness have led fairly conventional lives as renters or perhaps even home owners, and due to some of the things that Elise has mentioned—pay inequality, less superannuation, possibly the

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experience of domestic and family violence or maybe some kind of tragedy has unfolded in their life where now they're facing this terrible situation—if they had access to the priority cohort and they were eligible for public housing, this would be a pathway into long-term, sustainable housing, if there was any available. There is not. We urgently need public housing in New South Wales.

ELENA KATRAKIS: I think there is some benefit in financial literacy programs but obviously not for everybody. For those women and older people that need those services, yes, I think it is of benefit. Certainly we would argue that it is beneficial for family carers. However, family carers, as the other services have said, give up work to care so they're not getting superannuation. There is little finances there. If we're looking at other solutions, there's no one solution and this is such a multi-faceted problem. There are potentially other options in terms of some policy changes. Lowering the priority housing age, as the other organisations have mentioned, is one aspect. But even if you think about people and carers that are in social housing, the tenancy is usually in the carer's name. If something happens to the carer, the carer is usually that older person that is caring for their adult son or daughter with disability. The tenancy and the lease is in that person's name. If something happens to them, there is no succession necessarily going on to the person being cared for and that leaves them often effectively homeless.

We've got a particular family that we are working with at the moment. They live on the Central Coast. They have been in Housing NSW accommodation for a number of years. The adult daughter has significant physical disabilities. There are home mods that have been put in. It's perfect; it's close to all of their services and all of those sorts of things. It's headleased. The owner of the property leasing it through the Department of Housing is now selling the property. They are at their wits end trying to find something that is well located where they don't have to set up everything again in terms of support workers and everything else. Housing NSW, as I understand it, doesn't have a response. The carer, the mum, is just beside herself trying to find an alternative. Renting is unaffordable. She gave up work to care for her daughter 40-odd years ago. It's a dire situation.

If you were looking at those things from a policy perspective, you'd also be recognising that caring family situation, where there might be risks, and coming in and intervening in on it, looking at where there's different points along this so that it's not at a point where you've got an older woman caring for her adult daughter who is stressed, upset, well linked in with services but no-one has a solution for them. I think there are different policy things along the way. That is something that is just one example. I think there are different policy things that can assist. It is not going to solve the whole problem. You need bricks and mortar on the ground. You need affordability and availability of homes for people. There is a whole range of different things. Financial literacy is one aspect; policy changes elsewhere is another aspect.

The Hon. SHAYNE MALLARD: I was just going to pick up on that submission which we have heard from a number of different witnesses today about lowering the age of the—I'm not sure of the term that's used for it, but the age of—

YUMI LEE: The priority—

The Hon. SHAYNE MALLARD: The priority group. That's quite a dramatic reduction, from 80 to 55. It would bring in a whole cohort and displace another cohort. Obviously I am attracted to looking at that issue but it would need to be informed by facts and figures, wouldn't it? They're all nodding affirmatively for the record for Hansard. If we look at this as a recommendation, I think it needs to talk about reviewing the age and looking at lowering it but it needs to be well informed and well researched. Would you agree with that? It's easy to say, "Lower it," but we need to get the information.

ELISE PHILLIPS: Absolutely. That's going to have an impact on the demand for services and it's going to determine who's receiving it and, very importantly, who's not receiving it. I absolutely agree that there's a piece of work to be done.

The Hon. SHAYNE MALLARD: Who might get pushed out, yes. I just wanted to touch on that because it's something that has come up a lot. I will ask one more question that came out of that conversation. I was interested to read from Domestic Violence NSW—Ms Stanton, your submission—which came sort of from left field for me, which was to introduce streamlined development approvals for community housing providers to fast-track affordable housing projects and reduce the planning and delivery costs. We had the Community Housing Industry Association here, and I wish I had picked that up then. I would've asked them; I might put that on notice to them. I am sympathetic to this issue because I have heard from people doing these sorts of developments taking years and years and years to get them through the planning process through council and the State Government. It is interesting you put it in there from your perspective. Do you want to talk about that and unpack that for us? I will put it on notice to the actual association.

LIVIA STANTON: I can speak to it a little bit today but I would probably want to take it on notice as well to be a bit better informed about it. Our understanding is that for a lot of the development proposals,

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particularly for New South Wales, there is a lot of red tape as compared to some of the other States—for example, Victoria—and so it actually takes a really long time to get these development proposals off the ground. If they were streamlined in conjunction with the community housing providers, they would be up and running a lot faster and there'd be builds in the works faster. On top of that we'd be recommending as well that there are targets for social and affordable housing within any new builds to actually support the people that need the housing the most so that it's not just housing for whoever can afford it.

The Hon. SHAYNE MALLARD: If you can take that on notice, that would be good, and I will put it to the association.

LIVIA STANTON: Yes.

The Hon. SHAYNE MALLARD: Because I have heard of four- or five-year time lines for these sorts of projects, which is just ridiculous.

YUMI LEE: Excuse me, Chair, can I please respond to the 80-year priority age issue? I can only think of Robyn, this 70-year-old homeless woman who came to our office. She used to serve in the navy and she's homeless today and she cannot get on the priority waiting list. She obviously is not well, and I think for services to say that we cannot lower the priority age from 80 is being ageist, because someone who is 17 and someone who is 70 are two totally different people. We should be increasing our stock of housing so that we can do both: We can lower the age and we can increase the stock. The priority age at 80 is absolutely ridiculous.

The Hon. PETER PRIMROSE: Following on from that same consideration, I won't ask you why 80 was selected by someone in the distant past but as part of the research that has been suggested by Mr Mallard and agreed to by yourselves, I presume you would also suggest that we ask the department for some sort of justification as to why 80 was chosen and it wasn't simply merely a random age designed to sort out whatever the appropriate volume of accommodation that was available, so they picked 80 to ensure that they were actually able to meet that requirement. Would you agree to that?

BEVERLY BAKER: I think it's our suspicion that 80 was picked because, with the shrinking number of stock, the priorities were shifting and age certainly wasn't one of the priorities. If you are healthy and 80, you're on your own. If you are younger with a multitude of problems, then you have to be helped. So I think that it was really just triaging the elderly out of it again, which to us is ageist, because those needs are there. A house is an essential. It is not a luxury item; it is an absolute essential.

If I could just touch on the issue of inclusion and social housing in commercial developments, our discussions with people are telling us that these houses or multi-storey buildings are going up with a condition of low-cost housing and social housing and affordable housing, and so they're given priorities and benefits, but once they're erected the market forces come in and they're not rented at low cost or special cost or to embrace and bring in people who are unable to afford the high rents. They actually are pitched at what the market will bear, so it'll be a 10 per cent reduction or a 20 per cent reduction, not what is actually needed, which is in some cases a lot more than that.

Ms ABIGAIL BOYD: Staying on that topic, I guess when you hear the word "priority", maybe people are thinking of when you're getting on a plane and there is the priority line and then there's the other line. You're all getting on the plane; it's just that some people get on first. It's not like that in the social housing market, is it? When we're talking about the priority waiting list, how long is the wait? And then for the people who aren't on it, what's the wait like for them?

LIVIA STANTON: I'll take this one. It really depends where you're located in New South Wales. It could be 20 years, depending on where you're located, if you're not on the priority list. In certain areas it might be as soon as two months if you're on the priority list. That's highly unlikely, but it can be two months if you're on the priority list. It really depends where you're situated in New South Wales and it depends on what housing stock comes up—if you're a single person or if you're a family with children. It really depends on the individual circumstances, and it's kind of like rolling the dice.

YUMI LEE: Yes, and just to add to that, because we don't have good building codes, a house can come up, you're on the priority waiting list, but then you can't climb the stairs so you go back on a waiting list again. I think one of the recommendations we hope the Committee can make is for better building codes so that all builds going forward are accessible, which is so important. It's not just for older people but it's also people with disability.

Ms ABIGAIL BOYD: Okay. So we are talking about, you know, if you are 60, you have got a 20-year wait until you are 80 potentially. Not everyone is getting on the plane, we have established that. So when we then talk about, "Well, how do you lower the priority list from 80?" it is not the priority list that's the problem; it's the lack of stock, again, isn't it?

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The Hon. SHAYNE MALLARD: Supply.

YUMI LEE: Yes, and lack of accessible stock. Especially if you're an older person.

BEVERLY BAKER: When you consider that as a nation we signed the Convention on the Rights of Persons with Disabilities—I was a very young person when we signed that. And to think that contained in that was the agreement that the building codes would be changed so that all buildings were wheelchair accessible, all buildings had no hubs in their showers, that you could get in and out so you could actually stay in a place as you aged rather than have to move out, and we have never moved down the path to implement any of those things. We haven't insisted that the building manufacturers gear up to make the doors wider, to make ramps and things as part of every standard building approval. We should have been doing that over 35 years ago.

ELISE PHILLIPS: I just wanted to add something about the social housing list. It has been sitting around 50,000 for New South Wales for a number of years, so people think, "That's great. It's fairly stable." But in actual fact it's predicted that the housing waitlist is much higher and we have a lot of anecdotal evidence from our members telling us that their clients aren't applying for social housing because they're actually being told at the housing office, "Don't bother. We're full." So we don't think that that list is indicative of the true size of the problem.

BEVERLY BAKER: We don't think it's indicative of the true size of the growing problem, when you think we have been encouraging people to take out their super, particularly women. We know that the coercive control has said that women have been more often taking out their super. As they gain strength and the courage to leave those coercive controllers, they are leaving with no super. Per Capita's research tells us that the average salary for a woman in Sydney over her working life is \$34,000. She is not building up a lot of superannuation, especially when there is none paid on carers leave, there is none paid on unemployment leave, there is none of those things that would add. So superannuation is certainly not a silver bullet. For some of the women who are now aging and have lost all of their super because it's been drawn out over the last two years, when those relationships fall apart, that's going to be a huge impact on the need for the support services.

The Hon. PETER PRIMROSE: I ask this of all witnesses and I will ask all of you, if I can. You wake up tomorrow morning and you find that you are the Premier of New South Wales. To address the issues we are talking about today, what would be your very first action that you would undertake? What's the most important thing?

ELISE PHILLIPS: I can go first. Great question, because you have got to ask the tough questions. I would be having a look at the budget and considering what the priorities of the Government are. How much value do we place on someone's life, knowing that one woman a week dies due to domestic and family violence and maybe she didn't leave that relationship sooner because there was nowhere to go? What value do we put on people having a roof over their head? So I suppose my priority as Premier would be to go through the budget and ask myself—hand on my *Bible*—can I live with the money being funnelled there when I know that that means there is less money going elsewhere? It really does come down to dollars and cents, doesn't it, and what do we value as a society? That is my view.

LIVIA STANTON: I think for us, first and foremost it is always going to be social and affordable housing as number one. We need 5,000 properties annually every year for the next decade. We can talk about all sorts of other measures and there are a lot of fantastic measures that we can do. But without social and affordable housing, it just won't touch it at all.

BEVERLY BAKER: If I were Premier—and I have to tell you that is something I have dreamt of often—looking at social housing I would be looking at how we would cover the cost of that. The first thing I would be looking at is the vacancy rates, where the people would be using them for profit, Airbnbs, anything to make an income rather than provide the housing that's essential. I would seriously be looking at a vacancy tax on those vacant properties to encourage landlords to lower the rents and move people in.

YUMI LEE: I don't think there's enough time to go through what I would do as Premier, but I would like to echo what Livia said. Social affordable housing would be a number one investment if I were Premier. If you were to look at the economic case, there is a strong economic case for going down that route. It has delivered returns for the New South Wales Government which is really very decent. So definitely that's top of my list. And I would get stakeholders involved, the homeless involved, the property developers involved, and the advocates, to sit together and to nut out how we can solve this problem. Because, as clear as night follows day, there will be more older women falling into homelessness—there is no question about it. Because it is a structural, systemic problem that we are facing because of gender inequality. They are retiring with less money, little super, in an unaffordable housing market and being paid unemployment rates and pension rates which are pegged below the

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poverty line. It is one plus one equals two, therefore you will get homelessness. There is no question. We are seeing the start of it now.

