NSW SPECIALIST Housing Information & Support Service for People 55+

Ageing on the Edge
NSW FORUM

Working with older people to achieve housing justice

Ageing on the Edge
NSW FORUM

Coalition of over 150 organisations & supporters including older people with lived experience of homelessness, service providers, peak advocacy bodies, academics, & private sector organisations

WHY create the Service?

1. NSW Parliamentary Inquiry told us we should

2. Magnitude of problem is significant & expected to grow

3. Fills gaps & delivers outcomes for NSW Government

4. For every $1 invested – generates $2.30 societal benefit

5. SMART

1. PARLIAMENTARY Inquiry

"Access to safe & secure housing is a human right. Unfortunately, older people in New South Wales are increasingly finding themselves without a home, or at risk of becoming homeless" [1]

➢ NSW Parliament has heard the evidence

➢ Gaps in housing & homelessness services for People 55+ have been identified

➢ Standing Committee on Social Issues, comprised of Members of the Legislative Council from across the political spectrum, recommended:

"The NSW Government should consider implementing a specialist housing information service for People 55+ consistent with Home At Last in Victoria"[1]

2. MAGNITUDE of problem*

WHO ARE AT RISK	LIVING IN HOUSING CRISIS - in insecure, unsafe or inappropriate housing such as couch surfing, sleeping in cars or suffering elder abuse	LIVING WITH LIMITED INCOME/FINANCIAL RESOURCES - including Women 55+ with low super balances/savings buffers & People 55+ unable to work due to ageism	LIVING WITH RENTAL OR MORTGAGE STRESS - exacerbated by rising rents/interest rates, cost of living pressures & low savings buffers	UNABLE TO ACCESS AFFORDABLE HOUSING - including social housing
WHAT WE KNOW	*COTA research*: In NSW: • 5% of People 50+; & • 7% of respondents aged 50-59 believe they may become homelessness within 12 months[1] 1 in 6 older people in Australia endure elder abuse[2]	56.9% of People 55+ relied on pension/govt allowances in 2018[3] 75,960 or 31% of NSW JobSeeker recipients were People 55+ at December 2022[4] 110,000 women 45+ in NSW at risk of homelessness in 2018[5]	117,331 Private Renters 55+ from the very low (Q1) and low (Q2) income households[6] 40,000 Mortgagees 55+ living in the lowest income quintile households[6]	> 15,000 applicants on NSW's social housing waitlist at 30 June 2021[7] NSW social housing priority age is 80 years

WHAT WE ALSO KNOW:

➢ 13.4% of people in NSW lived in poverty in 2021[8]

➢ This equates to **315,000 People 55+ potentially at risk** in NSW in 2021[9]

2. MAGNITUDE of problem

EXPECTED TO RISE EXPONENTIALLY due to:

ACCELERATING NUMBER OF PEOPLE 55+:

LIVING IN POVERTY / HOUSING STRESS

Almost **50,000 more** People 65+ fell into poverty between 2016 & 2021[1]

53% of older women in Greater Sydney in private rentals were living in poverty in 2021 , up from 34% in 2016[1]

UNABLE TO ACCESS AFFORDABLE HOUSING

1% or less of the 45,895 private rental listings reviewed in March 2023 were affordable for people relying on govt. income supports (such as singles or couples on age pensions or people on Jobkeeper).

Only 0.4% of rental listings were affordable for those living on the Age Pension – **halving from the previous year**[2]

RAPIDLY AGEING POPULATION
Greater proportion of the NSW population will be People 55+ living:
a) as renters or
b) with mortgages

74.5% growth in older private renters from 2011 to 2021 (239,937, up from 137,529)[3]

People 55+ living with mortgages grew to 22.2% in 2021 (up from 18.5% in 2011)[3]

More older women on lowest incomes are in private rentals or paying off mortgages [3]

3. FILL gaps in current service

GAPS[1] in current services:

- lack **early intervention/prevention focus**

- accessibility gaps for People 55+ when 'in-person' service options are not provided & lacks specialist expertise for guiding People 55+ through complex systems requiring high digital literacy

