

*Working with older people
to achieve housing justice*



BUSINESS CASE

Specialist Housing Information & Support Service for People 55+ in NSW

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AGEING ON THE EDGE

("AOTE") NSW Forum is a coalition of over 150 organisations and supporters working together to address housing and homelessness related issues of older people in NSW. AOTE Forum members include older people with lived experience of homelessness, service providers, peak advocacy bodies, academics, and private sector organisations.

Housing for the Aged

Action Group ("HAAG") coordinates and funds the AOTE Forum. HAAG, established nearly 40 years ago by the Wicking Trust as a grassroots movement to raise awareness about older people and homelessness nationally, is the only Australian organisation of its kind specialising in the housing needs of older people. HAAG has developed a robust service delivery arm in Victoria.



Ageing on the Edge

NSW FORUM



FRAN GRANT CONSULTING has been engaged by Housing for the Aged Action Group Inc. (“**HAAG**”) to prepare a Business Case Report to support Ageing on the Edge NSW Forum’s efforts to obtain NSW Government funding for a Specialist Housing Information & Support Service for People 55+ in NSW (“**THE SERVICE**”). The terms of the engagement are set out in the Engagement Letter dated 17 March 2023. The Business Case Report may only be used and relied upon by HAAG pursuant to the terms referred to in the Engagement Letter, and should not be relied upon by HAAG for making any commercial decisions.

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Specific - a specialist housing information and support service for People 55+ in NSW who are at risk of or experiencing homelessness based on the Victorian Home at Last ("HAL") model

Measurable - data-capture embedded in the 'day-to-day' processes; established monitoring and evaluation systems

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

Relevant – there are gaps in existing housing services for People 55+ because existing services lack early intervention and prevention measures and are inaccessible for some in the People 55+ cohort

Time bound - Phase 1: 3 years; Phase 2: subject to evaluated Phase 1 outcomes

EXECUTIVE SUMMARY

1. STRATEGY

Secure NSW government funding to fill the gap in housing services for **People 55+** by establishing a service ("**THE SERVICE**") providing specialist housing information and support services for **People 55+** who are at risk of homelessness ("**at risk cohort**") or are currently experiencing homelessness. THE SERVICE will deliver outcomes strategically aligned to the *NSW Homeless Strategy 2018-2023* and *Ageing Well in NSW Seniors Strategy 2021-2031*. Additionally, THE SERVICE fulfils or actions at least TWELVE recommendations of the NSW Parliamentary Homelessness "**Inquiry Report**"¹, including by:

- incorporating **tailored early intervention, prevention** & crisis support services based on the core elements of the Victorian HOME AT LAST ("**HAL**") model (Recommendation 5).
- providing **community awareness** sessions for **People 55+** (Recommendation 38).
- providing **education/networking opportunities for professionals** across all front-line services (homelessness, aged care, community services & health) (Recommendation 39).
- **capturing data** to quantify the number of **People 55+** at risk of or experiencing homelessness (Recommendation 1).

Why act now? Investing in THE SERVICE now will:

- **avoid devastating, life-shortening outcomes**² for **People 55+** in the at-risk cohort by establishing a NSW service based on the highly successful Victorian HAL model.
- **reduce the number** of **People 55+** falling into the at-risk cohort, which is expected to grow EXPONENTIALLY due to rapidly ageing population and accelerating number of **People 55+** from low-income households living in housing stress².
- **fill the current gap** in housing services for **People 55+**.
- deliver overall societal **value of \$2.30 for every \$1 invested** in the service including through early intervention and prevention.³

2. BACKGROUND

People 55+ at risk of requiring crisis support or homelessness are often unaware of, or unwilling/unable to access safe, secure and appropriate housing options. **People 55+** can be at risk due to living in housing crisis, experiencing financial difficulties because of limited income or financial resources, or unable to access affordable housing options (the NSW social housing priority age is 80 years). There is a **gap in the current services** because they **lack early intervention/prevention focus**; are **not in-person**; prioritise people with complex needs -often not relevant for those over 55; lack specialist knowledge of the needs of **People 55+**; and lack expertise for guiding **People 55+** in the at risk cohort through complex systems often requiring digital literacy skills beyond the level of some in this cohort¹.

¹ NSW LEGISLATIVE COUNCIL, STANDING COMMITTEE ON SOCIAL ISSUES: 'Report 61 Homelessness amongst older people aged over 55 in New South Wales', October 2022 ("**Inquiry Report**")

² AOTE/HAAG undated 'Decades of Decline: 2011 & 2021 Census Analysis', available at <https://www.olderrenters.org.au>

³ 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.olderrenters.org.au>

3. SERVICE MODEL

What?

There are six core elements to THE SERVICE based on the HAL model. These include:

- i. Community education, both general and target groups
- ii. Intake assessment and warm referrals, face-to-face, online, and via a phone service
- iii. One-stop-shop housing option information for **People 55+**, and assistance navigating the best option
- iv. 'One-on-one' support from housing application -to relocation -to settled in new home
- v. Tenancy information and support to access tenancy advice and identify options
- vi. Professional education and network development across community service providers

THE SERVICE will be **outcomes focused** and made **measurable by data-capture embedded in the 'day-to-day' processes**. The robust, tested systems for capturing data and outcomes will be made available to the provider of THE SERVICE by Housing for the Aged Action Group Inc ("HAAG"), who created and deliver HAL services in Victoria. A competitive tender process can be used to select the provider (hereafter called "**Selected Service Provider**").

Where?

THE SERVICE will operate as a '**HUB**' (head office) and '**SPOKE**' (regional location/s). The SPOKE location/s will be selected based on robust data-analysis against targeted selection criteria for each potential SPOKE location, enabling the 'best-fit' location to be chosen.

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+ | ○ Support for People 55+ to maintain their tenancies |
| ○ Deep sector knowledge | ○ Opportunities to educate other support service professionals about housing risks and options for People 55+ |
| ○ In person service delivery by case manager | ○ Targeted, robust and established data-capture, monitoring and evaluation systems |
| ○ Flexibility in service , both in duration and type of support | ○ HAL model is evidenced-based and has a proven track record in delivering outcomes for People 55+ |
| ○ Ongoing engagement with peer ' lived experience ' experts | |

Why?

The **HAL model** is **proven to deliver outcomes for People 55+**. In 2021-22, the HAL service in Victoria, **assisted 955 people** aged 50+, and supported **120 people** into long-term, affordable housing. The Housing Older Women's Support Service ("**HOWSS**") in Queensland, based on the HAL model, targets women age 50+ and Indigenous women age 45+. In the **first 20 weeks** of operation in South East Queensland, **HOWSS supported 196 women** via enquiries / referrals, and **51 women** via case management through a single HUB. More than 70 women are already on their case management waitlist. Beyond the number of **People 55+** helped, evidence shows the Victorian HAL model **realised improved wellbeing outcomes** for **People 55+**, along with savings for government in **costs avoided**.⁴