ELENA KATRAKIS: There would be so many things I would do. In the homelessness/housing sector, what we're talking about today, I was going to say what Yumi said, which was I would get all the players together: developers, everybody. I would get a better handle on what the social housing waiting list actually looks like, what the needs of those people are, what is actually required and needed. I think get everyone together and talking and coming up with better solutions and some agreed solutions, because housing affordability is affecting everybody. People at risk of homelessness are a proportion of our population, but housing is such a big issue for everybody. Everybody should be able to have a roof over their head, have health services, have food, and all of those essentials of life. I think in this context it is bringing everybody together.

I think it would also be reviewing the policies and looking at where there can be that early intervention, identification and important wraparound services for people. You know we talked and mentioned stigma and a whole range of other things. But it's difficult to navigate these service systems, whether that's homelessness systems, the health system, the mental health system, the NDIS, My Aged Care, all of those things are very difficult things to navigate. When you are rock bottom, on the verge of homelessness, all of those things, you need that support, and I think people don't know necessarily where to go for that support at the point of time that they need it. I think it is a bigger conversation and it really is about bringing all the players together so that people are then heading in the same direction.

The CHAIR: We've only got about 10 minutes left. Reverend Nile, did you have another question?

Reverend the Hon. FRED NILE: Yes. Just following up an earlier question for the Older Women's Network NSW: How much more funding would your organisation need to reduce pressure on existing staff and to expand services to more older women in New South Wales?

BEVERLY BAKER: How long is a piece of string, Fred? Really and truly. We operate on a very, very small budget to service and lobby for older women. We see ourselves as more like a canary in the coalmine. We become aware of issues as they are reported to us. I wouldn't have a clue how much money we would need to do that. We would always work across the board. We network across the board. We work with people who are providing homelessness services, who are working with women in difficulty. Yumi, you are the CEO. You might not know how much we need. I don't.

YUMI LEE: If we are looking at prevention, if we are looking at referral services and if we are looking at assisting older women, I think we could easily do with 10 more staff. At the moment we only have about three full-time equivalents. We can do a lot more but we are constrained because of our funding situation. We would love to do a lot more.

Reverend the Hon. FRED NILE: That's what I was getting at. If you had the extra funding, what would you do?

YUMI LEE: We would engage in prevention services, and that would include assisting older women to be more financially secure and encourage employment of older women. In terms of referral services, assisting older women to guide them through the services—if there is no Home at Last service, which we are pushing for. What we have found, Reverend Nile, is that when older women call us and tell us that they are homeless, they are usually right at the end of their tether. They have a lot of health issues, and that includes mental health issues. A phone call saying, "Call this number, you will get help there"—it just doesn't work that way at all.

The Hon. TAYLOR MARTIN: Ms Lee, I want to pick up on exactly what you were getting at there. Could you elaborate a bit more on the experience of the wraparound services, particularly the Together Home program, in resolving those issues that you started to point out there?

YUMI LEE: You mean the Home at Last model?

The Hon. TAYLOR MARTIN: Yes.

YUMI LEE: Yes. I think it would really make a difference for someone like my mother, who is homeless, to actually go into a service, tell their story just one time, have someone there to assist them, to fill in all of the necessary forms, to call agencies on her behalf—because she is not very internet savvy and I suspect some of the older women are not; it's not only because they are not internet savvy, but also the cost of internet is expensive—and to guide her through that process. That's what the wraparound service would do. They would be there through the process. When you go to the other services, you call in and they will say, "Okay, fill in this form, fill in that form, bring this thing, bring that thing"—it doesn't work.

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BEVERLY BAKER: And when women find themselves in that situation, they are usually under stress and you don't function at an above-ground level when you are under stress. You really need someone who is calm, who has their head around the whole issue and who can slowly walk you through and take that pressure off you so that you can then breathe—

YUMI LEE: Breathe.

BEVERLY BAKER: —and take the time to work your way through.

Ms ABIGAIL BOYD: I have a quick one for Ms Phillips and Ms Stanton. There are a number of programs which the Government runs that are intended to address that intersection between domestic violence and homelessness. Why don't they work very well for older women?

ELISE PHILLIPS: They are not specialist services. We do know that older women have a unique set of needs. You know, 50 per cent of older people have a disability, so it's really important that we upskill and build the capacity of the mainstream services to be able to respond to those unique needs—whether they be health needs, whether they be carers' needs or whether they be disability needs—those needs of older people. In the same way that we need our housing to be accessible, we need our services to be accessible as well. We need the staff to have the knowledge and the expertise, but we also need the services to have the capacity. In our pre-budget submission this year we asked for a 50 per cent funding increase for the specialist domestic and family violence sector and for the specialist homelessness sector because the sector is really struggling to meet the demand at the moment for the services. That means that people who are in need are being turned away and then returning to abusive relationships and then potentially ending up as a statistic on the news.

LIVIA STANTON: Just to add to what Elise has said, I think a lot of the mainstream services are just not accessible to older women. And something that Yumi and Beverly both mentioned: There is just a lot of stigma for older women who are finding themselves facing homelessness. They might not even know that they are homeless or that they are at risk of homelessness. They might be couch surfing, they might be staying with family, they might be living out of their car, but a lot of these services are not accessible to this cohort and these women are not reaching out for support because of that stigma. That is why we really need services that target this cohort, that are accessible, that help with intervening into those tenancies that are at risk and that support women to not lose their tenancies. We have women who are having to choose between paying the rent or buying their medication. Obviously they are going to pay the rent. You have women who are unwell or who are not able to pay for basic food needs for themselves because they just don't have the early support that they need.

The CHAIR: There are a couple of minutes left. Is there something you would like to touch on that you haven't touched on, or is there a key take-home message from each of you?

ELENA KATRAKIS: For me and for Carers NSW, it's really about identifying carers—unpaid family and friend carers as we define them—as being at risk of homelessness and identification of them within homelessness and housing policy.

YUMI LEE: It is not a point that we haven't touched on, but a wish and a request that the Committee would very seriously listen to what the older women have said because there have been so many homelessness inquiries undertaken before and it's time for action.

BEVERLY BAKER: I've always got something to say. I just hope that the Committee realises and takes on board that this is a clear and present danger. It is a present danger for my generation but it is a bigger danger for the coming generations because they are in a far worse state than we are with the gig economies, part-time work and insecure everything. We have a once-in-a-lifetime opportunity to undo the damage that was done 30 years ago and fix it. Let's do it.

LIVIA STANTON: I just want to say that I think this is a really important inquiry for older people. We know that older women are the fastest growing cohort. It is time to act and do something now. I know in our society we don't often value older people, but what we need to realise is that we are all getting older, so it could be anyone. It could be you, it could be me, it could be your brother, your sister or your mother.

ELISE PHILLIPS: The final comment from me would be for us to consider the landlords who currently have their rental properties prioritising short-stay accommodation. What can we do to incentivise those landlords to make those properties available for longer term tenancies?

The CHAIR: Thank you very much.

YUMI LEE: Can I please submit two firsthand stories—one by a 50-year-old woman and another from a 70-year-old woman who is based in rural New South Wales—about homelessness to the Committee?

The CHAIR: Pass that to the secretariat. That would be fantastic.

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YUMI LEE: Thank you.

The CHAIR: Thank you so much for attending the hearing today. Your insights are invaluable to us. Committee members may have additional questions for you after the hearing, as I have indicated. The Committee has resolved that answers to these questions along with any answers to questions taken on notice—again, I think there were a couple—be returned within 21 days from receipt of the transcript. The secretariat will be in touch with more details on that. Once again, thank you very much for appearing here today and also thank you very much for the work you are doing day to day. It is very much appreciated.

(The witnesses withdrew.)

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Mr THOMAS CHAILLOUX, Policy Officer, Homeless Persons' Legal Service, Public Interest Advocacy Centre, affirmed and examined

Ms SABINA WYNN, Senior Manager, Policy, Strategy and Compliance, Seniors Rights Service, affirmed and examined

Mr LEO PATTERSON ROSS, Chief Executive Officer, Tenants' Union of NSW, affirmed and examined

SABINA WYNN: I want to apologise that my CEO, Shannon Wright, couldn't be with us today. She has unfortunately taken ill.

LEO PATTERSON ROSS: I acknowledge my colleague who fell sick and couldn't make it today.

The CHAIR: I would now like to provide the opportunity for a brief opening statement. If we can keep this brief then we can get into questions. If you do have a longer statement prepared, we are happy to take that as a tabled document and incorporate that into *Hansard* that way.

THOMAS CHAILLOUX: Thank you for the opportunity to appear before the Committee. More and more older people are experiencing homelessness in New South Wales and this is increasing. It is likely homelessness for older people is underestimated because of shame, because of their capacity to make do by couch surfing with friends or living in vehicles, because of lack of knowledge of available services, because they know they have little hope to access social housing. New South Wales is wealthy and prosperous. We pride ourselves on community spirit and supporting the most vulnerable, yet over 5,000 older people are clients of specialist homelessness services and over 15,000 are on the housing waiting list.

People who are aging should be able to enjoy life and continue to contribute to their communities, spending time with family, building a professional legacy, volunteering or simply taking up a new hobby. Yet, too many are left struggling having to choose between food, medication and keeping a roof over their heads, wondering if it will be okay to couch-surf one more time with family or friends, isolated and afraid in unsuitable emergency accommodation, having to prove once again to the Department of Communities and Justice that they have "tried to resolve their housing need in the private rental market" when they are well aware there is no decent affordable housing available to them.

We can and we must do better than this. Homelessness amongst older people highlights issues with our housing, social security and retirement systems. Some of these issues fall outside of State Government responsibility but there are things we can do. First, we need to invest at scale in social housing. There is no alternative to this. Changes to operational and eligibility policies will have very limited impact without large increases in social housing stock. Internationally recognised best practice models based on housing first principles require housing first. Reforms to the legislation and services system is also crucial for early prevention and intervention. We need specialised legal services and information support services and we need security of tenure in the private rental market. That would reduce the risk and incidents of homelessness amongst older people.

SABINA WYNN: Firstly, I would like to pay my respects to the Gadigal people of the Eora nation on whose land we are meeting today. I pay my respects to Elders past, present and emerging and to any Aboriginal or Torres Strait Islanders here today. Thank you very much for providing this opportunity to present at this inquiry. Our submission focused really on what we see as some of the causes for older women entering into homelessness and the key causes being their socioeconomic status and their lack of financial resources including, as we all know, their issues with lack of superannuation, disruptive employment and often real poverty into their later years. Elder abuse is something that we see as the cause of a lot of women becoming homeless—I can obviously talk more about that; we talked about it in our submission—and family and domestic violence, which is what we see as one of the key causes driving women into homelessness.

We are not a housing provider as such. Many of the women that we see are actually women who are in aged care or receiving homecare services. But we do see a lot of women who are still living in the community through our legal service in particular who are dealing with those issues of financial abuse, family relationships that are broken down and inheritance impatience—all the things that we hear about, which are causing them to be in an unsustainable situation and facing homelessness. We offer referral services to places—all the homelessness services that no doubt you have been speaking to—and provide legal advice and referrals to counselling services. One of the reasons that we concentrated on what we think are the key drivers for driving women into homelessness is so that we can try and intervene at that early stage.