- prioritise people with complex needs - often not relevant for those over 55

- lack community outreach & information services, including in accessible/ translated formats for People 55+ from CALD backgrounds

- Lacks education opportunities for service providers of risks/options for People 55+

THE SERVICE fills the gaps for People 55+:

- Specialist early intervention & prevention including 'Housing First' principles & support to maintain tenancies

- Flexible 'in- person' delivery options

- 'One-stop-shop' housing option information for People 55+, and assistance navigating the best option

- Deep sector knowledge & ongoing engagement with peer 'lived experience' experts from diverse groups

- Community outreach and information services, including for CALD/LGBTIQA+ communities

- Captures data on rates of People 55+ at risk of homelessness via data-capture embedded in day-to-day processes

- Educates other support service professionals about housing risks & options for People 55+

3. DELIVER strategic outcomes for NSW

NSW PARLIAMENTARY HOMELESSNESS PEOPLE 55+ INQUIRY REPORT

NSW Homelessness Strategy 2018 -2023

Ageing Well In NSW Seniors Strategy 2021–2031

THREE (3) RECOMMENDATIONS FULFILLED & NINE (9) RECOMMENDATIONS ACTIONED

ALL FOCUS AREAS ACHIEVED

RECOMMENDATION 5: NSW Government consider establishing **a funded specialist housing information & support service** for older people comprising both an early intervention & crisis response, similar to the **'Home at Last'** model in Victoria.

RECOMMENDATION 38: NSW Government consider implementing a **community awareness campaign** targeted to older people about the risks of homelessness.

RECOMMENDATION 39: NSW Government consider **training & education that ensures frontline service providers** have an understanding of the diverse experiences of older people & homelessness, & of how to appropriately interact with people seeking assistance

RECOMMENDATION 1: NSW Government investigate ways to **collect, analyse & release comprehensive & timely data** on real rates of homelessness in NSW, including amongst vulnerable groups

RECOMMENDATION 3: NSW Government incorporate **'Housing First' principles** into approach to address homelessness in NSW

RECOMMENDATION 6: NSW Government consider implementing an **explicit policy** within Ageing Well in NSW: Seniors Strategy 2021-2031 on **'ageing in place'** & establishing benchmarks against which wider government policies can be measured

RECOMMENDATION 11: NSW Government ensure **service gaps** for older people at risk of homelessness **unable to access the National Disability Insurance Scheme or aged care services** are identified, investigated & **solutions to address gaps are implemented** in partnership with the Australian Government

RECOMMENDATION 24: NSW Government develop a campaign to **educate** health professionals, social workers, police, & other relevant service providers about **how domestic & family violence manifests for older women & their families**

RECOMMENDATION 28: NSW Government consider **additional funding** for homelessness & other social services **supporting culturally & linguistically diverse communities,** including funding the employment of bilingual workers

RECOMMENDATION 29: NSW Government work with ACON & the LGBTQ+ community to develop & fund **strategies to address higher levels of homelessness amongst LGBTQ+ community members**, targeting people living with HIV & Transgender people at higher risk of homelessness & facing challenges accessing housing & services

RECOMMENDATION 30: NSW Government **dedicate specific resources to ensure older people in regional NSW** have access to social & affordable housing, with focus on communities devasted by natural disasters

RECOMMENDATION 40: NSW Government examine opportunities to streamline application processes for housing & support services, including reviewing documentation requirements & providing easy-to-read supporting materials, & **ensuring the need for applicants to repeatedly retell their story is minimised**

Intervening early & preventing crisis – HAL model based on early identification & strategies to prevent People 55+ at-risk of homelessness requiring crisis support

Providing effective supports & responses – HAL model incorporates learnings from lived experience experts & flexible in-person service delivery options tailored to needs of People 55+

Creating an integrated person-centred service – HAL model incorporates data capture for monitoring & evaluation practices into day-to-day service delivery, & seeks to continuously improve service delivery by actioning evaluation learnings

Preserving older people's dignity & equality – by supporting People 55+ to access safe, secure & appropriate housing 55+

Plan & navigate life's changes, & respond in times of transition – by empowering People 55+ to access to comprehensive housing options information & in-person service delivery options