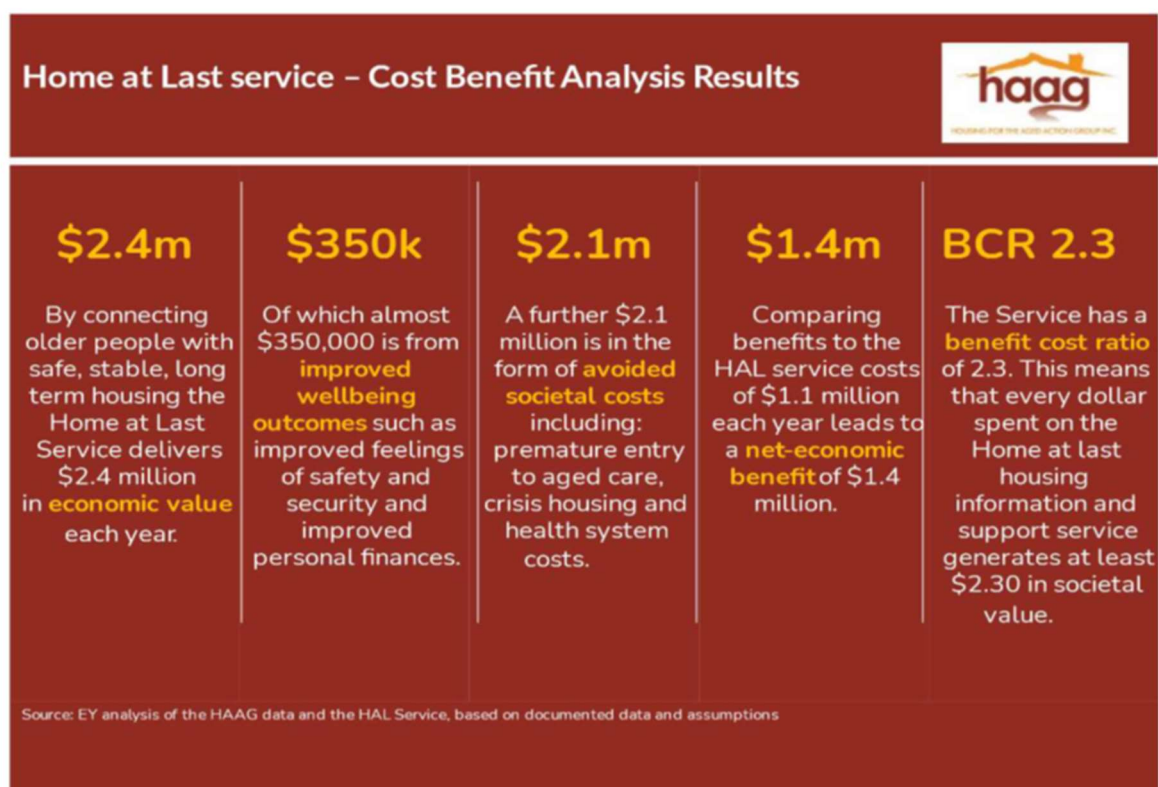
⁴ EY Report, available at <https://www.older tenants.org.au>

4. INVESTMENT

The investment needed to create one HUB and one SPOKE will be **approximately \$1.8 million annually**, with additional service 'set-up' costs of **approximately \$290,000 in Year 1** only. Some service development and delivery costs may be offset due to the **Selected Service Provider** leveraging their existing organisational resources. Cost assumptions include:

- **staff costs**, based on **10 staff** consisting of one Client Services Manager (HUB); five Case Managers (HUB-3; Spoke -2); two Essential Intake staff (HUB); and two Community Development staff (HUB -1; SPOKE -1).
- **non-staff costs** include: office rent (HUB only); technology; travel; community development; brokerage; and translation services.
- **set up costs** include external consultant to embed monitoring, evaluation and learning data capture needs into the **Selected Service Provider's** day-to-day practices; and IP /backbone core establishment support services provided by HAAG including training; service design and setup; and policy and procedures.

Investing in THE SERVICE now fills the current gap in housing services for **People 55+**, and delivers 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.⁵



Source of graphic: EY Report⁵

⁵ EY Report, page 10, available at <https://www.older tenants.org.au>

1. STRATEGY

1.1 Secure funding to establish THE SERVICE

1.1.1 Gaps in current services for People 55+

Currently there are **no specialist housing services** dedicated to the needs of People 55+ in NSW.⁶ Existing services are described as **fragmented, poorly resourced, and without long-term solutions**⁷. Many People 55+ find navigating the complexities of the services system **overwhelming and challenging**.⁶ The gap in the current housing service means People 55+ who are at risk of requiring crisis support or homelessness are often unaware of, or unwilling/unable to access safe, secure and appropriate housing options. This leaves People 55+ in the at risk cohort exposed to devastating and life-shortening outcomes⁷ by continuing to live in insecure, unsafe or inappropriate housing such as couch surfing with family and friends, sleeping in cars, enduring elder abuse, or in other precarious situations.

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

Gaps in current housing services preventing People 55+ accessing relevant, appropriate and timely supports **will NOT be solved by simply training staff in existing housing and homelessness services** because existing services:

- target younger people or families requiring crisis support rather than 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, 'in-person' by case managers.
- 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.

1.1.3 Funding THE SERVICE will fill the gaps for People 55+

To fill the current gaps in housing services for People 55+, the NSW Government must **act now by funding THE SERVICE**. This will assist those who are experiencing homeless to access housing; reduce the number of People 55+ currently at risk of homelessness from getting to crisis point; and prevent more People 55+ entering homelessness. Additionally, THE SERVICE will capture much needed data about the true extent of People 55+ at risk of or experiencing homelessness in NSW, beyond those "sleeping rough".

⁶ FIEDLER, J. AND FAULKNER, D 2017, 'Older I get, the scarier it becomes report: Older people at risk of homelessness in New South Wales', November 2017, available at <https://www.older tenants.org.au/sites/default/files/older-i-get-scarier-it-becomes-291117.pdf>

⁷ Inquiry Report

THE SERVICE **fills the gap** in existing government housing services for **People 55+** because:

- It is based on the HAL model, proven to successfully deliver outcomes for **People 55+**.
- It incorporates **tailored early intervention & prevention services**; Housing First principles; flexible 'in-person' delivery options; and embeds the voices of lived-experience experts, including older women, and those from CALD and LGBTIQ+ backgrounds.
- It creates a **'one-stop' shop** for **People 55+**, at risk of or experiencing homelessness so they can tell their story once to a specialist intake assessor, and if required, be assigned to a personalised case manager, who will help them navigate the housing and other service systems.
- It supports **People 55+** to **maintain existing tenancies**.
- It identifies **People 55+** at risk of homelessness, including from CALD and LGBTIQ+ backgrounds, by **engaging with the local community** via local GPs, aged care providers, social workers, ethnospecific/multicultural services, community leaders, and LGBTIQ+ networks.
- It aims to work with the Federal government funded CareFinder program that will complement the service delivery across the state.
- It will be delivered by a specialist service provider with **expertise with People 55+**.
- It will assist to quantify the true rates of **People 55+** at risk of or experiencing homelessness in NSW by embedding data-capture processes into day-to-day practices.
- It will achieve **best-value for money** via a competitive tender process for service delivery.
- It is a **wise investment**, generating a societal value of **\$2.30 for every \$1 invested** in early intervention/prevention, including capturing savings in avoided crisis support, healthcare & other costs of \$2 per \$1 spent, based on outcomes from the Victorian HAL service.⁸

1.2 Deliver strategic outcomes for the NSW Government

We applaud the Minister for Housing and Homelessness, The Honourable Rose Jackson MLC's pledge to adopt the recommendations set out in of the Inquiry Report and to "radical overhauls of approaches to social housing and homelessness"⁹. We consider THE SERVICE's **early intervention and prevention focus**, with **in person delivery options**, to be the necessary **radical change in approach** capable of delivering life-changing outcomes for **People 55+**.

Additionally, THE SERVICE delivers strategic outcomes for the NSW Government by:

- fulfilling **THREE** of the Inquiry Report recommendations
- actioning a further **NINE** Inquiry Report recommendations
- meeting all focus areas of the *NSW Homelessness Strategy 2018 -2023* and *Ageing Well In NSW Seniors Strategy 2021–2031*.