LEO PATTERSON ROSS: Thank you to the Committee for the opportunity to provide evidence and for your keen interest in the solutions for the problem of homelessness and older people in New South Wales. I'd also like to acknowledge our presence on Gadigal country and pay my respects to the Elders, particularly because

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Aboriginal people are far more likely to rent and far more likely to experience homelessness than others in the community. The TU is the peak body representing the interest of renters in New South Wales and the community legal centre specialising in renting law. We and the network of Tenants Advice and Advocacy Services that we are a part of and resource play a crucial role in homelessness prevention by consistent, successful negotiation and advocacy to prevent renters from being made homeless in the first place.

The Committee started today by hearing the experience of people affected by the crisis and we particularly commend the Committee on this approach for starting the day this way. We shared several stories in our submission and thank the renters and advocates who contributed. There are a number of quite straightforward simple interventions that would address the inseparable housing and homelessness crises that we confront. These interventions are not fancy nor particularly complicated; they simply require the political will to implement. Fundamentally, we need to recognise that housing is an essential service. This has become more and more common over the past two or three years as COVID, bushfires and flooding have made it much more clear the importance that housing plays in all of our lives. Like energy, water and other essential services, we need to make sure that what the community needs is provided at the time that they need it. Genuinely affordable housing is needed.

Our submission highlights the urgent need for significant investment in public and community housing by the New South Wales Government. Equally urgent is the need to reform New South Wales tenancy law to ensure greater stability and security for people who rent their homes. Evictions and forced moves of other sorts are a significant driver of homelessness and cause adverse financial and other outcomes for households, whether older people or otherwise, although the problem grows the older you get. Improving security and stability for renting households will significantly reduce homelessness. We need to provide adequate support, assistance, advice and advocacy for older people who rent their homes to ensure they know their rights and are supported in asserting them. We talk about how all of these could be achieved in our submission and I look forward to talking about more of the details today.

The CHAIR: Thank you all very much. I might start with Mr Mallard.

The Hon. SHAYNE MALLARD: Thank you, Chair, and thank you for coming today and for your submissions. I could ask you all different questions but I have limited time. I will ask the Tenants' Union—Mr Patterson Ross, good to see you again—something we've discussed on many occasions, but I would like it on the record, and that's the issue of reforms to no-grounds eviction. It's in your submission, of course:

Remove 'no grounds' eviction provisions (sections 84 and 85) of the Residential Tenancies Act 2010 and replace them with a range of 'reasonable' grounds for ending a tenancy.

Do you want to unpack that and also link it to how it feeds into homelessness?

LEO PATTERSON ROSS: Sure. Let me do that first. So the problem of no-grounds evictions has been recognised as an issue of poverty for 50 years. The 1975 poverty inquiry that the Whitlam Government instituted led to much of our tenancy law structures that we live with today. It was the Sackville inquiry—I can give you a proper reference. They recognised, in designing the tribunal system that we have today, the bond board systems, the notice periods, and minimum standards around housing—all of which are a feature of our legislative system today—that if we don't remove no-grounds evictions, all of those things will not be as effective as government would hope because if you can be evicted in response to asserting your rights, particularly in an industry or a sector where there is often going to be too little of the supply for people, particularly those on lower incomes, that will undermine those rights and it will make it more difficult to enforce.

We've seen that repeatedly in various governments but most recently in 2020. The improvements were made to expand the understanding of habitability and there has not been a subsequent change to the quality of housing being provided because the no-grounds evictions were not addressed. We are soon to be one of the only OECD countries—probably the only OECD country left—that maintains no-grounds evictions in our law. The UK Government has committed to, and is moving towards, replacing them, despite their current issues. New Zealand is also removing them. That will leave us and parts of the US as the only OECD countries that maintain them. So we're being left behind at an international level by comparable countries.

What we hope to see no-grounds removed to is reasonable grounds—a better consideration of what are the reasons a person should lose their home. We do consider rental homes to be homes; they're not a substandard or different form. The impacts of losing it might not have a financial aspect but they certainly have the emotional aspect. Recently AHURI, the Australian Housing and Urban Research Institute, published some research that showed that just to maintain the same mental health outcomes between owner-occupiers and renters, you need six years in your home to equalise the mental health outcomes. So, there are a number of ways that we can slice and dice it but, at the end of the day, no-grounds evictions undermine governments' intent in however else they choose to regulate the sector.

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The Hon. SHAYNE MALLARD: Essentially, I had queried this before because I was a bit confused about it, but now I've done some research on the internet. You've got a one-year or two-year lease and you can be evicted with 30 days' notice on no grounds. If you don't have a lease—you haven't signed a new lease but it's rolling—it's actually 90 days, which seems ironic for it to be that way round, but that's it. Your concern is the eviction on the basis of either punitive—they're complaining about the quality of the property and making complaints—or eviction based on "I want to go to market to get the higher rent and you can't afford it." Would they be the two areas of eviction concern? Wanting to sell the property or move back in is legitimate.

LEO PATTERSON ROSS: They are the two areas of explicit reasons that cause problems either because they're avoiding an already legislated pathway, like rent increases, or they are avoiding the intent of the contract. The legislation does attempt to restrict retaliatory evictions but does it in a very discretionary and soft way that essentially doesn't have that impact. But I think that the thing to keep in mind with no-grounds evictions is it is not that you will definitely receive a notice. So we're not suggesting that every tenant who asks for repair will receive a no-grounds eviction in a punitive way. Around 8 per cent to 10 per cent of people might receive one in any given year.

The problem is that it is always possible to receive one and you won't know until after you've asked for the repair or after you've sought whatever other contract term to be complied with whether or not that is going to happen to you. So it's more of a chilling effect that holds people back from making the legislated required disclosure of "I'm aware of a repair that's needed but I am now nervous about bringing that up because it might precipitate me losing my housing." So it essentially undermines and pervades the relationship between landlord and tenant. The Residential Tenancies Act 2010 is really written on the foundation that these are two equal parties coming together to bargain about the contract, but that is not the experience in the market. And particularly around the ending of the contract and the length of the contract, these aren't equal parties negotiating, particularly for older people and particularly for those who have had experience of homelessness. They are very vulnerable; essentially, whatever contract is being offered, that's what they're accepting.

Some people don't realise, for instance, that the legislation in New South Wales allows for leases of up to 98 years' length. You do not see that in the market. You see six or 12 months and essentially that is the only offering that is made available because it is not a market that works as something that people can negotiate around and say, "Look, I'd like to be here for 10 years. What can we negotiate to make that happen?" You get what you get and that is unfortunately the experience that renters have. When it's so easy for your tenancy to end, that places you in a very vulnerable position to have any kind of discussion with your landlord or agent.

The Hon. SHAYNE MALLARD: Thank you.

The Hon. ROSE JACKSON: I'm just sort of following on from that. Thank you for discussing those issues and all the references in your submissions. I wanted to, in a way, put aside people who have a tenancy and the challenges around eviction, and talk about people who are trying to get a tenancy, particularly low-income people and older people, perhaps with experiences of ageism. One of the references that's in the New South Wales Government's submission to this inquiry is that nationally the fastest growing group of homeless people are people leaving incarceration—so the challenges of those people, particularly.

We know that older women have their own vulnerabilities, but society often gives up on older men too, particularly if they've had experiences of incarceration and experience of drug and alcohol abuse, they're getting towards the end of their lives and they've had a lot of struggles. The idea that the private rental market is something that is a housing solution for them can seem pretty unrealistic. I guess I just wanted to draw on your experiences of trying to tell a vulnerable older woman or an older man who has experienced incarceration and drug and alcohol abuse that the solution to their housing challenge is "You need to find a tenancy in a private rental market." What is that, as a lived experience?

THOMAS CHAILLOUX: Yes. It's a big issue for a lot of our clients of the Homeless Person's Legal Service. We see that people are expected to go and try to find a property in the private rental market. That is extremely difficult, particularly if you are on a social security income. I mean, the disability support pension, JobSeeker—these are not payments that allow you to afford a property, whether in the Greater Sydney area or in the regions, especially since the recent rent increases. In addition to that, you have issues with discrimination in the private rental market, so even if you do find a property that could be affordable to you, there are usually a lot of other applicants and they may have a higher income.

Often we are talking about a market and people running a business here, so the real estate agent is going to choose that person with a higher income. Even at a similar income, they might choose someone who does not have a disability, because they might be worried about the person living in the property, or someone who is not exiting prison. So not only is it extremely difficult but there's actually this requirement when you are granted

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temporary accommodation by the Department of Communities and Justice that you have to prove through something called a rental diary that you have tried to resolve your housing in the private rental market.

What we find through our clients—we have a lived experience advocacy group at the Public Interest Advocacy Centre called StreetCare, and they feel really strongly about this. What they have told us is that it's really distressing and humiliating to have to go through that process when you keep being rejected, just to get another two or three days of temporary accommodation. We have written to the department about this and they told us, "Oh, we need this so people engage with us and they engage with services." But what we find is the opposite. People disengage because it is really disheartening to keep trying and never really getting anywhere.

We find that this time that people invest in trying to find a property could be better used to addressing other issues that they may have. It could be better used to go to counselling or go to the alcohol and drug service, or engage with our legal service to try to reduce any debt or other legal issues that they may have. It also uses time of department staff. It takes time from real estate agents. It is just a big use of time that could be used more productively. What people need is certainty. They need stability when they are trying to find a home. They need genuine support rather than this type of expectation that they will go to the private rental market when they have tried already and they know perfectly well that it is extremely difficult to secure a property.

LEO PATTERSON ROSS: The applications process is an area that is really unregulated. There isn't a process that you can reliably know that will be followed or that has considered the particular benefits of one type of assessment over another. So the industry, particularly at the moment, as demand rises, looks for different ways to cull and decide on which applicants are going to be successful. The problem with that is that this is an essential service. We wouldn't maintain this "most desirable candidate" approach to something like energy or water. You don't have to prove that you are the best person for your water company. The water just comes. You pay your bill and you get the water. That is fundamentally the problem.

As you move through different stages of life or you have different characteristics—age being a very key one—you can become less desirable as a tenant than other people. On that basis you are made homeless—for no other reason. It's not because you didn't have income. It's not because you didn't have a good history. It is merely that someone else was slightly more desirable than you as a tenant that you miss out. That's where the system is really falling apart at the moment, because we have not ensured that the community receives the services they need at the time they need it.

The CHAIR: Reverend Nile?

Reverend the Hon. FRED NILE: Yes. Just following up some earlier questions, we seem to have had an increase in elder abuse, particularly of older women. We had witnesses giving examples of that. What can be done to reduce this elder abuse in our society? Should the penalties be increased?

SABINA WYNN: What can be done? We believe that we need community education. We need to tackle ageism. We need to encourage people to respect older people for the experiences that they have had, for the contributions that they have made to society. We definitely need to bring it out into the open. A lot of people are ashamed to talk about being abused because abuse is usually by someone they know and trust—often members of their family and, as you probably know, often their children. To admit that your son or daughter might be stealing from you or might be physically violent towards you is something that many people find very difficult to do. On top of shame there is also threats that might be made to those older people if they do say anything.

We need more professionals who come into contact with older people to know how to spot elder abuse when it is happening. This includes police. Often what we have seen is that police have had a lot of training in family and domestic violence and there are specialist units obviously attached to many police operations but they don't cover older women. It's almost as if once a woman becomes 65 and older then they are no longer subject to abuse. That is, as we know, just not true. Sexual violence doesn't stop at the age of 65 and neither does what is called elder abuse.