Access flexible age-related services – flexible, in-person, specialist services for People 55+, delivered by providers with appropriate knowledge & expertise

Actively participate/make meaningful connections –by accessing safe, secure & appropriate housing People 55+ are able to actively participate in community & create meaningful connections

Age in place or live in a safe environment that suits our needs – by providing People 55+ with specialist supports to access safe, secure & appropriate housing

4. GENERATE societal benefit

Overall societal value of $2.30 for every $1 invested in early intervention and prevention, including capturing savings in avoided crisis support, healthcare & other costs of $2 per $1 spent[1]

Costs saved:

- $21,203 per person in **premature entry into residential aged care accommodation costs** saved achieved through HAL's education and housing support services assisting clients to access alternate housing options

- $17,174 per person for **physical and mental health costs** saved, including savings in costs associated with hospital stays, ICU presentations, psychiatric care, and mental health supports

- $6,002 per person in **justice services costs** saved through reduced interactions with the justice systems for issues such as thefts, apprehensions and police stopping

- $5,000 per person in crisis emergency housing costs saved

- $95 per person in **eviction costs** saved through assisting clients secure long term, suitable and stable housing

Other societal benefits:

- rate at which professional service organisation education sessions result in referrals to HAL services (insufficient data)

- **community building benefits** through increased connection of clients within their specific communities, such as those from a particular CALD and LGBTIQA+ backgrounds attending the same community education session

- connections to appropriate/targeted government services and **better forward planning and financial security** reduces reliance on multiple government supports

- appropriate and relevant HAL referrals to other services ensure clients receive best supports

- clients in stable housing have greater likelihood to undertake **community volunteer roles,** with older people, on average, more likely to volunteer

5. SMART proposal

SPECIFIC - a specialist housing information & support service for People 55+ who are at risk of or experiencing homelessness, based on Victorian Home at Last ("**HAL**") model

MEASURABLE - targeted, robust & established data-capture, monitoring & evaluation systems created by HAL, with data-capture embedded into 'day-to-day' processes

ACHIEVABLE - HAL model is evidenced-based & has a proven track record in delivering outcomes for People 50+ in Victoria

RELEVANT – proposed service will fill gaps in existing housing services for People 55+

TIME BOUND - Phase 1: 3 years; Phase 2: subject to evaluated Phase 1 outcomes

THE SERVICE MODEL

- ➢ Six core elements
- ➢ Outcomes focused
- ➢ Impact driven
- ➢ Modest investment

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SERVICE MODEL – core elements

1. Targeted community education sessions - for general & specific communities, delivered by peer experts supported by community development officers

2. Intake assessment - to understand clients' circumstances & applicable options; warm referrals or case manager support

3. One-stop-shop - housing option information & assistance to navigate options

4. One-on-one support - from application to settled in new home, including linkages to other services

5. Tenancy information & support – provide information on client's current tenancy & support to connect with local Tenants' Advice and Advocacy Service or other relevant services

6. Education & network development for support services & health professionals - about:
- factors placing People 55+ into the at risk cohort
- available housing options for People 55+

THE SERVICE MODEL - outcomes

More People 55+ live in safe, secure and appropriate housing:

➢ HAL Victoria in 2021-22:

- assisted 955 people aged 50+; and

- supported 120 people into long-term, affordable housing

➢ Housing Older Women's Support Service in South East Queensland (based on the HAL model)

- first 20 weeks supported 196 women via enquiries / referrals

- 51 women via case management through single HUB

- >70 women on case management waitlist

THE SERVICE MODEL - outcomes

Generates an overall societal benefit of $2.30 for $1 invested in the SERVICE

➢ More People 55+ live in safe, secure, appropriate housing

➢ More People 55+ experience feelings of confidence and wellbeing by being empowered to plan for their housing future

➢ People 55+ living in safe, secure, appropriate housing experience:
   ▪ better health, confidence & wellbeing outcomes
   ▪ improved relationships & personal connections
   ▪ increased feelings of security, safety & independence