⁸ EY Report, available at <https://www.oldertenants.org.au>

⁹ Australian Associated Press 2023, 'No reward: Push to end older-age homeless crisis' Australian Associated Press, published 15 March 2023, webpage, available at <https://au.news.yahoo.com/independents-call-old-age-homeless-020424871.html>

1.2.1 THE SERVICE fulfils THREE of the Inquiry Report recommendations

THE SERVICE delivers outcomes for the NSW Government by fulfilling **THREE** of the Inquiry Report's recommendations:

- a) **Recommendation 5** (see boxes below) calls for a specialist early intervention and prevention homelessness service consistent with the Victorian HAL model.

Recommendation 5

That the NSW Government consider the establishment of a funded specialist housing information and support service for older people that comprises both an early intervention and crisis response, similar to the 'Home at Last' model in Victoria.

- b) **Recommendation 38** calls for a community awareness campaign targeted at **People 55+**. A core element of THE SERVICE is community education sessions for **People 55+**.

Recommendation 38

That the NSW Government consider implementing a community awareness campaign targeted to older people about the risks of homelessness.

- c) **Recommendation 39** calls for training and education for frontline services. A core element of THE SERVICE is the provision of education and network development for professionals from across all support services (housing, homelessness, aged care, community services and health) so that they are better informed about systemic housing issues and available services for **People 55+**; better able to recognise homelessness risk factors for **People 55+**; and better able to provide appropriate referrals pre-crisis as a result of being more collaborative /joined up in their practices. Experts with lived experience from a diverse range of backgrounds raise awareness of housing challenges by sharing their personal experiences of being at risk of or experiencing homelessness.

Recommendation 39

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

1.2.2 THE SERVICE actions a further NINE of the Inquiry Report recommendations

THE SERVICE delivers additional outcomes for the NSW Government by actioning /partly fulfilling a further **NINE** of the Inquiry Report's recommendations:

- a) **Recommendation 1** (see box below) calls for better collection and analysis of timely data of the real rates of homelessness among **People 55+** in NSW. This considers data beyond the number of **People 55+** sleeping rough. THE SERVICE will embed data-capture processes into day-to-day practices. This will contribute to quantifying the true extent of **People 55+** at risk of or experiencing all forms of homelessness in NSW.

Recommendation 1

That the NSW Government investigate ways to collect, analyse and release more comprehensive and timely data on the real rates of homelessness in New South Wales, including amongst vulnerable groups.

- b) Recommendation 3** (see box below) calls for 'Housing First' principles for addressing homelessness be adopted by the NSW Government. The first priority of THE SERVICE is to ensure **People 55+** are able to access / maintain safe and secure housing.

Recommendation 3

That the NSW Government incorporate 'Housing First' principles into its approach to addressing homelessness in the state.

- c) Recommendation 6** (see box below) seeks explicit policy for 'ageing in place'. A core element of THE SERVICE is to support **People 55+** to find long-term safe and affordable housing or maintain existing tenancies.

Recommendation 6

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

- d) Recommendation 11** (see box below) calls for gaps in housing services for **People 55+** at risk of homelessness who are unable to access the NDIS to be investigated, and solutions implemented to address those gaps. THE SERVICE is a tailored service, with in person delivery options, capable of addressing the needs of a diverse range of clients, including assisting clients with disabilities.

Recommendation 11

That the NSW Government ensure that, for older people at risk of homelessness who are not able to access the National Disability Insurance Scheme or aged care services:

- service gaps are identified and investigated; and
- solutions to address these service gaps are identified and implemented in partnership with the Australian Government.

- e) Recommendation 24** (see box below) calls for an education campaign for health professionals, social workers, police, and other relevant services about the manifestation of domestic and family violence impacts for older women. The professional education sessions, a core element of THE SERVICE, incorporates discussion of drivers for homelessness for **People 55+**, particularly women 55+, suffering domestic and family violence, including elder abuse, and provides information about relevant and appropriate housing options.

Recommendation 24

That the NSW Government develop a campaign to educate health professionals, social workers, police, and other relevant service providers about the nature of domestic and family violence as it manifests for older women and their families.

- f) **Recommendation 28** (see box below) calls for funding to support homelessness and other services for people from CALD communities, including funding for bilingual workers. Community education sessions will be held for vulnerable/diverse communities via targeted relationships within specific CALD communities. The sessions will be led by trained peer 'lived-experience' experts and community volunteers/bilingual educators from ethno-specific organisations, utilising translated written materials, and tailored and delivered in culturally/ linguistically sensitive ways.

Recommendation 28

That the NSW Government consider additional funding for homelessness and other social services that support culturally and linguistically diverse communities, including funding the employment of bilingual workers.

- g) **Recommendation 29** (see box below) calls for strategies and funding to address higher levels of homelessness among LGBTQ+ community members, and in particular people living with HIV and Transgender people. Community education sessions will be held for LGBTQ+ communities via targeted relationships within specific LGBTQ+ communities, and led by trained peer 'lived-experience' experts.

Recommendation 29

That the NSW Government work with ACON and the LGBTQ+ community to develop and fund strategies to address higher levels of homelessness amongst LGBTQ+ community members and in particular target people who are living with HIV and Transgender people who are at higher risk of homelessness and face particular challenges accessing housing and other support services

- h) **Recommendation 30** (see boxes below) calls for the provision of specific resources to ensure **People 55+** in regional NSW have access to social and affordable housing, with priority targeted at areas affected by natural disaster. THE SERVICE SPOKE/S will be located regionally. This could be in areas where **People 55+** have been recently displaced by natural disasters.

Recommendation 30

That the NSW Government dedicate specific resources to ensuring older people in regional New South Wales have access to social and affordable housing, and that this be focussed on communities devastated by natural disasters as a priority area of focus.

- i) **Recommendation 40** (see box below) calls for a streamlined application process that ensures the applicant only need to tell their story once. THE SERVICE provides a **‘one-stop’ shop** for **People 55+**, at risk of or experiencing homelessness so they can tell their story once to a specialist intake assessor, and if required, be assigned to a personalised case manager, who will help them navigate the housing system.

Recommendation 40

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

1.2.3 THE SERVICE meets all focus areas of TWO key NSW strategic policies

THE SERVICE meets **ALL Focus Areas** for TWO key NSW strategic policies, being the **NSW Homelessness Strategy 2018 -2023** and **Ageing Well In NSW Seniors Strategy 2021–2031** by supporting **People 55+** to access and/or maintain safe, secure and affordable housing, for example:

NSW Homelessness Strategy 2018 -2023

- **intervening early and preventing crisis** – HAL model is based on early identification and strategies to prevent **People 55+** at-risk of homelessness requiring crisis support.
- **providing effective supports and responses** – HAL model incorporates learnings from lived experience experts and flexible in-person service delivery options tailored to the needs of **People 55+**.
- **creating an integrated person-centred service** – HAL model incorporates data capture for monitoring and evaluation practices into day-to-day service delivery, and seeks to continuously improve service delivery by actioning evaluation learnings.

Ageing Well In NSW Seniors Strategy 2021–2031

- **preserving older people’s dignity and equality** - supporting **People 55+** to access safe, secure and appropriate housing recognises the dignity and equality of **People 55+**.
- **plan and navigate life’s changes, and respond in times of transition** – HAL model empowers decision making processes for **People 55+** by providing comprehensive information about housing options, and in-person service delivery options to guide **People 55+** through complex evidence requirements and application processes.
- **access flexible age-related services** – HAL specialist services for **People 55+**, delivered by providers with appropriate knowledge and expertise, incorporates flexible ‘in-person’ service delivery options for clients with low digital literacy or unable to access other housing support services.
- **actively participate/make meaningful connections** - supporting **People 55+** to access safe, secure and appropriate housing enables **People 55+** to actively participate in community /make and maintain meaningful connections.
- **age in place or live in an environment that is safe and suits our needs** – HAL model provides **People 55+** with specialist supports to access safe, secure and appropriate housing.