We need community education to tackle ageism and to encourage respect for older people. We need people to understand what elder abuse is, how to spot it and what they can do about it. I will come to penalties for that in a minute. We need allied health professionals and other professionals who are coming into contact with older people to understand elder abuse, to spot it and to be able to raise the issue with the person that they are seeing. Because often, what we have found, the way that we are able to get to a lot of older people is through their GPs. That's almost the only professional that an older person will go and see is their GP, so educating those people about spotting when elder abuse is occurring and then how to deal with it. It's not going to be the same response for everybody. For many people, particularly those coming from culturally and linguistically diverse communities, it's something that is just not often spoken about at all. So we need any education program to understand the diversity of older people and their families and to be in a range of languages and to be culturally appropriate.

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Whether or not we need an offence specifically for elder abuse—I used to work at the Australian Law Reform Commission. We did an inquiry several years ago now on elder abuse and the findings and recommendations of that inquiry—and I don't believe it's changed—is that we don't need a separate law for elder abuse because we have a lot of laws about assault and physical violence, neglecting people, that you can draw on. So you don't need a separate—family and domestic violence and coercive and controlling behaviour—all these things fit into the realm of elder abuse and you don't need a separate elder abuse law. But that is a contested area. Some people would absolutely advocate for an elder abuse offence.

The Hon. SHAYNE MALLARD: I might just observe that we did an inquiry into elder abuse and I was on that inquiry. It might be a good idea to dust that off and have a look at those recommendations and the Government response a couple of years ago. Predominantly it was coercion and financial abuse by family members and the kidnapping of Granny type things—you know, taking them away from their families, other family members—and that was quite alarming. Thank you for raising that issue for us.

Ms ABIGAIL BOYD: Thank you to all of you for your submissions, for coming along and for everything you do in this area. I want to talk about suitable accommodation. So when we talk about—I guess this is two things. It is being able to take your pet with you but it is also being able to move into a home that you can actually live in because it meets your accessibility needs. Could you talk about maybe the second one of those? I do need to pick a question. Perhaps I will start with you, Mr Ross. What is the impact of being able to implement the minimum accessibility standards and actually ensure that new housing meets those accessibility standards when it comes to preventing homelessness in the first place?

LEO PATTERSON ROSS: To start with, we support reaching the gold design standard for accessibility and encourage the New South Wales Government to adopt that standard. The impact is that people are expected to choose their home in a marketplace type structure. Unless you have options that are available to you, you find yourself pushed into a very small set of usually unsatisfactory types of dwellings. And that can not only just mean accepting something that's perhaps not in the location that you would like or is a little bit further away; it can often mean—and often does mean—accepting homes that are unsafe, that are of low quality, where the electricity may not be wired correctly.

The issue of any standard is that it opens up your options and it makes it less likely that, at the time that you need a home, you won't be able to find one that meets your needs. Really when we are talking about the accessibility issue, and particularly for older people, we should be considering that homes are generally supposed to be occupied for a six to 10-year kind of time span. That is the average. But as you get older you often want to stay in a place for even longer so you need a home that meets your needs not just today but in a few years' time. The more that we have a higher level of accessibility within the system, the more chance you have of finding that home, and being able to keep it, not having to move around and face the financial costs of moving.

The costs of moving are often underappreciated, particularly in the rental sector. You have seen our submission that particularly forced moves, which can come at a slightly higher cost, cost around \$4,000. If you are doing that every year or 18 months, that is a significant burden. It is not something that you have to face every 10 years, and you can probably put some money aside for. This is a commonplace experience. Fundamentally, there is a dignity in your home meeting your needs that at the moment many people don't feel. And we are a wealthy enough country to make sure that they do.

Ms ABIGAIL BOYD: If you're renting a place and, for example, you want to put rails in the shower or something of that nature, is there an obligation on the landlord to do that? Is that complicated by the no-grounds evictions rules?

LEO PATTERSON ROSS: Everything is complicated by the no-grounds evictions rules. But more specifically, you can approach your landlord for minor modifications to the property and within the legislative framework, they can't be unreasonable about refusing those modifications for minor modifications. Things like hand rails become complicated because you are usually screwing into the wall and that breaks the seal of a minor modification and then becomes something that they can unreasonably refuse in the language of the Act. But then the no-grounds comes in on top of that and says that if they are not particularly minded to allow it in the first place, they're probably going to say no because it becomes something that they might feel diminishes the value of the property. At least the range of people who might want to live there—it might not look as clean and sparkly when you go up for sale or something like that. It can often be wound up in the investment strategy or ideals of the owner rather than what is the best use of this property as a home in the current time.

THOMAS CHAILLOUX: I will just add. There is often a misunderstanding about what the silver level of the liveable housing guidelines is. It's mostly extended, that means that you can retrofit, so the walls are strong enough to add rails, for example, and you can visit. So there is step-free access and there is a toilet on the first floor. That requirement must be appropriate for all the new dwellings, including the private rental market. In the

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latest update of the National Construction Code there was a commitment that all dwellings meet that standard even though it has not been adopted by New South Wales, which is an issue, and we recommend that it be adopted.

When you are talking about social housing properties where you have a lot of elderly people, you have a lot of people with disability that might living in these properties, the silver level is not actually good enough. This is why we recommend that the Land and Housing Corporation, which currently has a commitment to build all new social housing dwellings to the silver level, should upgrade that commitment to the gold level because that is the level where you can actually live in the house and have a good quality of life in the house. The silver level is not actually high enough when you are elderly or have a disability. It means you can visit and retrofit but, yes, that is why we have that recommendation for the home construction to go for gold.

The Hon. PETER PRIMROSE: You wake up tomorrow morning and you're the Premier. What is the very first thing you do as Premier to help remedy the issues that we've been raising today?

LEO PATTERSON ROSS: I would remove the no-grounds eviction, sections 84 and 85 of the Residential Tenancies Act, and replace them with a reasonable test that we could take some time to design but the immediacy is there. I think invest in housing. As a government it is not only the right thing to do for the community; it is also economically a sensible thing to do. It promotes jobs, it uses New South Wales's considerable financial assets for good and it provides a revenue source that will also help the bank books going forward. So it's often seen as a cost, which is not really accurate. It's government policy and it's bipartisan policy for many years is to intentionally run housing at a loss. That is not a requirement of the public housing system; that's a policy choice.

The main way that that happens is by restricting eligibility even to the people who have already moved in and saying that you cannot, and your children cannot, go out and look for work and look for higher income without putting the housing at risk. That means that the sector in general has fallen behind the needed income. But that is a very simple fix. At the moment, for every actual dollar that the New South Wales Government puts into public housing, the tenants already pay five or six, depending on the year, in rent and water. So the actual subsidy needed to get back to a positive cash flow is very small. You could easily address that by expanding the eligibility limits without reducing your ability to meet the needs of the people most in need and with the most priority coming into the system.

With investment, you would also expand your options—be able to house more people, house a wider range of people currently experiencing the housing crisis—and you could do this within a fairly short time frame. There's much merit in building very good high-quality housing that will last for 50 years. But you can also address people's immediate housing needs in a very short-term turnaround. There's also a range of properties that are available, that are vacant currently, that could be used for housing stock. Short-term lending is an issue that one of the previous witnesses raised. There are options out there that, if we were to say, "This is an essential service. We are in a crisis and we have resources as a community that are not being applied in a way that makes sense, we can do something about that very, very quickly."

The CHAIR: Premier Wynn?

SABINA WYNN: I obviously want to support all those comments. I just want to add a couple of things. Firstly, that it's an urgent need in regional areas, in particular. The lack of options for women in regional areas to move into affordable, appropriate housing is very serious. We need to make sure that more housing is allocated specifically to older women and specifically in regional areas. Also we believe very strongly that we need to address the causes of homelessness. Yes, we have a terrible issue that needs to be fixed now. But if we don't address the causes, that issue is just going to get more and more because, as we all know, the population is aging. So if we don't fix the ageism that exists in this society, that doesn't respect older people, that doesn't respect their particular vulnerability, and do something about it, the problem will not go away. We will just be building more and more and more housing, hopefully. But it's at the cause.

Housing is a human right—the right to shelter is a human right and older people have the same rights as all people. We are all going to be old one day. I know that is something that probably many people have said to you all today, but we have to respect older people's rights too and one of those fundamental rights is to housing. We need urgently to address the ageism that exists in this society. We need programs at school level through, at every level of the community, that addresses cultural and diverse communities so that we have the respect and we are able to give the respect and care for the most vulnerable people in this community.

Reverend the Hon. FRED NILE: Hear, hear.

THOMAS CHAILLOUX: I think the number one action that we need to take is to invest in social housing. I'm sure you have heard this before but there is no alternative to this. People who are experiencing homelessness need a home. People living in temporary accommodation need access to long-term options and

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usually that's not through the private rental market. It's the right thing to do. Socially it's the right thing to do for the physical and mental wellbeing of people experiencing homelessness. It would also create some competition at the lower price points of the market.

If you can see that it is a realistic option to go and live in an affordable housing property with a community housing provider then you can turn around and say to landlords in the private rental market, "Look, what are you offering that makes it worth my business and my money?" It's also the right thing. Economically it would create stimulus. The construction industry needs it. It also creates local jobs that can be outsourced. It's a good counter-cyclical policy when you have a downturn in the residential construction sector; building social housing can stimulate that economic sector. I would also go to the Federal Government for fund matching because housing is a shared responsibility of Federal and State levels of government. Investing in social housing is the right thing to do on so many levels and really is a win/win both socially, economically and, of course, for people experiencing homelessness.

Reverend the Hon. FRED NILE: Hear, hear.

The CHAIR: As we are getting very close to the end of time, a couple of minutes only, would anyone like or would you all like a 30-second take-home message to deliver for us?

THOMAS CHAILLOUX: Yes, I am happy to go again real quick. I think we need to better reflect how truly serious it is to evict someone in our legislation. Leo has already talked at length about the need to reform no grounds evictions but there are also smaller things that we can do. For example, increasing the fee to go to NCAT to apply for eviction proceedings. Often landlords do this as a tenancy management tool, including community housing landlords, when really what they should have done is engage with the tenant, find a way to resolve what the issue is, instead of applying to NCAT for an eviction as a tenancy management tool. I think our legislation needs to reflect how serious it is to evict someone a little bit more precisely.

SABINA WYNN: Housing is a human right and we have to look after the most vulnerable people in our community. Older women in particular are people who are most vulnerable to losing their housing options. We need to provide safe, secure and appropriate housing for those people.

Reverend the Hon. FRED NILE: Hear, hear.

LEO PATTERSON ROSS: It is not just a human right but an essential service, as I've mentioned a few times. Once we adopt that framework, that industry adopted, we adopted, government adopted—this isn't a new topic—we have to ask ourselves: What does that mean? What does that look like in policy? And of course we address—it's a well-founded principle—that we do not disconnect people from essential services like energy and water and we shouldn't do it for housing. But also we make it available to people where they need it. Government has a role in ensuring that that supply gets to where it needs to go. That doesn't knock out investment from the private sector but it does say, "This is an essential service. There is some obligation and responsibility that comes with participating in this structure." Once we adopt that, we will ensure that people, particularly older people, aren't being left behind and are being taken care of by our housing system.

The CHAIR: Thank you all very much for your time today. There was nothing taken on notice, from my account. There is the opportunity for members to ask further questions. The secretariat will be in touch if that is the case.

(The witnesses withdrew.)

(Short adjournment)

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Ms ZOE DENDLE, Acting Executive Director, Housing, Homelessness and Disability, NSW Department of Communities and Justice, before the Committee via videoconference, affirmed and examined

Ms NEFLEY HETHERINGTON, Acting Director, Strategy and Design, Housing, Homelessness and Disability, NSW Department of Communities and Justice, before the Committee via videoconference, affirmed and examined

Mr ROBERT FITZGERALD, AM, NSW Ageing and Disability Commissioner, sworn and examined

Ms KATHRYN McKENZIE, Director Operations, NSW Ageing and Disability Commission, affirmed and examined

The CHAIR: I now welcome our next witnesses. Apologies to those on the screen if we don't appear to be looking at you. Our screen is over here and I think the camera is up there. We are listening intently though. We now might provide the opportunity for an opening statement, if we can keep that brief. If it is a lengthy statement that you have written, we are happy to take that as tabled and incorporate that into *Hansard*. I will start with the witnesses in the room, if we have an opening statement from someone.