Support & health service professionals are better informed, & more collaborative in their practices, leading to:
   ▪ improved service delivery for People 55+
   ▪ timely & appropriate referrals **pre-crisis**

SERVICE MODEL - impacts

➢ Existing gaps in housing and homelessness information services for People 55+ are filled

➢ People 55+ are able to AGE WELL because they experience positive health & wellbeing outcomes by living in safe, secure, appropriate & affordable housing

➢ And this creates savings in government spending & generates societal benefits

Figure 1 – PROGRAM LOGIC FOR THE SERVICE (NSW)

Inputs	Activities	Outputs	Outcomes	Impact

Inputs

- Funding for THE SERVICE
- Trained peer 'lived-experience' experts & community volunteers, including from diverse communities
- Specialist staff with expertise in housing issues for People 55+
- In person delivery option such as via case managers
- Proven HAL model, including data-capture, monitoring & evaluation systems
- Data for selection of potential SPOKE locations
- Access to network of support service professionals
- Feedback loops: evaluated outcomes used to improve service delivery
- Support from community of practice

Activities

Create a specialist housing information & support service for People 55+ who are at risk of or experiencing homelessness

1. **Targeted community education sessions** – for general & specific communities, delivered by peer experts supported by community development officers

2. **Intake assessment** to understand clients' circumstances & applicable options; warm referrals or case manager support

3. **One-stop-shop** - housing option information & assistance to navigate options

4. **One-on-one support** - from application to settled in new home, including linkages to other services

5. **Tenancy information and support** on client's current tenancy situation & options.

6. **Professional education & network development** for professionals from across the support & health services sector about:
   - factors placing People 55+ into the at risk cohort; &
   - available housing options for People 55+

Outputs

Accessible housing support service infrastructure created for People 55+

People 55+ are informed about housing options

People 55+ are supported to maintain their tenancies

People 55+ have increased confidence to plan for their housing future & seek help pre-crisis

Reduced risk for People 55+ of living in insecure housing, requiring crisis support or falling into homelessness

Support & health service professionals are better:
- informed about systemic housing issues
- able to recognise homelessness risk factors; &
- connected to their peers in other support & health services

Outcomes

Generates an overall societal benefit of $2.30 for $1 invested in the SERVICE

More People 55+ live in safe, secure, appropriate housing

More People 55+ experience feelings of confidence and wellbeing by being empowered to plan for their housing future