2. BACKGROUND

2.1 Who is the target audience?

People 55+ who are at risk of or experiencing homelessness because they are:

2.1.1 Living in housing crisis

Who?: People 55+ living in insecure, unsafe or inappropriate housing such as couch surfing with family and friends, sleeping in cars, or enduring elder abuse.

What we know: New research shows 5% of People 50+ in NSW (7% of respondents aged 50-59) considered themselves at risk of homelessness in the next 12 months¹⁰; the 2021 census reported 13,639 People 55+ living in marginal, temporary or improvised dwellings¹¹; Specialist Homelessness Service helped 5,324 People 55+ in 2021-22¹²; and 1 in 6 older Australians experience elder abuse¹³.

2.1.2 Living with limited income or financial resources

Who?: People 55+ who are suffering financial difficulty, a primary driver of homelessness¹⁴ including People 55+, especially women 55+, with low superannuation balances or savings buffers and those unable to return to the workforce due to ageism.

What we know: Data shows that 56.9% of People 55+ relied on the pension and government allowances as their main income source in 2018; and at December 2022 31% or 75,960 of NSW JobSeeker recipients are People 55+. ¹⁴

2.1.3 Living in housing stress

Who? People 55+ who reach retirement as a) Private Renters, or b) Mortgagees.

What we know: Of the People 55+ cohort in NSW, in 2021:

a) Private Renters:

- 11.2% are in private rentals, up from 8.5% in 2011.¹⁷ There are 117,331 Private Renters 55+ from the very low (Q1) and low (Q2) income households.¹⁷ This places them in the 'at risk cohort' due to:
 - lack of affordable housing as highlighted by Anglicare's Rental Affordability Snapshot 2022¹⁵;
 - increasing rents – Reserve Bank noted 10 Year high rent growth in 2022, expected to continue in 2023¹⁶
 - costs of living pressures; low savings buffers¹⁶
 - lack of long-term tenure, with majority on short-term leases.¹⁶

b) Mortgagees:

- 57.8% own their home outright, down from 62.1% in 2011.¹⁷
 - 22.2% still pay a mortgage, up from 18.5% in 2011.¹⁷
- There are approximately 40,000 Mortgagees 55+ on the lowest income quintile who are likely to be living with housing stress ¹⁷ Mortgage stress is exacerbated by rising interest rates, cost of living pressures & low savings buffers.

¹⁰ COTA Federation 2023, 'State of the Older Nation 2023'. SEC Newgate. Retrieved from: www.stateoftheoldernation.org.au

¹¹ ABS 2023 webpage: 'Estimating Homelessness: Census', available at <https://www.abs.gov.au/statistics/people/housing/estimating-homelessness-census/latest-release#state-and-territories>

¹² AIHW 2022, 'Specialist homelessness services annual report 2021–22', available at <https://www.aihw.gov.au/reports/homelessness-services/specialist-homelessness-services-annual-report/contents/clients-services-and-outcomes>

¹³ Inquiry Report

¹⁴ 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=>

¹⁵ Anglicare 2022, 'Rental Affordability Snapshot 2022', available at: <https://www.anglicare.asn.au/wp-content/uploads/2022/04/Rental-Affordability-Snapshot-National-report.pdf>

¹⁶ Agarwal, N. Gao, R & Garner G 2023, 'Renters, Rent Inflation and Renter Stress', RBA Bulletin Australian Economy, published 16 March 2023, available at <https://www.rba.gov.au/publications/bulletin/2023/mar/renters-rent-inflation-and-renter-stress.html>

¹⁷ AOTE/HAAG undated 'Decades of Decline: 2011 & 2021 Census Analysis', available at <https://www.olderrenters.org.au>

2.1.4 On social the housing waitlist list

Who? People 55+ who are eligible for social housing but remain on the social housing waitlist due to social housing shortages. The social housing priority age is 80 years.

What we know: At 30 June 2021, over 15,000 applicants on NSW's social housing waitlist were People 55+ ¹⁸

2.1.5 Living with financial disadvantage

Who? Women with a lack of retirement savings due to the gender gap, and single women reliant on the age pension as their sole source of income.

What we know: The retirement savings gender gap leaves women experiencing financial insecurity and poverty in retirement.¹⁹ Single women households are most likely to be reliant on the age pension as their main/sole source of retirement income.¹⁹ An estimated 110,000 women in NSW over 45 were at risk of homelessness in 2018.²⁰ Further budget pressures are expected to impact this cohort due to rising cost of living pressures, with CPI running at 7.8% to December quarter 2022²¹ and benchmark power prices in coming months expected to rise by more than 20%.²²

2.1.6 Subject to other contributing factors²³

Personal relationship factors:

- Caring responsibilities; relationship breakdowns or death of a partner
- 'Inheritance impatience,' People 55+ pressured to sell assets, so younger relatives can keep the proceeds
- Elder abuse & domestic/family violence

Other factors:

- Physical & mental health disability concerns
- Age & gender discrimination
- Impacts of the pandemic & natural disasters
- Limited access to/low literacy in technology
- Unaware of services /legislative protections
- Lack of early intervention services for People 55+

2.2 How many are affected?

We do not know *exactly* how many People 55+ are at risk of or experiencing homelessness. Service providers and other **experts believe current homelessness data are likely to be grossly underestimated**. This is because People 55+: do not recognise themselves as experiencing homelessness or reveal their housing situation due to shame & stigma; do not access mainstream housing/homelessness services because they have no previous experience accessing services and are **unaware of how to find relevant housing information**; find navigating the housing/homelessness support system overwhelming; find the housing application process long, arduous, & retraumatising; or they are affected by other factors.¹⁹

¹⁸ 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>

¹⁹ Australian Human Rights Commission 2009, 'Accumulating poverty? Women's experiences of inequality over the lifecycle', available at <https://humanrights.gov.au/our-work/sex-discrimination/publications/accumulating-poverty-womens-experiences-inequality-over#s2>

²⁰ 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

²¹ <https://www.rba.gov.au>

²² <https://www.abc.net.au/news/2023-03-08/benchmark-power-prices-set-to-surge-more-than-20-per-cent/102056568>

²³ Inquiry Report

2.3 Why act now?

2.3.1 To avoid devastating and life-shortening outcomes for People 55+

Intervening early prevents People 55+ from living in insecure/unsafe/ inappropriate housing, from requiring crisis support or becoming homeless. Assistance to access safe secure housing will limit the number of People 55+ exposed to the extensive and life-shortening detrimental physical, mental health and negative wellbeing impacts associated with living in housing crisis and homelessness.²⁴

2.3.2 Expected EXPONENTIAL increase in demand for services by People 55+

In the coming decade, demand for services by People 55+ at risk of or experiencing homelessness is **expected to increase EXPONENTIALLY** due to:

- **an accelerating number** of People 55+ who are: **living in housing stress**; experiencing financial difficulties associated with limited incomes or limited financial resources; unable to access affordable housing; and experiencing other potential risk factors.
- **a rapidly ageing population.** People 55+ are estimated to make up nearly 1 in 3 people in NSW within the next 8 years.²⁵ This means that a greater proportion of the NSW population will be exposed to risk factors specific to People 55+ that place them in the at risk cohort.

2.3.3 Investing now will save money and generate a societal benefit

Investing now will save money and generate a societal benefit:

- For every \$1 spent in prevention, the government will save \$2 on crisis supports, and health and other services, generating an overall societal benefit of \$2.30²⁶
- Research shows, based on 2017 calendar year data, homeless people presenting to emergency departments, including via ambulance, and/or were admitted to hospital, cost the health system an average of \$21,660 per person, compared to \$14,895 for people with housing.²⁷ These costs include ambulance costs.