ROBERT FITZGERALD: Chair and members, thanks very much for this opportunity. As you aware, I head up the Ageing and Disability Commission, which is three years old as of a couple of weeks ago, so we are very young indeed. I want to put this in just a broad context, very briefly, because you have the submission that we have made. The whole of our care of older people in Australia is premised on two fundamental notions. The first is aging in place. But the question is whether or not the place is secure, safe and affordable. The whole of our aged care reform which the current Government will be looking at in the coming years is based on most people receiving care in their home under what is called the Support at Home Program. Yet the question is that presumes that the home is safe, secure and affordable. The truth is neither in New South Wales or around Australia do we have sufficient safe, secure and affordable housing for older people.

In relation to homelessness specifically, we know from the Australian Institute of Health and Welfare that the three greatest reasons for older people who are experiencing homelessness, which would be of no surprise to you today, are financial instability, elder abuse and, of course, disability and illness. That is of course the province in which the commission works all the time. The third thing is, in relation to elder abuse, I think very few people seem to understand the extent of it. We are guided by the prevalence study which came out in December of last year by the Australian Institute of Family Studies, which showed that 15 per cent of older people in Australia state that they have been abused in the past year. That is one in six or 600,000 Australians maintain that they've been abused in the previous year. The vast majority of that is in relation to psychological abuse, mainly coercion by other people taking over the decision-making and, of course, financial abuse, which is at the centre of some of the considerations we have got today.

Our submission looks at that issue. If you look at some of the numbers that we've given to you, it puts it into even more stark contrast. Seventy-eight per cent of the matters that we deal with, including statutory reports in relation to people at risk of or actually experiencing harm, are in relation to older people over the age of 65 or Indigenous people over 50. The highest risk group is between 75 and 85 years of age, and the major perpetrators—at least two-thirds—are family members, 55 per cent of which are, of course, adult children who abuse their parents. Our focus is abuse by family and community members within the home and community settings, not in aged care and not in the NDIS system itself, although we interact with those.

What we try to do today for you is to look at some of the risk factors that older people face which can lead to homelessness. They are very clear that risk of abuse, and abuse itself, can lead to homelessness. It doesn't take much to imagine yourself in the position that you are trapped in a family who really doesn't love you—who is in fact, day by day, psychologically and abusing you and probably stealing from you. You have nowhere to go. There's nowhere to access alternative safe, secure and affordable accommodation. Every day is a living hell. We experience that. Or a carer that's looking after an older person or a person with disability who suffers the constant strain of not being able to afford the accommodation they're currently in and has no idea where they'll be next week. In that environment, abuse will increase and carer stress will increase, and the consequences for the older person will be catastrophic. Those figures that I've just given to you really demonstrate the extent of the issues we're talking about.

More specifically, we've tried to bring forward to you some of the issues that you won't have heard from other people about the misuse of powers of attorney and how we need to address that—whether or not the laws are adequate to deal with abuse more generally. Clearly it's about having adequate social housing or alternative accommodation for people to be able to move into and then to be able to age in a secure and safe place well before they have to move into high-care facilities. It's absolutely about understanding that homelessness is growing for

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older people. Indeed, the census, which I'm sure you're aware of, showed that 18 per cent of all homeless people in Australia on the night of the census were over the age of 65. That's only 18,000 people, but if you look at a broader notion of homelessness, which is insecure housing, those figures would be very high.

When I first got involved in a number of charities that were dealing with homeless people, it was not the case that homeless people rated highly in that cohort. Today we see an increase of aging people in homeless circumstances but I think, much more significantly, we see older people suffering housing insecurity. But from our point of view, it's directly related to the risk of harm and the actual harm, and the lack of affordable accommodation external to the family home means people are trapped within that environment of risk and harm.

ZOE DENDLE: Good afternoon, everyone. I'm Zoe Dendle, acting executive director of Housing, Homelessness and Disability from the Department of Communities and Justice. I'd like to begin by acknowledging the traditional custodians of the land on which this inquiry is being held, the Gadigal people of the Eora nation, and pay my respects to Elders past and present and any Aboriginal people here today. Firstly, I thank the members of the Committee for the opportunity to appear this afternoon. We recognise that homelessness is a growing issue. Currently in New South Wales 17 per cent of people experiencing homelessness are over the age of 55 years. We also know that there is a growing trend of people experiencing homelessness for the first time later in life, and that older women are among the fastest growing cohorts of people experiencing homelessness.

Homelessness amongst older people is an important issue to the Department of Communities and Justice. The *NSW Homelessness Strategy 2018-2023* and the Premier's Priority to reduce street sleeping by 50 per cent by 2025 both helped to guide the department's response to address homelessness in New South Wales. We hope this inquiry will assist the New South Wales Government to better understand ways to reduce the complexities of the service system, improve prevention and early intervention initiatives and reduce the negative impact homelessness has on those most at risk. We also anticipate that the inquiry will identify opportunities to inform the department's planning and implementation of the New South Wales relevant strategies and other programs we deliver. The New South Wales Government has an ongoing commitment to breaking the cycle of disadvantage and homelessness. We welcome the opportunity to answer any questions you may have about how we are addressing homelessness amongst older people in New South Wales. Thank you.

The CHAIR: Thank you all very much. I might start with Ms Jackson.

The Hon. ROSE JACKSON: Yes, I have lots of questions. I might start with the witnesses from the Department of Communities and Justice. Thank you for coming along. Firstly, my understanding is that the New South Wales Government homelessness strategy runs until 2023. Is there a commitment to deliver a new strategy prior to the expiration of the current one?

ZOE DENDLE: Yes, absolutely. Thanks for the question, Rose. Work is currently underway to look at what the next iteration of the current New South Wales homelessness strategy will be post 2023, building on evaluations from current initiatives that are being undertaken under the homelessness strategy and then also looking to what other early prevention and intervention strategies we could put in place in the forward years.

The Hon. ROSE JACKSON: It's good to hear that that commitment is there to develop a new strategy and that that work seems to be underway. We have had some evidence at the Committee—and this is reflected in my own experience as well—that it is quite difficult accessing data, whether it be in relation to homelessness, social housing or information about, for example, the age of people on social housing waiting lists. There's a whole range of data that might really well inform the development of that strategy that, at least it seems to me—and other witnesses have indicated—is quite difficult to access, and there's not a lot of transparency around that. Is there a commitment to addressing that to ensure that as much data as possible on this problem is available publicly?

ZOE DENDLE: Yes, absolutely. Annually the AIHW does publish the homelessness data, which is data that's submitted by specialist homelessness services as part of their mandatory reporting requirement. That data is publicly available. There is also some social housing data that is publicly available.

The Hon. ROSE JACKSON: Just on that, though, Ms Dendle, that information is only released annually. You are able to get a snapshot as at June every year, and we know that lists fluctuate up and down, month to month. But is there any sense that perhaps more regular updating, for example, of social housing waiting list data might be able to be made available? Once every year means that for a substantial portion of the year—say, two or three months after that data is available—you're actually working off relatively dated information.

NEFLEY HETHERINGTON: If I might interrupt here, sorry? Thank you for the question. The issue with data is its accuracy. The data is released annually after it's been validated and that whole process has been audited. At this stage we are erring on the side of accuracy over regularity.

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The Hon. ROSE JACKSON: Ms Dendle, you do appreciate the feedback from various witnesses who have appeared that they, at least, in terms of their advocacy and work to try and improve the outcomes for homeless older people, would be assisted by more transparency over data? In fact, as I said, that type of thing could usefully inform a broader analysis of the homelessness strategy.

ZOE DENDLE: In terms of the access to the annual data that comes through the AIHW, we as a department receive it at the same time that the report is published annually each year. The only additional information that we have is internal analysis that we can do on what we call our client information system. What we will have in addition to help form the next iteration of the homelessness strategy will be access to the 2021 census data. That will be additional data that we'll be able to use to inform the strategy as well that we obviously haven't had since 2016.

The Hon. ROSE JACKSON: Perhaps just one last question from me and we can come back if there is any time.

NEFLEY HETHERINGTON: Sorry, just on social housing data, I think there's a lot more information available on the DCJ website that people don't understand. I certainly heard all of that this morning. The data that is released is in a series of dashboards. There is a lot of information in those if people know how to use them. Certainly, one of the messages I got this morning was that the advocates don't know how to use that data or how to find that data. One piece of information that was mentioned this morning or this afternoon that DCJ does not have access to is the total number of properties in New South Wales that are for affordable housing or for seniors housing that are built for affordable housing or seniors housing under planning legislation. That would be a matter for the planning Minister. Certainly, as far as client data goes, there is a lot more nuanced social information available than I think advocates are currently aware of.

The Hon. ROSE JACKSON: How many people are on the social housing waiting list at present in New South Wales?

NEFLEY HETHERINGTON: On 30 June 2021, because the 2022 data has not yet been audited, there were around 49,000 people—households, I should say—on the waiting list. Around 8,000 of them are priority applicants.

The Hon. ROSE JACKSON: I appreciate your point, that data is now over a year old. Do we have any sense of when we might get more up-to-date data?

NEFLEY HETHERINGTON: It takes four to five to six-plus months to do the validation and audit of the data. The June 2022 data will be released late this calendar year or early next calendar year.

The Hon. ROSE JACKSON: What kind of differences are you seeing after the audit? So you do a first cut and it gives you a number and then it takes six months to audit that number. I guess I am just wondering for our purposes we are waiting six months. Is it just moving around a little bit? How does it take six months? The number is relatively stable: It goes from 49 to maybe 50. It does not have radical movements year to year. It does seem a little bit strange to me that it would take six months to validate a figure that really is pretty stable, to be honest.

NEFLEY HETHERINGTON: I wouldn't be able to comment on the detail of the audit but we can certainly get the information to you on exactly what it is and how it takes that time. Should I also say that it is not just social housing data that is being audited in that time. It is all of the data that DCJ holds. My understanding is the final audited number for the global figures of around 49,000 or 5,800 don't change terribly much, but the devil is in the detail. That more nuanced information is split between different cohorts and so on that's available on the website. That does change with the audit.

Ms ABIGAIL BOYD: Like Ms Jackson, I have so many questions. I'm going to start with that waiting list point. Can you tell us what is the waiting list? Where does it reside? Presumably it is a database somewhere within the department that has a list of names and some features about those people and I guess the date that they made their application. Are you saying that there is somewhere else that this waiting list resides?

NEFLEY HETHERINGTON: No, the waiting list is made up of the data that is collected from people who apply for social housing through the Housing Pathways system. That data goes into, in the first instance, goes into the DCJ—what is called the homes system—and is all kept there. Yes, it does include things like ages, names, dates, addresses.

Ms ABIGAIL BOYD: Presumably you could then press a number of buttons to filter that data by different categories. You can understand perhaps why we are a bit confused as to why you can't just provide those numbers in a timely fashion. Is the auditing something that is a requirement of someone higher up or is it a department decision?

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NEFLEY HETHERINGTON: I'm going to have to take that one on notice, I'm sorry. The department is concerned to get particularly exactly that split of cohorts. As I say, the overarching global number is probably not going to change but the number of people in particular allocation zones, the number of people in particular age groups, the particular types of disabilities and that kind of thing—that is what changes with the audit.

Ms ABIGAIL BOYD: Sure. You can use a lot of words but ultimately it is all available in a spreadsheet and with technology these days it is not like we're using paper. Okay, perhaps you could provide it.