People 55+ living in safe, secure, appropriate housing experience:
- better health, confidence & wellbeing outcomes
- improved relationships & personal connections
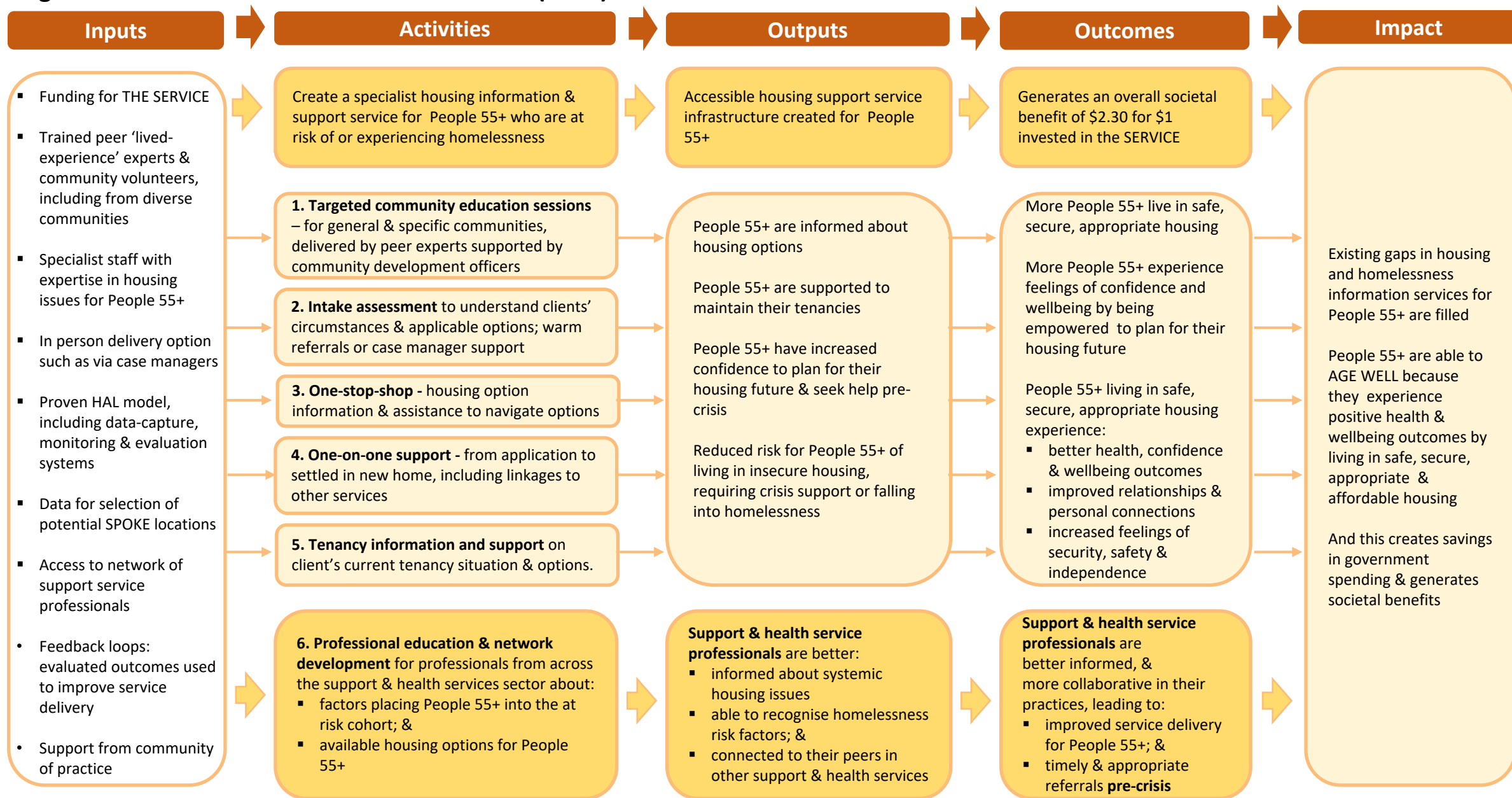- increased feelings of security, safety & independence

Support & health service professionals are better informed, & more collaborative in their practices, leading to:
- improved service delivery for People 55+; &
- timely & appropriate referrals **pre-crisis**

Impact

Existing gaps in housing and homelessness information services for People 55+ are filled

People 55+ are able to AGE WELL because they experience positive health & wellbeing outcomes by living in safe, secure, appropriate & affordable housing

And this creates savings in government spending & generates societal benefits

Key: Structural | Individual

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MODEST investment

➢ **Service provider selected through tender process**

➢ **one HUB and one SPOKE**

➢ **10 staff – 1 CSM, 5 CM, 2 EIS, 2 CDS**

➢ **$1.8 million of annual running costs* (3 year pilot)**

➢ **$290,000 of service 'set-up' costs** (Year 1 only)**

➢ **TOTAL OVER 3 YEAR PILOT - $5.7 MILLION**

*Staff costs; office rent (HUB only); technology; travel; community development costs; brokerage costs; & overheads
**Embedding monitoring, evaluation, & learning processes; HAAG IP/backbone support

COST OFFSET POTENTIAL - selected service provider may have capacity to leverage existing or external resources

WHY act now?