2.3.4 Access to safe and secure housing is a human right.

“Access to safe and 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,” The Hon Scott Barret MLC Chair, the **Inquiry Report**, October 2022.²¹ The NSW Parliament has heard the evidence. The Standing Committee on Social Issues, comprised of Members of Parliament from across the political spectrum, set out their recommendations to address the current housing crisis for People 55+ in the Inquiry Report. The NSW Government should adopt the substance of the Inquiry Report recommendation and implement a specialist housing information service consistent with the HAL model for People 55+. NSW is a rich and prosperous state. For a small investment, THE SERVICE will address a significant gap in housing services for People 55+, and will deliver positive housing outcomes for People 55+ by supporting them to access and/or maintain safe, secure and affordable housing, a basic human right.

²⁴ Inquiry Report

²⁵ NSW Department of Planning and Environment: Population Projections Portal, available at: <https://www.planningportal.nsw.gov.au/populations>

²⁶ EY Report, available at <https://www.olderrenters.org.au>

²⁷ Uniting 2020, ‘Working paper Research and Social Policy 28 April 2020’

3. SERVICE MODEL

3.1 Six core elements forming the basis

Six core elements from the HAL model form the basis for THE SERVICE.

3.1.1 Community Education

Why: To generate awareness of housing options and available supports to access them amongst **People 55+**. This will empower **People 55+** to gain help earlier, and reduce the likelihood they will require crisis / homelessness support services.

How: Community education sessions will be held for general community groups, and vulnerable/diverse communities via targeted relationships within specific CALD and LGBTIQ+ communities. The sessions will be:

- **led by trained peer ‘lived-experience’ experts** and community volunteers, and supported by a Community Development worker.
- **tailored and delivered in culturally/ linguistically sensitive ways** to facilitate culturally appropriate discussions about homelessness. Sessions will be delivered by bilingual educators from ethno-specific organisations, utilising translated written materials.
- held in neighbourhood and community centres, in seniors’ clubs, at seniors’ festivals, and other locations identified through local networks.
- **held 12 times per year**, with 5-50 **People 55+** attending, depending on the group.

3.1.2 Specialist Intake Assessment, Warm Referrals &/or One-on-One appointments

Why: To ensure relevant and targeted information about housing options is delivered in a format accessible for **People 55+**, particularly those with low digital literacy or who are unable to independently navigate the complexities of the housing system.

How: On initial contact, either face-to-face and/or over the phone, an intake worker screens the client’s eligibility for services and provides information on: the service system; interim and longer-term supports; and application processes and associated wait times. At this time, the client may be offered:

- **a warm referral** to an appropriate service provider (for example, health, aged care, social supports, material aid, financial and legal support).
- **‘one-on-one’ in-person appointment** with a case manager to discuss the client’s unique circumstances and applicable options. This may be through an interpreter, utilising translated written materials. Appointments can be held at the client’s current home, the office or in a community setting such as a café, library or other public spaces, accessible for **People 55+**.

3.1.3 Housing Options, Information & Navigation

Why: To create a ‘one- stop-shop’ for **People, 55+** to access relevant and targeted information about their housing options.

How: By providing, either through the intake worker or case manager:

- **up-to-date information** on all housing options relevant for **People 55+** in accessible and translated formats, as required.
- **assistance navigating the system** to identify the best housing option.

3.1.4 Housing Support, Relocation & Linkages

Why: For **People 55+** most in need, a holistic approach is required to support them to access housing and successfully settle them into their new home.

How: Based on holistic needs assessment, case managers provide **one on one in-person support** to assist with:

- housing identification and **application processes**, including assistance with collating documentation such as GP support letters and Centrelink income statements.
- facilitating property offers, including accompaniment to offer interviews, if required.
- **housing relocations**, by helping with the physical move and assisting to establish clients in their new home via brokerage services/ finance to purchase furniture and whitegoods.
- **linking to other supports**, including relevant community services and local aged care services; and providing information / assistance to access other supports including My Aged Care, NDIS, income assistance, healthcare, or other services (family violence, elder abuse, mental health, migrant assistance, specialist support for LGBTI or Aboriginal and Torres Strait Islanders, material aid, or utility relief).

3.1.5 Tenancy Information and Support

Why: To provide relevant and appropriate rental/tenancy information in an accessible format for **People 55+** to support them to maintain their tenancies.

How: During the client's initial intake assessment, the intake worker identifies any tenancy issues that may impact on the client's long-term housing security, including if the client has received a notice to vacate/eviction notice, there has been a rent increase, there are repairs and maintenance issues, or they have had difficulty in obtaining permission for modifications. Basic **tenancy information on the client's current tenancy situation and available options** are provided, and support provided to connect the tenant with the local Tenants' Advice and Advocacy Service where relevant, including warm referrals. The client may also be referred to other relevant support services, if available.

3.1.6 Professional Education & Network Development

Why: To promote better service delivery to **People 55+** by professionals from across all support services (housing, homelessness, aged care, community services and health) because they are better informed about systemic housing issues and available services for **People 55+**; better able to recognise homelessness risk factors for **People 55+**; and better able to provide appropriate referrals pre-crisis as a result of being more collaborative /joined up in their practices.

How: By providing professional education and networking opportunities. These include providing/facilitating:

- **targeted professional education sessions** for service providers across all support sectors to educate them about homelessness risk factors and housing and support options for **People 55+**.
- **development of networks** amongst service providers to enable better referral pathways to support services for **People 55+**, before they experience a housing crisis.
- **12 sessions a year, with 5-100 people attending, on average.**

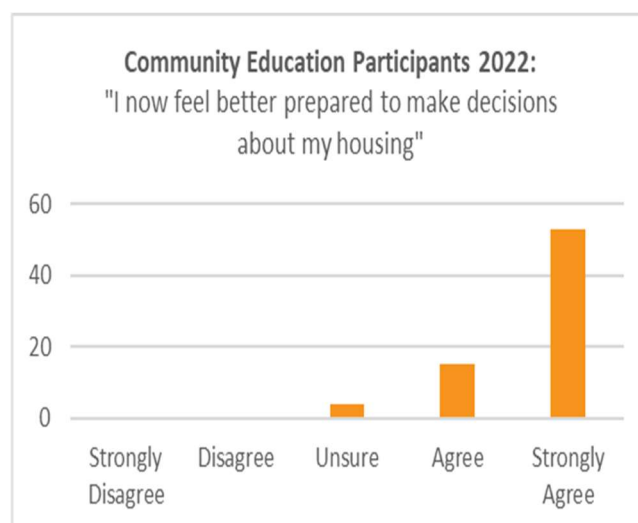
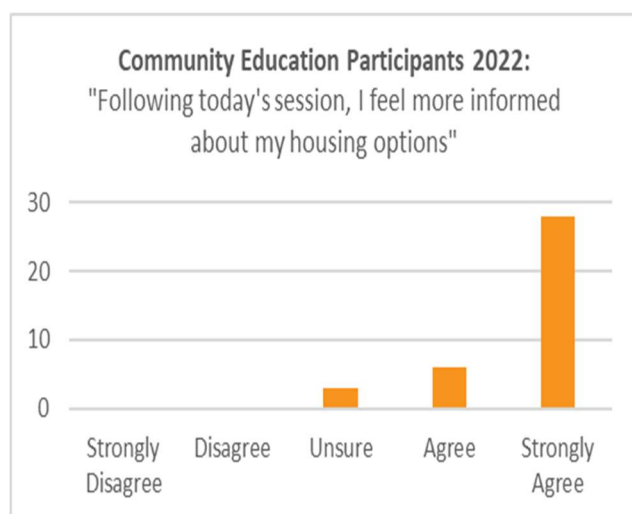
3.2 Key outcomes and impact of THE SERVICE

THE SERVICE will deliver the following **SEVEN OUTCOMES**. Examples of outcomes achieved by the HAL service in Victoria, or HOWSS in Queensland (targeted at women over age 50 and indigenous women over age 45) are shown for each outcome.