NEFLEY HETHERINGTON: The issue is more data entry accuracy. It is not all automated. The automation has improved recently. A lot more processes are automated but they are not all automated.

Ms ABIGAIL BOYD: Presumably you could still release data saying "* This has not been triple checked yet and the audited figures will be released at a different time". That is quite a standard thing for departments to do.

NEFLEY HETHERINGTON: That would certainly be physically possible, yes.

Ms ABIGAIL BOYD: Can we move to something a bit more positive perhaps? We heard some evidence earlier today about the success that has been had using this kind of meanwhile use model—taking these properties that are awaiting redevelopment, or whatever have you, that are sitting there vacant that have been taken and used for, say, five years to house people. Is this something that's on the department's radar? Have you looked into it? Do you know what the potential might be in New South Wales for the use of those sorts of properties?

NEFLEY HETHERINGTON: That's being looked into by the Department of Planning and Environment under the Housing 2041 strategy. DCJ is not looking into it but the Department of Planning and Environment is. We could provide you more contact information on that.

Ms ABIGAIL BOYD: Thank you.

ZOE DENDLE: I can also add to that that we did just launch a meanwhile use project in Gosford.

Ms ABIGAIL BOYD: Great. Are you able to provide more details on what the department—but also if you could reach out to the Department of Planning and Environment as well, to give the Committee more details about the extent of the Government's involvement in meanwhile use?

ZOE DENDLE: Yes, absolutely. We can take that on notice.

Ms ABIGAIL BOYD: Mr Fitzgerald, I'm very interested in your specific experiences and your knowledge when it comes to this interaction between homelessness and elder abuse. You have outlined a few different ways that someone might find themselves with their home taken away from them. They might be forced cell in order to have a granny flat, or whatever it happens to be. Do you also have evidence of people being coerced with the threat of homelessness as part of elder abuse?

ROBERT FITZGERALD: The greatest level of abuse that people record and the statutory reports received are in relation to psychological abuse. Like domestic and family violence, that is about coercion. It is that somebody gradually takes over the control, the decision-making, of an individual. For all of us sitting in this room, that's a real prospect. About 75 to 85 years of age, three things will occur to us: increased frailty, increased dependency, sliding capacity for some of us, and then if you add one other area to that, it is financial incentives. Then, in fact, you have a toxic position, which is exactly what we have. In that psychological abuse and the financial abuse that happens all sorts of threats are made: "If you don't do something, you won't be able to see the grandchildren"; "if you don't do something, we'll put you in a nursing home"; "if you don't do something, we'll do X, Y and Z to you." Yes, our examples—and Kathryn can refer to some—take in all of those sorts of examples.

The ultimate use of threat is very much part of what's psychological abuse and often in financial abuse there are those elements as well. They are very, very present. You almost don't have to threaten that for an older person. "The insecurity of where I will live" is a huge issue for all of us. In these families they are often very vulnerable anyway. They have had family members move in—particularly during the pandemic, I might say—whom they would now like to leave. The family has moved them in with them and now they've got this forced granny flat on them, which often isn't being used for the person anyway. So you don't actually have to make those threats. This is the lived reality of being vulnerable when you don't control your own destiny. This notion of homelessness or housing insecurity is a central aspect, I think, of psychological and financial abuse for older people. The other way it plays out, it can play out, as I said, for carers who feel insecure. That builds on stress, and carer stress, of course, leads to all sorts of different forms of abuse of people with disability and, of course, older people as well.

The CHAIR: Mr Primrose, do you have questions?

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The Hon. PETER PRIMROSE: Not at this stage.

The Hon. ROSE JACKSON: I might just follow up briefly. One of the things that I noted in your submission—and it was referenced by a witness earlier—that, to be honest, I hadn't thought that much about was this reference that you made to the risk of older people being evicted from social housing, for example, for the actions of adult children that breach the tenancy agreement. There was also a reference earlier to having additional tenants in the social housing property that perhaps haven't been authorised and that then being a breach of tenancy. These are instances in which the Government is the landlord—either Land and Housing, the Aboriginal Housing Office or a community housing provider who is funded through government to manage the tenancy. Is there anything particularly that we can do for those very vulnerable people who have managed to get a place in social housing but then are threatened with eviction either because of the behaviour of adult children or because they have people staying there that technically weren't on the lease?

KATHRYN McKENZIE: I guess we have a range of experiences with that. We have a number of circumstances in which, as the commissioner mentioned, adult children move in with the older person that has the tenancy, present a whole range of problems—sometimes associated, as we've noted in our submission, with that adult child's own mental health issues that they're not receiving adequate support for—that present a whole range of issues for the older person. You've got the dynamic in which the older person doesn't necessarily want to move—wants them to leave, but doesn't want to take adverse action against—

The Hon. ROSE JACKSON: A family member.

KATHRYN McKENZIE: Yes, their family member and their adult child, particularly when that adult child has nowhere else identified to move to. But what we also see is that point of connection. So we've been able to get some good outcomes and working directly with Housing in relation to a number of those circumstances. Where it is evident that the older person's housing is under threat due to the actions of someone that is not the older person themselves, we've been able to get some good outcomes working directly with Housing and with the older person and focusing on supports for the adult child that assist them to be able to leave that then enables the older person to enjoy their tenancy like they should be. But we also have circumstances in which the older person themselves may be presenting the problem. So, again, in a range of circumstances, mental health related, where there is hoarding and squalor and they're not able to effectively address the issues, again what we've identified in our submission is the opportunity for advocacy or for other support services or the ADC or other services to be linked in before that eviction pathway. That does definitely happen at times, but to have that as a consistent pathway would be really helpful.

ROBERT FITZGERALD: Just to understand this, it is not only older people but for the people that have experienced homelessness that move into housing one of the very common things that will happen is people will immediately start to move in with them and exploit them. They often don't have the capacity to be able to deal with that circumstance. They're often evicted from all sorts of housing arrangements, really not because of anything they've done but because of the inadequate ability to control these relationships. So a lot of this is not only about providing the appropriate housing, which is absolutely one—you know Housing First is exactly the right concept—but you do have to provide support and connections to reduce the vulnerability of other people coming in. For older people we have a number of examples where there are people that deliberately go out to exploit older people. They will in fact become the carer and move in and then they will steal everything they can over a period of time, and then move on to the next older person. That's a particular group of abusers. They exist in substantial numbers but are not the majority.

The Hon. ROSE JACKSON: Do you think our laws are adequate to deal with those individuals? What you've just described chills you to the bone, and to hear you say there are a number of people who will behave in that way. Are our laws tough enough, in a way, on that kind of behaviour?

ROBERT FITZGERALD: Our view is that next year we believe the Government will need to assess whether or not the laws are adequate in relation to elder abuse generally, and specifically in relation to the misuse of powers of attorney, because most of them end up with powers of attorney. We had a meeting this week with the New South Wales fraud squad in relation to their views about that. It is clear to us that the laws at the moment need strengthening in some way, shape or form but we haven't come to a judgment as to what that might be. We'll be four years old next year. We'll have a body of evidence. The Aged Crime Prevention Officers that used to or still exist in the New South Wales police have a specific angle on that, although they appear to be disappearing. So I think next year or maybe the year after is the time to look at that. I should also say some States have introduced specific elder abuse law, but we just want to be a bit more cautious and look at what the evidence tells us.

Reverend the Hon. FRED NILE: Is elder abuse increasing or decreasing?

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ROBERT FITZGERALD: We've had the first prevalence study, which was done by the Australian Institute of Family Studies, which was presented by the Commonwealth Government, I might say, on Christmas Eve of last year—unusual date. It tells us that 15 per cent of older people identify as having been abused and they identify as having been abused in a serious manner. Research of that has previously indicated it could be that high. The Commonwealth Government had worked on the basis of 5 per cent, which is 192,000 older Australians being abused. So at the lowest level it's 5 per cent; at the highest level it's about 15 per cent. What we don't have is any trend: We don't know.

What we do know are these things: The first thing is the number of older people is growing and they're living longer. The second thing is the number of older people in that at-risk group, between 75 and 85, is growing and they suffer exactly the same issues that I have talked about: frailty, dependency, loss of capacity. Nothing is changing. The third thing is in relation to financial abuse there is the issue of inheritance impatience. One of the major societal factors that's changed is, whereas previously you would receive your inheritance when you're in your 50s, maybe your 40s—certainly your 50s or 60s—you will now have to wait until you're into your late 60s or 70s. And one thing we know about adult children is they're impatient, so the driver to actually take money earlier will grow societally. All of those factors indicate to us the numbers will increase and the drivers for abuse will increase but I can't tell you whether it is increasing because we don't have the prevalence data, except for that one that I've referred to.

The Hon. ROSE JACKSON: Not that I would ever seek to excuse that inheritance impatience, but some of the research that I've seen suggests that the overall housing affordability problem that we're having in society is one contributing factor. Is that something that you potentially see—

ROBERT FITZGERALD: Yes.

The Hon. ROSE JACKSON: —where adult children are waiting on that nest egg to get into the housing market and so that's just creating a lot of pressure and tension in the household environment?

ROBERT FITZGERALD: If you look at the submission we've put in to you, one of the issues is about two things: One is family members moving in with an older person, which happened during the pandemic, the lockdowns in particular, but the other is older people being moved into the family home with or without some expectations of the ubiquitous granny flat occurring. And that will continue. What we find in this space is the older person becomes trapped. Without appropriate support, networks and social networks, that person will become increasingly trapped and abused. So one of the great challenges is to try to avoid that. Some of our recommendations go to that. The second is to make sure the service system is adequate and responsive in constantly being attentive. The third thing is to maintain social connectedness of older people. It's the single most important thing we can do.

Abusers, including family members, shrink all that. They actually don't want people coming to the home, they don't want home care coming in because they'll see what's happening, and they don't want—social isolation. So that's the bad story. The good story, as Kathryn says, is we work in that environment every single day—every single day—and we are able to moderate some of those sorts of consequences. But your point is absolutely right—the housing pressure. The younger family says, "Surely Mum would like to help out the grandchildren; surely, Mum would like to help to pay the school fees; surely Mum would like to help us pay off some of the mortgage." And in the end they pay off all the mortgage. Housing affordability or lack thereof will drive that. So I think night follows day.

Reverend the Hon. FRED NILE: If elder abuse is increasing, should the penalties increase then?

ROBERT FITZGERALD: I think the issue goes back to the question that was raised previously, which is whether the laws are currently adequate, whether they're being used adequately. One of the very good things is the police are much more active than they were previously. This is very much like child protection 30 years ago and domestic and family violence 20 years ago. The whole system now needs to move. I am pleased to say that the police are much more active in investigating. DPP is more likely to prosecute than they used to. The slowest part of the whole system will be the courts. The courts are notoriously slow in moving in relation to dealing with social issues of concern, and that will take some time. I want to make the point that the number of cases that will go through that process are tiny and the vast majority of the cases we deal with will never see a legal consequence. Our whole focus is about safety and wellbeing of the person.

The Hon. SHAYNE MALLARD: Thank you, both parties, for your submissions today and your expertise for our inquiry. My question goes to Ms Dendle and Ms Hetherington's submission of the Government. Reading between the lines, not so subtly sometimes, you call for more Commonwealth funding in certain areas. You say the Commonwealth must fully fund its obligations to older Australians, particularly those living in State government housing. Specifically you say:

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Commonwealth Rent Assistance should be reviewed, including consideration of extending access to public housing tenants.

Taking off our party political hats, recognising that it might be a reflection upon the fact that the previous Government didn't really engage in a serious housing policy—it did contribute financially but saw it as a State responsibility—do you see an opportunity, with a clean page, with the new Federal Government with a different approach, for us in recommendations to talk about engagement with the new Federal Government in terms of partnerships in these areas that are of concern in terms of Federal funding?