Avoid devastating, life-shortening outcomes[1] for People 55 at risk of or experiencing homelessness

Reduce the number of People 55+ falling into the at-risk cohort

Fill the current service gaps & avoid AGEISM

Deliver overall societal value of $2.30 for every $1 invested in the service including through early intervention & prevention[2]

References for slides

Slide 4

[1]The Hon Scott Barret MLC Chair, NSW LEGISLATIVE COUNCIL, STANDING COMMITTEE ON SOCIAL ISSUES: 'Report 61 Homelessness amongst older people aged over 55 in New South Wales', October 2022 ("**the Inquiry Report**"), (page viii) available at https://www.parliament.nsw.gov.au/committees/inquiries/Pages/inquiry-details.aspx?pk=2865#tab-reportsandgovernmentresponses

Slide 5

[1]COTA Federation 2023, 'State of the Older Nation 2023'. SEC Newgate. Retrieved from: www.stateoftheoldernation.org.au
[2]Inquiry Report
[3]ABS 2019, ' Disability, Ageing and Carers, Australia: Summary of Findings', ABS website, available at: https://www.abs.gov.au/statistics/health/disability/disability-ageing-and-carers-australia-summary-findings/latest-release
[4]Department of Social Services, Expanded DSS Benefit and Payment Recipient Demographics - December 2022, accessible at: https://data.gov.au/dataset/ds-dga-cff2ae8a-55e4-47db-a66d-e177fe0ac6a0/distribution/dist-dga-015ac152-0311-4367-bf9d-b933fb3e5297/details?q=
[5]AOTE undated, 'Home at Last: Solutions to End Homelessness of Older People in NSW', available at https://www.oldertenants.org.au/sites/default/files/home_at_last_report_web.pdf
[6] AOTE/HAAG undated 'Decades of Decline: 2011 & 2021 Census Analysis', available at https://www.oldertenants.org.au
[7]Department of Communities and Justice 2021, 'Annual Statistical Report 2020-2021', available at https://www.facs.nsw.gov.au/resources/statistics/statistical-report-2020-21
[8]NSW Council of Social Service 2023, 'Mapping Economic Disadvantage in New South Wales', National Centre for Social and Economic Modelling (NATSEM), at the University of Canberra, available from https://www.ncoss.org.au/wp-content/uploads/2023/04/NCOSS_MappingEconomicDisadvantage_Report_April23_v7.pdf
[9] Extrapolated from ABS Population data, data downloads available from https://www.abs.gov.au/statistics/people/population/regional-population-age-and-sex/latest-release

Slide 6

[1]NSW Council of Social Service 2023, 'Mapping Economic Disadvantage in New South Wales', National Centre for Social and Economic Modelling (NATSEM), at the University of Canberra, available from https://www.ncoss.org.au/wp-content/uploads/2023/04/NCOSS_MappingEconomicDisadvantage_Report_April23_v7.pdf
[2] Anglicare 2022, 'Rental Affordability Snapshot 2022', available at: https://www.anglicare.asn.au/wp-content/uploads/2022/04/Rental-Affordability-Snapshot-National-report.pdf
[3] AOTE/HAAG undated 'Decades of Decline: 2011 & 2021 Census Analysis', available at https://www.oldertenants.org.au

Slide 7

[1]Source of gap information: Inquiry Report

Slide 9

[1]EY 2021, 'Home at Last Economic Appraisal', prepared for HOUSING FOR THE AGED ACTION GROUP INC, dated 19 November 2021 ("**EY Report**"), available at https://www.oldertenants.org.au

INVESTMENT – running costs

TABLE 1 - ANNUAL RUNNING COSTS - ALLOCATED BETWEEN HUB & SPOKE

	Source	TOTAL Annual $'000	HUB Annual $'000	SPOKE Annual $'000
Annual staff costs	Table 2	1,140	804	336
Estimated annual non-staff costs	Table 3	629	427	202
TOTAL ANNUAL SERVICE DELIVERY COSTS		**$1,769**	**$1,232**	**$538**
TOTAL ANNUAL INVESTMENT (SAY)		**$1,800**		

INVESTMENT - year 1 only

TABLE 4 - SERVICE 'SET-UP' COSTS - YEAR 1 ONLY

	Notes	Cost Offset Potential	TOTAL Annual $'000
Monitoring, evaluation & learning	1	yes	40
HAAG IP/backbone support	2		250
TOTAL SERVICE 'SET-UP' COSTS - YEAR 1 ONLY			**$290**

COST OFFSET POTENTIAL - selected service provider may have capacity to leverage existing or external resources

Note 1 - external consultant to embed monitoring, evaluation & learning data capture into service providers day-to-day practices