OUTCOME 1 – number of **People 55+** whose lives have been changed by accessing relevant and appropriate information about their housing needs or have been supported to find secure housing.

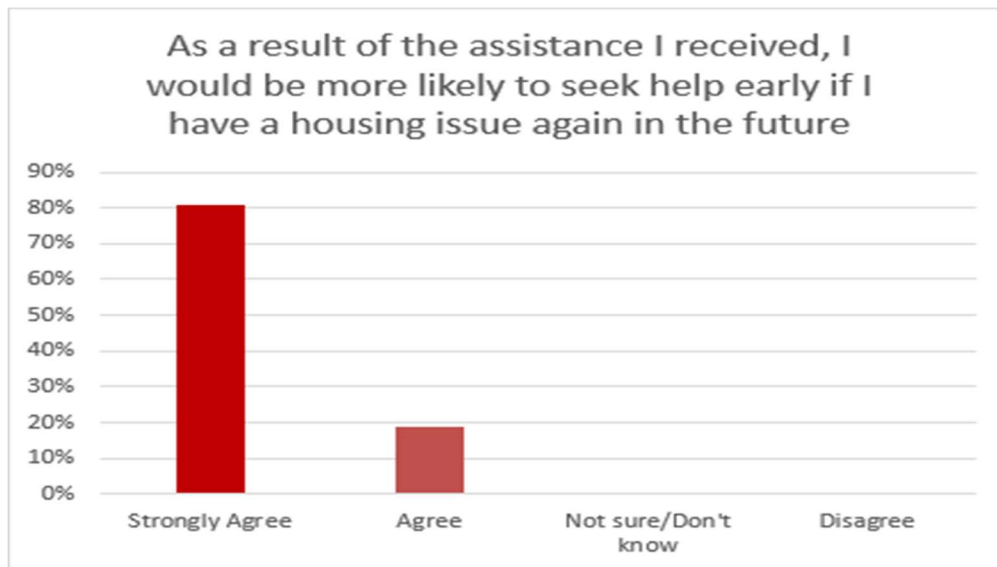
- In 2021-22, HAAG's HAL service assisted 955 people aged 50+, and supported 120 people into long-term, affordable housing.
- In the first 20 week since HOWSS commenced in October 2022, HOWSS supported 196 women via enquiries / referrals, and 51 women through case management in South East Queensland. More than 70 women are on their case management waitlist.

OUTCOME 2 - **People 55+** at risk of homelessness attending community education sessions have increased confidence to plan for their housing future and seek help pre-crisis.

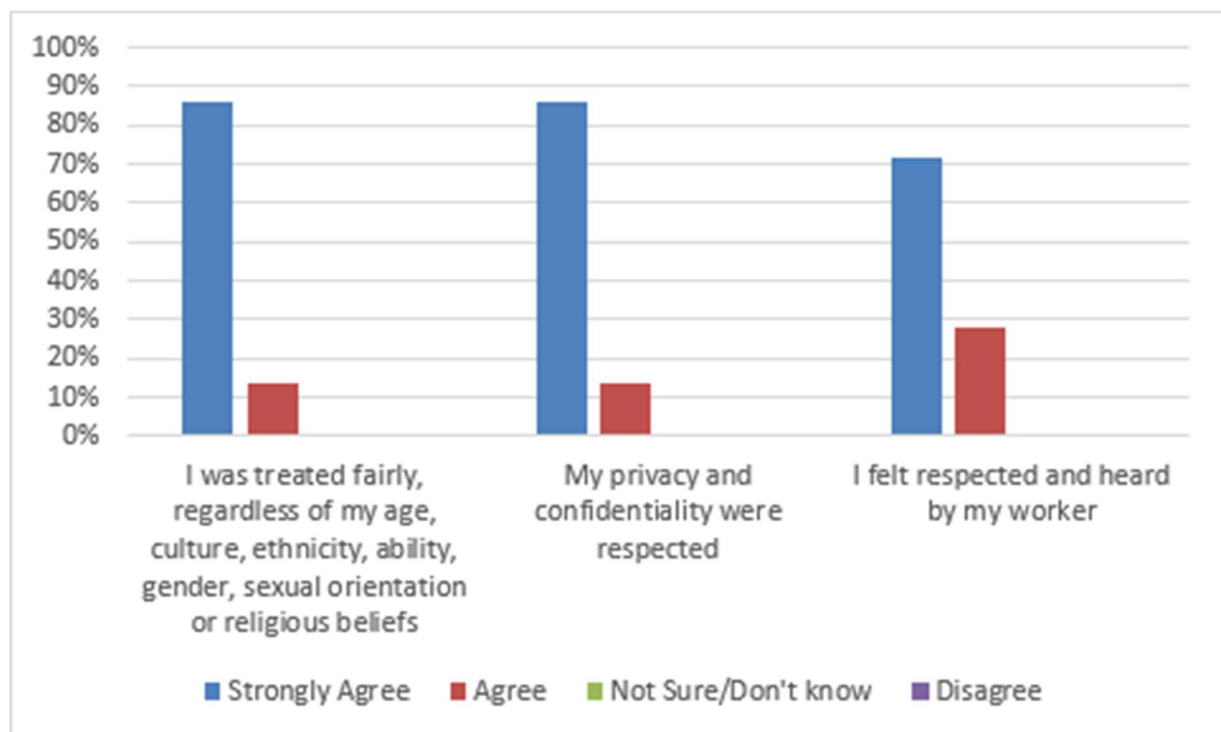


Source: HAL, Victoria

OUTCOME 3 - People 55+ at risk of homelessness accessing THE SERVICE experience feelings of confidence and wellbeing by being empowered to make informed decisions about their housing future and are feeling valued and respected.

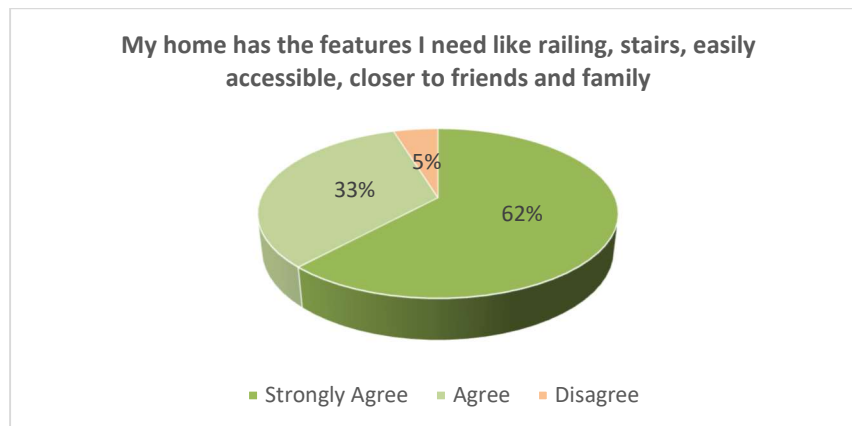


Note: Respondents provided 'strongly agree' and 'agree' responses only
Source: HAL, Victoria



Note: Respondents provided 'strongly agree' and 'agree' responses only
Source: HAL, Victoria

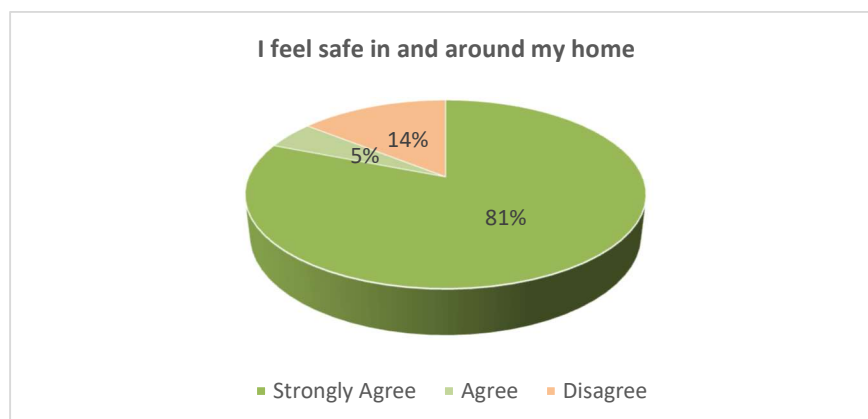
OUTCOME 4 - People 55+ at risk of homelessness who have been assisted, or housed, by THE SERVICE experience feelings of increased housing security because they are less at risk of housing crisis, homelessness, prematurely entering aged care, have maintained housing that meets their needs, or are better able to sustain their housing tenure.