NEFLEY HETHERINGTON: Absolutely. Yes. Minister Collins, we've already reached out to her, State and Territory counterparts, and they met in Melbourne last Friday morning. That was the first time in five years that there had been a national housing and homelessness Ministers meeting. So, yes, we're very hopeful with the change of government federally that there'll be much more engagement at a Federal level in housing and homelessness.

The Hon. SHAYNE MALLARD: You talk about increasing social housing, affordable housing stock and those sorts of partnerships with the Federal Government but particularly the issue of Commonwealth rental assistance extending to public housing tenants. How does that reduce homelessness?

NEFLEY HETHERINGTON: It doesn't go directly so much to homelessness. What it does is put additional funding into the social housing system so that there is more funding to make sure that there can be a higher number of, say, client service visits per year to tenants. So there can be more sort of one-on-one engagement with tenants. It also puts funding into the maintenance system, so for those refurbishments, renovations and so on to modify the properties to make them suitable for people who have accessibility issues as they age, to help them age in place, but also just to speed up the time that general renovations, general updates, can be undertaken.

The Hon. SHAYNE MALLARD: Essentially every pensioner in social housing would be entitled to—I am making the assumption that they're on a seriously low income, and no assets—they would be able to access that. In the private sector, for example, they would access that Commonwealth rental assistance. Under this proposal they'd get that from the Federal Government for public housing.

NEFLEY HETHERINGTON: Yes, it's not just the private rental market. Tenants in community housing provider managed properties are also eligible for Commonwealth Rent Assistance.

The Hon. SHAYNE MALLARD: That's an interesting point. Do you have a figure at all—you can take it on notice—of what sort of dollar figure you'd be talking about here, or the number of people that would be eligible if that was extended?

NEFLEY HETHERINGTON: Oh, it would be in the vast majority of the 104,000-odd properties in the public housing system that would have tenants in them that would be eligible for Commonwealth Rent Assistance, because well over 90 per cent of public housing tenants are on statutory incomes. To be eligible for social housing, you have to be on a low or very low income and there's also an assets test associated with it. So if you're eligible for social housing in New South Wales, you're very likely to meet the eligibility requirements for Commonwealth Rent Assistance.

The Hon. SHAYNE MALLARD: My last question on this is: Is this issue on the agenda for the other States in this peak body that met?

NEFLEY HETHERINGTON: I wasn't in the room on Friday but I don't think this particular question was specifically raised. However, the Productivity Commission is currently undertaking a review of the National Housing and Homelessness Agreement. All of the States and Territories indicated in their submissions that the Commonwealth should consider extending Commonwealth Rent Assistance to public housing.

The CHAIR: Ms Jackson?

The Hon. ROSE JACKSON: I might ask one or two and then to you, Abigail. I wanted to ask about Link2home because obviously in your submission you reference the fact that that is the main first port of call, as it were, for someone who is experiencing homelessness. Perhaps you were watching some of the evidence that we received earlier where people's lived experience of Link2home was that it was difficult; it didn't meet their needs. Someone described it as "useless". Obviously that's quite a strong term, but we have definitely received evidence that Link2home isn't a service that particularly for older people and older women is necessarily one that they find suitable, easy to use or welcoming.

Homelessness NSW indicated that they coached people about what to say on the phone to Link2home—to coach them to talk about the fact that they didn't have food, that they didn't have clothes, that these questions weren't asked. I'm not sure—perhaps you did see that evidence but that's a short summation of some of the feedback that we have received about Link2home. Is there any sense of trying to improve that as a service which

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actually does better at capturing the true extent of someone's disadvantage and better support them to access housing?

NEFLEY HETHERINGTON: I would have to agree with all of the comments that advocates made this morning that Link2home is an emergency response. It is not like the Victorian and soon-to-be Queensland Home at Last model, which seeks to catch people before they get to that point. Also it does not, the way Home at Last does, have a component of working with people to help them put in applications. But not everything has to be done online. If people do move through to applying for social housing, they can actually always go into a Housing office and they can always talk to someone on the phone. So the point of Link2home is that the relationship is established and that there can be the referral. It is intended to be the first point of contact. It's not—

The Hon. ROSE JACKSON: At a previous budget estimates I have asked Mr Vevers about this. I appreciate obviously he is not giving evidence today but he accepted in that budget estimates that perhaps more training would be useful for people who are receiving calls at Link2home to better understand and explore the vulnerability of older people, and particularly older women, so that they were getting the support that they needed. Has any of that additional training or information been provided? That estimates was some time ago now.

NEFLEY HETHERINGTON: I would have to take that on notice, I'm sorry.

The Hon. ROSE JACKSON: One last question from me before I go to my colleague Ms Boyd: Again I wanted to see whether you had seen the evidence that had been received about the challenges with the seeker diary component of TA requiring particularly older people, perhaps who have digital literacy issues to begin with, to demonstrate that they have applied for private rentals when we know there is not private rental available. It was described as traumatising. It is obviously quite embarrassing. We are just setting people up to be rejected. We know that's what is going to happen to them. They tick that box. Is there any sense within the department that, particularly for this cohort, older people, those seeker diaries are not necessarily—as you've said, most of these people are on fixed incomes. They are on the pension. We know that rentals aren't available. Is there any sense that perhaps that might be revised or that some revision or flexibility around the seeker diary for older people in TA might be worth considering?

NEFLEY HETHERINGTON: The diary is already not the only way that people can demonstrate their ongoing inability to meet their housing need in the private market. The way the eligibility criteria work at the moment, to be eligible for priority housing you do need to demonstrate that, and the department doesn't have the resources to do that assessment itself on behalf of all of the applicants. But it could be income and assets evidence. It could be a letter from a support worker. It could be a statutory declaration. It does not have to be the diary.

Reverend the Hon. FRED NILE: I have one quick comment, whether this is correct. In one of the submissions it stated that 30 per cent of people accessing homelessness support services were in fact Aboriginal people. Has that figure been verified?

NEFLEY HETHERINGTON: I will hand over to my colleague Ms Dendle.

ZOE DENDLE: Sorry, I didn't see the earlier session when that was raised but I will just do a fact check on that and come back to you.

Reverend the Hon. FRED NILE: My follow-up question was: What action has been taken to try to help the Aboriginal 30 per cent who are trying to access homeless accommodation?

ZOE DENDLE: I can talk to that. There is work being done with the Aboriginal community housing peak, ACHIA, around some capacity building in the community housing provider sector. For specialist homelessness services there is also an Aboriginal sector development plan that is currently being developed, again to help capacity building with our Aboriginal-controlled community organisations. We do know that Aboriginal-led specialist homelessness services are on the lower end within our sector and it's absolutely an area that we wish to continue to increase. There is funding and opportunities for capacity building and then obviously there is also all of the work that's being done to support Closing the Gap. There is specific housing-related and DV work for targets 9 and 13 of Closing the Gap that is also key in progressing this.

Reverend the Hon. FRED NILE: So the Aboriginal people are helping themselves—their communities.

ZOE DENDLE: Local communities.

Reverend the Hon. FRED NILE: Good.

Ms ABIGAIL BOYD: Following up on Ms Jackson's questions in relation to Link2home and the accessibility of services more generally, I note on page 7 of your submission that the Link2home phone calls drop significantly with older age groups. What happens with older people who can't use online platforms or have

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English as a second language, aren't using the Link2home call service but also are either nowhere near a DCJ shopfront or are just unaware that they exist? What happens to those people?

NEFLEY HETHERINGTON: We can only respond to the applicants who come forward to us or the people who let us know that they are in need of support. That's all I can say. We don't know why the numbers drop off after certain ages. We could speculate, but we can't really respond.

Ms ABIGAIL BOYD: How do you identify the people that you're missing? If I was offering a service and I knew that a whole bunch of people probably couldn't access it for a variety of reasons, I'd be looking at what that cohort of people was and then trying to do some sort of outreach to make sure that they knew I existed or that they had some other way to contact me. What is DCJ doing to identify and engage with those people?

NEFLEY HETHERINGTON: Under the Homelessness Strategy one of the key pieces of work that was undertaken is actuarial analysis on pathways to homelessness, and the Homelessness Strategy model itself is testing a whole range of approaches that then have evaluations and identify—the point is that we have the evidence to be able to [audio malfunction] Homelessness Strategy put forward proposals to government that pick up the need that's there on the basis of the evidence that's there. That's how we go about identifying areas where there is need that is not being picked up at the moment. But we are not funded to do—we have assertive outreach, which has been expanded across the State and is very effective at picking up people who are street sleeping. That's the only funding that we have to go and seek people who do not come to us first, letting us know that they have an issue.

Ms ABIGAIL BOYD: Given that there are, as we know, a significant number of older people who don't have access to online services or don't feel confident using them and that there are also huge numbers of older people who have English as a second language or don't speak English at all, how many people do you think that we are failing to help with the current resourced services from the department?

NEFLEY HETHERINGTON: I wouldn't be able to say.

Ms ABIGAIL BOYD: Would you agree, though, that that's a problem, that we don't know who those people are and that we're not necessarily measuring who we're getting to?

NEFLEY HETHERINGTON: I'm not really sure that that's for me to say. The model is that we are funded to respond to those people who come forward. An area of particular need that the Government has identified in recent years is street sleeping. We are funded to have an assertive outreach, literally, approach to those people, but at this stage that's the way the system works.

Ms ABIGAIL BOYD: Would you say it's much easier to identify a rough sleeper than it is to identify the far larger number of homeless people?

NEFLEY HETHERINGTON: Yes, because the majority of people who are homeless actually have shelter. If they have shelter, of course we are not going to be barging into people's houses to try and see if they're overcrowded. Overcrowding is one of the areas that is generally understood to be an area where there is not as much information as there are for other forms of homelessness.

Ms ABIGAIL BOYD: I don't know if you were watching this morning but we had some incredible testimony given to us from people with lived experience of homelessness, and one of those witnesses said something that I thought was really quite key in terms of the attitude that we have to housing in this State and in Australia. She said, "Wouldn't it be nice if instead of us having to go and ask, 'Can you help me?' services and government were coming to us and saying, 'How can we help you?'" Do you think that the extent of homelessness and the extent of the problem we now have in New South Wales comes at least in part from that overall attitude of "you have to find the service if you want it"?

NEFLEY HETHERINGTON: I think that's a fairly standard approach to government service provision. There are not many areas of policy where government is funded to go and look for people. I can't really comment.

The Hon. ROSE JACKSON: Can I just ask a question of the Ageing and Disability Commission team off the back of what Ms Boyd has been teasing out? It has really been clear that there is this particular problem with this older cohort, particularly older women, not coming forward and asking for help. She's referenced the Link2home numbers, but it has been a consistent pattern all day. Is there anything that you could suggest to us, in terms of our recommendations, to improve that? How might we better link this group that has a need? There is a whole range of problems with the services that are available. But to the extent that they exist, how might we better link them?

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ROBERT FITZGERALD: Let me make a comment. If our approach as government is not to ask in case they might tell us, then in fact we'll fail older people because the very thing that I indicated to you is that there are two things that happen to older people and that is they become invisible and they become voiceless. If you talk to any older persons, including your parents, they will say, "I am becoming increasingly invisible," and they do. They become invisible to their former workmates, to their churches, to their communities and to Government. They also then, worse, become voiceless because others say, "We'll make the decisions for you." Our jurisdiction is about voice and presence, and that's critically important. The second thing is that if you just look at our own statistics, the vast majority of people that raise issues with our commission or report are, in fact, frontline workers or other family members concerned about the treatment. The lowest group are self-reports, and traditionally older people will report less so they won't raise these issues.