Note 2 - HAAG IP & core set of support services - training; service design & setup; policy & procedures

INVESTMENT - staff costs

TABLE 2 - ANNUAL STAFF COSTS - ALLOCATED BETWEEN HUB & SPOKE

	Notes	Grade	Number of 1.0EFT staff		HUB/SPOKE allocation basis	Annual wages per person	TOTAL Annual $'000	HUB Annual $'000	SPOKE Annual $'000
			HUB	SPOKE					
Client Services Manager	1	CDW7.3	1		per employee	$131,927	132	132	
Case Managers	1	CDW5.3	3	2	per employee	$112,029	560	336	224
Essential Intake staff	1	CDW5.3	2		per employee	$112,029	224	224	
Community Development staff	1	CDW5.3	1	1	per employee	$112,029	224	112	112
TOTAL ANNUAL STAFF COSTS							**$1,140**	**$804**	**$336**

Note 1 - base wage per 2023 SCHCDS Industry Award , uplifted by 4.6%, plus 15% oncosts

INVESTMENT - non -staff costs

TABLE 3 - ANNUAL NON-STAFF COSTS - ALLOCATED - HUB & SPOKE

	Notes	HUB/SPOKE Allocation basis	Cost Offset Potential	TOTAL Annual $'000	HUB Annual $'000	SPOKE Annual $'000
ESTIMATED NON-STAFF COSTS						
Office rent - HUB ONLY	1	HUB only	yes	60	60	
Technology - Head Office	2a	HUB only	yes	25	25	
Technology - per employee	2b	per employee		38	27	11
Travel - motor vehicle	3a	per CM/CD		123	62	62
Travel - other	3b	50/50 split		8	4	4
Community development costs	4	per CD		30	15	15
Brokerage costs	5	per CM		100	60	40
Other cost - translation services	6	HUB only		15	15	
Organisational overheads @ 15%	7			231	161	70
TOTAL ANNUAL NON-STAFF COSTS				**$629**	**$427**	**$202**

Note 1 - $5,000 per month HUB office

Note 2a - Client Management database; IT support

Note 2b - $3,800pp laptop/phone

Note 3a- running costs 6 MV - 5x CM (HUB & SPOKE) & 1x CD (SPOKE)

Note 3b - Staff travel & accommodation between HUB & SPOKE

Note 4- materials; venue hire; payments to lived experience experts; videos; website; catering

Note 5 - brokerage - client removal costs; hoarding assistance; households goods

Note 6 - translate materials & miscellaneous costs

Note 7 - 15% of staff & non-staff costs to cover management oversight; HR; finance; communication

COST OFFSET POTENTIAL - selected service provider may have capacity to leverage existing or external resources

3. GAPS in current service

Gaps for People 55+ in current services NOT solved by training existing services staff because existing services:

- does not focus on early intervention and prevention for People 55+

- are not provided in an accessible format for some People 55+. To avoid ageism, all government services must be delivered in a format accessible to everyone within the People 55+ cohort, for example, by providing 'in-person' by case managers options

- prioritise people with multiple complex needs, often not relevant for People 55+, especially for women 55+

- lack community outreach and information services, including in accessible/translated formats for People 55+ from culturally and linguistically diverse ("CALD") backgrounds

- lack expertise in the needs of People 55+, which will not be overcome by generalist training sessions for universal service providers

- lack resources/time for guiding People 55+ through complex systems that often require digital literacy skills beyond the level of some in this cohort

3. FILL gaps in current service

How is it different?

Features **unique to THE SERVICE** or of particular need for the People 55+ cohort include:

- Specialist **early intervention and prevention** for People 55+ through community awareness sessions
- Deep sector knowledge
- **In person** service delivery **by case manager** option
- **Flexibility in service**, both in duration and type of support
- Ongoing engagement with peer **'lived experience' experts**

- Support for People 55+ to **maintain their tenancies**
- Provide **education/networking opportunities for professionals across all front-line services** about housing risks and options for People 55+
- Targeted, robust and established **data-capture, monitoring and evaluation** systems
- HAL model is **evidenced-based** and has a proven track record in **delivering outcomes** for People 55+