Source: HAL, Victoria

- The estimated benefit to clients who have greater financial literacy and stability through being supported by HAL's housing and tenancy support services in Victoria is valued at \$1,500 per person.²⁸

OUTCOME 5 - People 55+ who have been assisted, or housed, by THE SERVICE experience better health and wellbeing outcomes; improved relationships and social connections; and increased safety and independence.

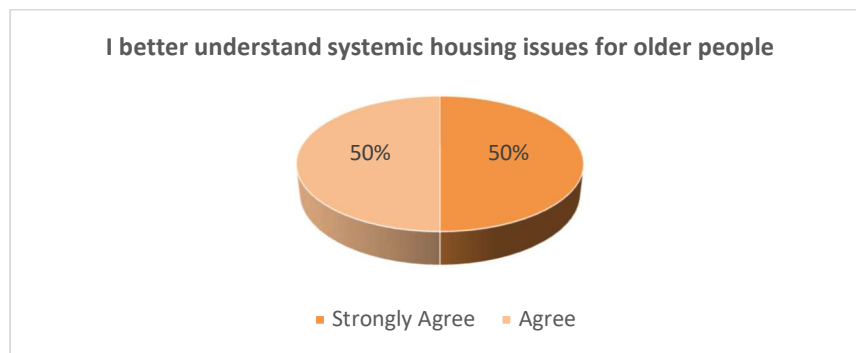


Source: HAL, Victoria

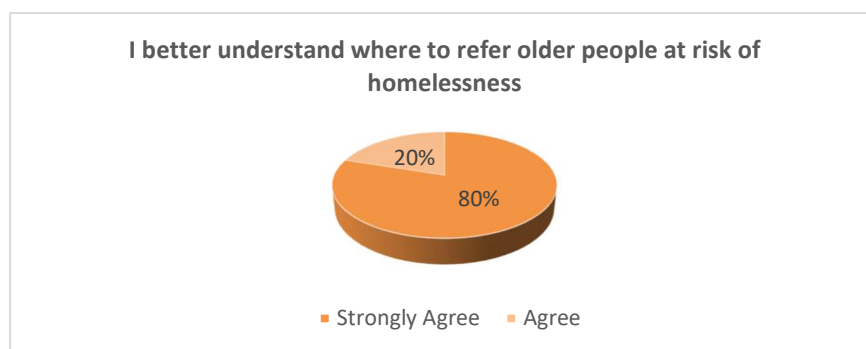
- The estimated benefit to clients who have increased feelings of safety and security in Victoria through being supported to access appropriate, stable and fit-for-purpose housing is valued at \$959 per person.²⁶

²⁸ EY Report, page 20, available at <https://www.older tenants.org.au>

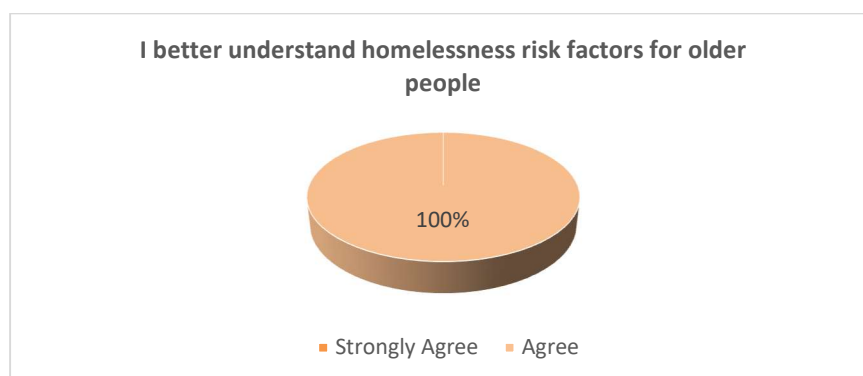
OUTCOME 6 - Housing, homelessness and aged care organisations are delivering better services to **People 55+** as a result of being better informed about systemic housing issues and available services for **People 55+**; able to recognise homelessness risk factors for **People 55+** and provide targeted referrals pre-crisis; and more collaborative /joined up in their practices.



Note: Respondents provided 'strongly agree' and 'agree' responses only
Source: HAL, Victoria



Note: Respondents provided 'strongly agree' and 'agree' responses only
Source: HAL, Victoria



Note: Respondents provided 'strongly agree' and 'agree' responses only
Source: HAL, Victoria

OUTCOME 7 – by reducing the number of People 55+ at risk of or experiencing homelessness, the NSW Government will realise savings in costs avoided in the areas of physical and mental health, justice services costs, crisis emergency housing costs, premature entry into residential aged care accommodation costs, and eviction costs.

Savings in costs avoided through the HAL service in Victoria assisting clients to avoid or escape homelessness have been estimated at:

- \$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.²⁹
- \$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.²⁶
- \$5,000 per person in crisis emergency housing costs saved.²⁶
- \$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.²⁶
- \$95 per person in eviction costs saved through assisting clients secure long term, suitable and stable housing.²⁶