The third thing is older people have a sense of gratitude about what they've got, no matter how bad that is. It is a bit like what happened in the disability sector for many years. "As long as I've got something, I'm okay. Don't rock the boat. Don't cause trouble for my family or anybody else." The only way governments can respond to this is if they are assertively looking at this issue all the time. Some of the suggestions—Kathryn might make a couple—are about using intermediaries, increasing the level of community supports, and trying to educate and train up frontline workers, including disability support workers, community workers and home-care workers, so they identify and ask issues. We work heavily in relation to hospital discharge. In New South Wales everybody over a certain age that has a vulnerability is meant to have a discharge plan before leaving hospital where a nurse practitioner or a social worker actually looks at whether or not it's a safe environment to go back to. That's the perfect point where you actually ask the questions about housing as well as about all the issues we're talking about.

The very clear message with older people is that if you want to find out how they're doing, you have to use a whole range of other mechanisms, and if you do make the offer, you have to make it absolutely accessible for them—not for government but for them. Our whole commission is based on trying to ensure that it's their voice that is heard, but the entry point is generally people other than the older person. Kathryn might want to add. There are things you can do if you want to. I was Community Services Commissioner here in New South Wales 25 years ago, which oversights as an ombudsman child protection, out-of-home care and home-care disability services, and we can see there where a government wants to know the problems and does so or doesn't want to know the problems and does so. We've moved a long way from then, but I again make the point that you have to create an environment where older people can be heard and seen, and that's not going to happen just because of their own efforts. Any specifics?

KATHRYN MCKENZIE: No, I thought that was really good.

Ms ABIGAIL BOYD: Given everything you've just said and given all of the evidence we've received so far about the lack of proactive approach from government services and the inaccessibility of those services, if people even know that they exist in the first place, is it any wonder that we have older people in New South Wales being the fastest growing cohort of homeless people?

ROBERT FITZGERALD: No, it's not a wonder at all because we didn't in public policy terms really consider it as an issue. I'm not saying it's a new issue, but it didn't have public policy currency. If you've spoken to the various alliances and the Older Women's Network today, they will talk to you about how difficult it has been to get on the agenda the homelessness in relation to older women and the sexual abuse of older women and a whole range of other things. It's really only in more recent times that we've understood the extent of the problem with housing vulnerability for older people.

Of course we've always had housing for older people through public housing and through social housing so it's not as if the Government was inattentive to this, but I think we completely underestimated what was happening for older people and the extent of the concerns that are now being aired and raised. But I don't think we've made much progress in doing the issues that you identified, trying to understand the extent of the problem, trying to create an environment where people can raise these issues and then how older people can, in fact, access the services.

But my point will be that as you lose capacity, you're going to need the support of others more and more. If you look at the disability sector, it has a very strong network of disability advocates. In the aged area that's not true; it's quite different. We work in both areas. In the disability area, there is a network of service provision, government attention and advocates. In the aging area, they are not the same; they are quite different. In fact, they're quite weak. I think we really have to look at that network of supports that surround older people going forward, which can address not only housing but other issues.

My last comment is, we are spending quite a lot of time trying to train frontline workers in the issues around abuse. Why are we doing that? They're the people that see what's happening in the homes and in the communities. In aged care there is a line of sight. There are a lot of people that see what happens in aged care. In

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the NDIS, it is the same in relation to say group homes. In the home, the people that see what's happening are the community nurse, the disability support worker, the community housing officers, and so we're spending quite a lot of effort to try to train them in a very minimal way so that they can raise the concerns—not have the answers but just raise the concerns. I think that's a much better approach, otherwise the problems just remain hidden and get worse. They never get better.

The Hon. ROSE JACKSON: Ms Hetherington and Ms Dendle, in relation to specialist homelessness services, is there a strategy from the department in relation to improving access to those services? It is twofold: One, we know that there is quite a large level of unmet demand as it is, even with the specialist homelessness services that do exist; and, two, there has been some evidence that the services that do exist don't well cater to the needs of older people, in particular older women, and their particular concerns about safety and accessibility, for example, of those specialist homelessness services. When someone, as you say, actually puts their hand up and takes that step of saying, "I need crisis accommodation," does the department have any strategy to ensure that there are specialist homelessness services that are suitable for that group?

ZOE DENDLE: Older women are obviously one cohort that specialist homelessness services support. In relation to addressing some of the unmet demand, there was the \$426.6 million investment that was announced in October 2021, which is for the core and cluster program, which includes new builds of core and cluster modelled refuges. That will almost double the number of current refuges in New South Wales but again will also be available for older women.

The Hon. ROSE JACKSON: One of the things that Domestic Violence NSW suggested in their evidence today—my colleague Ms Boyd again sort of asked them about that. They talked through some of the reasons why the traditional refuge model wasn't suitable for older women and recommended that at least one, I think they said, of those refuges be a specialist service for older women. Is that something that is on the agenda? Is that something that is possible?

ZOE DENDLE: With core and cluster, it's a procurement process, so there are three tranches of procurement for providers and partnerships to put in for funding. We are very much being led by the market as well. Absolutely, it's quite possible that there could be a provider or providers that would put in a proposal that is targeted specifically to work with older women and then obviously that would go through the procurement process. There are no specific cohorts that are called out as part of the core and cluster program. It's really being driven by the market and the proposals that are put in for providers and the cohort that they will be supporting.

The Hon. ROSE JACKSON: Thank you, that's useful.

Ms ABIGAIL BOYD: I have another question for the department. In relation to these waiting lists and getting an idea of the priority list and the overall list, are you able to give us an idea of how quickly the list actually moves? Each month, for example, how many of those households sitting on the list are actually put into a home?

NEFLEY HETHERINGTON: I can't tell you each month. I can tell you the numbers for the 2021 year are that there are about 5,200, I think it is, newly housed applicants or newly housed households. DCJ has been doing quite a bit of work on its internal processes to improve the proportion of newly housed people who are from the priority waitlist, and the median time for priority applicants on the housing register has now dropped to 2.2 months, which is a significant drop from where it was even a few years ago and certainly from where it was a decade ago. General housing applicants—the median wait time for them is 20 months, but I'm sorry I can't give you the numbers of people housed each month.

Ms ABIGAIL BOYD: In terms of the priority list though, if you said in 2021 there were 5,200 applicants housed, what percentage of that would be priority waitlist applicants versus the general list?

NEFLEY HETHERINGTON: I'm going to have to take that one on notice because it has changed because of the actions that DCJ has been taking. It's also different for public housing, community housing and Indigenous housing, so I'll have to take that on notice.

Ms ABIGAIL BOYD: That would be very useful, because I'm just looking at that 8,000 priority number at the end of 2021 and trying to work out, if there are only 5,200 applicants housed in that year, how even if you're on the priority list you could get off of that priority list within two months. Yes, if you could let me have more detail on notice, that would be really useful.

The Hon. SHAYNE MALLARD: You probably heard during the day and looked at submissions that many submissions have called for the lowering of the priority age for social housing eligibility from 80 years down to 55 years. I don't know if you heard the discussion that I started with one of the groups—I'm not sure which one it was now—about the fact that we really need to have the facts on the table before we make that

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recommendation. You've got access to the facts. What is your response to that proposal and what would be some of the implications to it in the current constraints of your resources of housing?

NEFLEY HETHERINGTON: It would put another group of people into priority housing. At the moment, at any age you can be on the priority housing waitlist. Provided you meet the general social housing eligibility requirements and you have an acute need that cannot be met in the private rental market, you will go onto the priority housing waitlist. In reality, there are generally three large groupings of people. The largest portion of people on the priority waitlist are people who have a medical or other disability of some sort. That could be physical, mental illness or psychosocial development issues. Then there's a group of people who are homeless or at risk of homelessness and then there's a group of people who are at physical threat, so domestic and family violence is the obvious one there.

But there's a lot of overlap between those three groups. Whichever category you end up in for the numbers at the end of the year that we tally really depends on the very particular circumstances that you're in. Any person of any age if they have an acute need that cannot be met in the private market can go onto the priority waitlist. Currently what happens is that if you have no other priority factors then you will be deemed to be a priority applicant when you reach the age of 80. If you have any of the other priority factors before the age of 80 and the department is aware of it—we do have to be advised of the change of circumstances—then you will be assessed as eligible for the priority housing waiting list.

We have a very constrained supply situation we're in and increasing demand for social housing and homelessness services, which is really affected significantly by the broader housing affordability questions. The effect of that is that the people who are housed are really at the most acute end. If you are 79 or you are 64 and you're not otherwise at an acute need, the way someone who has severe mental illness and a child with a disability, for example, then making you a priority applicant because of your age won't actually mean that you are housed ahead of that person who has the mental illness and the child with the physical disability. What it has the potential to do is increase the number of applicants on the priority housing waitlist. But without increased supply that is suitable for those applicants on the priority waiting list—

The Hon. SHAYNE MALLARD: A longer queue.

NEFLEY HETHERINGTON: —it won't actually decrease the time that the applicant is waiting to be housed. I had a meeting with Minister Maclaren-Jones' office after the advice to the hearing this morning on the Ageing on the Edge group and they are expecting some analysis at the end of August on the [audio malfunction] priority waiting list of reducing the age from 80 to 55. So we're very interested to get that information from them.

The Hon. SHAYNE MALLARD: Could you just repeat that? Because I didn't hear it and I'm sure Hansard didn't catch it and it was important. What did Mrs Maclaren-Jones' office say they were waiting on?

NEFLEY HETHERINGTON: What we are waiting on—sorry, the Ageing on the Edge group, the Housing For The Aged Action Group, they are expecting research at the end of August into the impact on the Victorian priority waitlist of reducing the age from 80 to 55. So we are very interested to see that. But on the face of it what it will do is create another group of people who currently don't meet the priority applicant. If they don't meet any of the other priority eligibility criteria, it will create another group. It will just expand the size. And without additional suitable housing to put people in, it will just make people wait longer.

Ms ABIGAIL BOYD: To round that discussion out, given what we were saying before about the way that the waiting list is input into the department's system, are we able then to look at the 2021 numbers, which have already been audited and have all the cohort breakdown, and add in or find out what the impact on the numbers for the 2021 list would be if we included people who otherwise weren't on the priority list between 55 and 80?

NEFLEY HETHERINGTON: I will take it on notice, but I presume we could be able to, yes.

Ms ABIGAIL BOYD: If you could provide the figure of how many of those 41,000-odd households that weren't on the priority list would then go onto the priority list from that 2021 list but also if you could break it down by gender, that would be very useful as well.

NEFLEY HETHERINGTON: We can certainly break it down by gender.

Ms ABIGAIL BOYD: Excellent. Can I ask about the criteria that the department uses to determine whether the housing need of an aged pensioner can be met in the private rental market in rural and regional areas where rents are really high? The research is showing that rent is particularly unaffordable for aged pensioners in those areas. What criteria do you use to determine the housing need of aged pensioners in rural and regional areas?

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NEFLEY HETHERINGTON: The criteria are the same across the State. The criterion is, as far as rental affordability goes, whether or not the private rent would take more than 30 per cent of a person's income. But if the person is unable to access a property because it has only got stairs, that would also be included in the assessment of whether or not there was suitable housing in the private rental market.

Ms ABIGAIL BOYD: But there's no account taken of the average market price, I guess, or variations in market price between different parts of the State.

NEFLEY HETHERINGTON: No. The market price is as at in the area that you are applying for social housing.

The CHAIR: We might wrap it up at that. Thank you all very much for your time and contributions this afternoon. Committee members may have additional questions for you after the hearing. The Committee has resolved that answers to these, along with any answers to questions taken on notice, of which there were a couple, be returned within 21 days from receipt of the transcript. The secretariat will contact you with more details should that be required. Thank you so very much for your time.

(The witnesses withdrew.)

The Committee adjourned at 17:00.