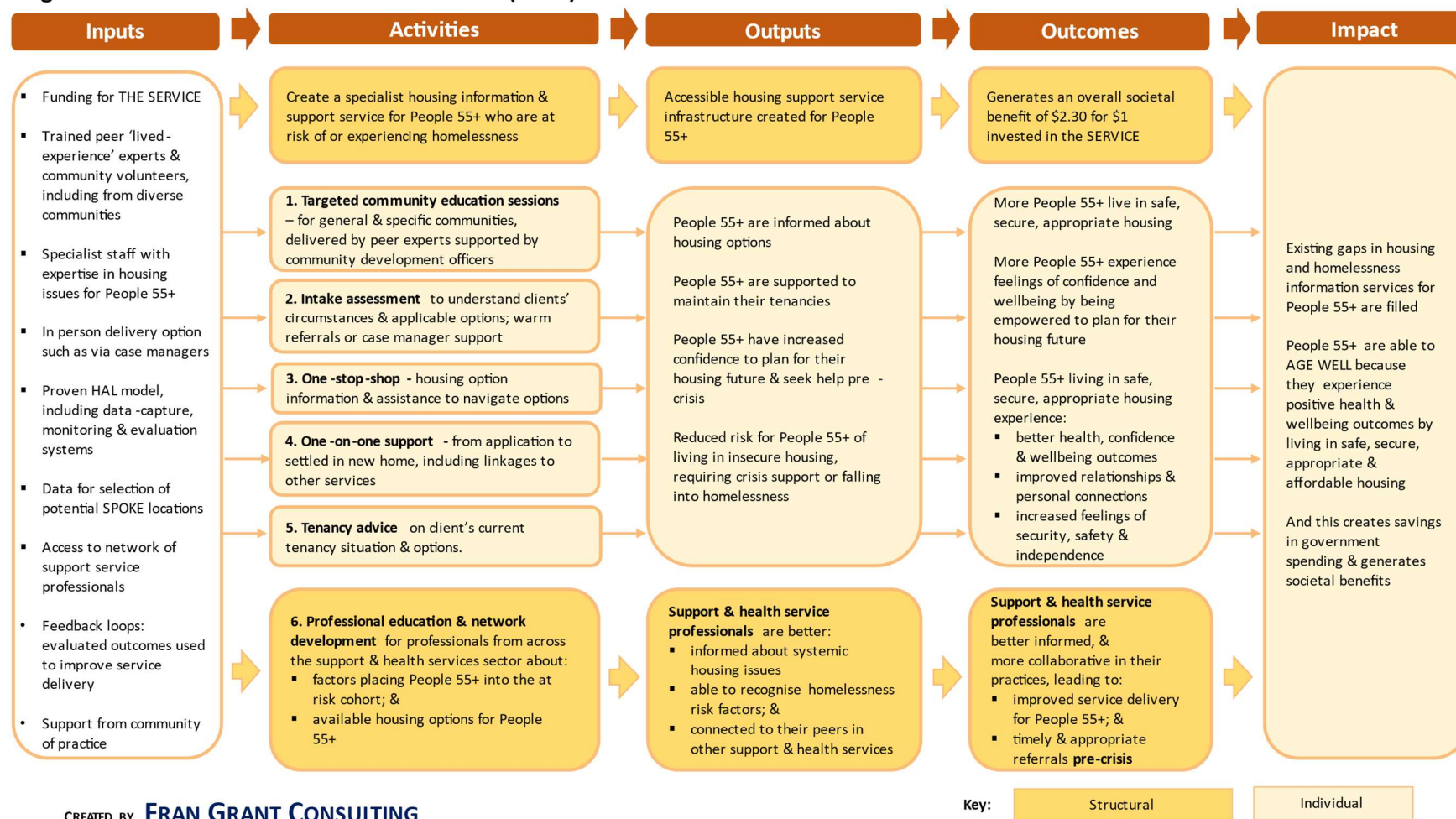
Beyond the savings in costs avoided, several other potential service benefits have been identified, but not quantified due to insufficient or inconclusive data or the less tangible nature of the benefits. Potential further benefits identified include:

- rate at which professional service organisation education sessions result in referrals to HAL services (insufficient data)²⁶
- community building benefits through increased connection of clients within their specific communities, such as those from a particular CALD and LGBTIQ+ backgrounds attending the same community education session²⁶
- connections to appropriate/targeted government services and better forward planning and financial security reduces reliance on multiple government supports²⁶
- appropriate and relevant HAL referrals to other services ensure clients receive best supports²⁶
- clients in stable housing have greater likelihood to undertake community volunteer roles, with older people, on average, more likely to volunteer²⁶

²⁹ EY Report, pages 20 to 22, available at <https://www.older tenants.org.au>

3.3 Program Logic Model for THE SERVICE

Figure 1 – PROGRAM LOGIC FOR THE SERVICE (NSW)



3.4 Further service model delivery considerations

THE SERVICE will be delivered by the **Selected Service Provider**. They will be responsible for determining all elements of the service model. The information provided in this section is 'indictive only', based on the approach adopted by HAL in Victoria and HOWSS in Queensland.

3.4.1 Logistics and location selection

Factors to be considered in relation to logistics and location selection include:

- **Where it will be located:** the Selected Service Provider will be required to demonstrate an evidenced-based approach when selecting the SPOKE location/s, and potentially the HUB location. This would include robust data-analysis against targeted selection criteria for each potential SPOKE location/s. Sources of data could include potential service demand, available supply by housing type, potential partners in the location, strength of community sector and other community insights, and logistics, such as proximity between the HUB and SPOKE locations³⁰ Prevalence of recent nature disasters in the area could also be considered.
- **How the HUB and SPOKE will operate:** One example of how the HUB and SPOKE may operate is the:
 - **HUB** provides a central intake point via a central phone number, email, website or webform accessible to **People 55+**, which is the initial point of contact for all new clients, including new clients from the SPOKE location.
 - **SPOKE** provides local service delivery in the region with SPOKE staff co-located within existing social services offices, if available, or working in an outreach capacity in the community.
- **How the SPOKE will leverage existing social infrastructure:** to be determined by the Selected Service Provider. May include connections to local government services, such as libraries, seniors' clubs, seniors' festivals, and local church communities.
- **Timeline for the process of establishing the SPOKE:** based on the HOWSS Queensland experience, target would be for the SPOKE to be established 6-9 months after the commencement of the HUB service.

³⁰ Foundation for Rural Regional Renewal, Home at Last Report, March 2021

3.4.2 Risk analysis (Table provided by Fiona York, HAAG)

Risk	Likelihood	Consequence	Risk Rating	Mitigation Activity
Lack of ability to reach target group	Unlikely	Moderate	Medium	Application of proven methods of community outreach
Lack of coverage of geographic area	Unlikely	Moderate	Medium	Co-location in local area. Focus on areas of greater need. Collaborate with partner organisations
Difficulty in recruiting in rural areas	Likely	Moderate	High	Utilise networks, recruiting companies

3.4.3 Communications plan

To be determined by the **Selected Service Provider** but may include through:

- **targeted relationships within specific CALD and LGBTIQA+ communities.** For example, ethnospecific and multicultural services, community leaders, LGBTIQA+ community organisations and networks.
- local government services, seniors' clubs, seniors' festivals and local churches
- GPs and other health service professionals

3.4.4 Service set-up

To facilitate the smooth and effective implementation of THE SERVICE, the **Selected Service Provider** will be able to access a range of HAAG documents and backbone/ core establishment supports, including assistance with service design, staff training, processes for embedding data capture into day-to-day practices, and initial training. HAAG documentation and tools includes practice guides, policies, processes, procedures and tools, and marketing and promotional materials.

3.4.5 Evaluation methodology

The **Selected Service Provider** will be able to access the monitoring, evaluation and learning framework tools developed by HAAG for evaluating HAL in Victoria.

3.4.6 Time frames

The operation of THE SERVICE would be considered across two phases:

- **Phase 1:** It is envisaged THE SERVICE will operate in one HUB and one SPOKE location/s for an initial period of 3 years.
- **Phase 2:** Continuation of THE SERVICE, and/or roll-out to additional SPOKE locations would be dependent on the evaluated outcomes from Phase 1.

3.4.7 Other considerations

Other factors to be demonstrated by the **Selected Service Provider** include:

- processes to evaluate ethical considerations.
- up to date policies and procedures relating to safeguarding and working with vulnerable adults.

4. INVESTMENT

4.1 Estimated investment

Estimated investment required to deliver THE SERVICE operated from one 'HUB' (Head Office) & one 'SPOKE' (Regional Office):

- **annual investment: approximately \$1.8 million.**
- **service 'set-up' costs: approximately \$290,000 (Year 1 only).**

Cost assumptions have been provided by HAAG, by reference to the costs to deliver the HAL service in Victoria, unless otherwise noted. All assumptions are valid at April 2023.

TABLE 1 - TOTAL INVESTMENT - ALLOCATED BETWEEN HUB & SPOKE

	<i>Source</i>	TOTAL Annual \$'000	HUB Annual \$'000	SPOKE Annual \$'000
Annual staff costs	<i>Table 2</i>	1,140	804	336
Estimated annual non-staff costs	<i>Table 3</i>	629	427	202
TOTAL ANNUAL SERVICE DELIVERY COSTS		\$1,769	\$1,232	\$538
TOTAL ANNUAL INVESTMENT (SAY)		\$1,800		
INVESTMENT IN SERVICE 'SET-UP' (YEAR 1 ONLY)	<i>Table 4</i>	\$290		

COST OFFSET POTENTIALS - Selected Service Provider may have capacity to offset some of the estimated costs by leveraging existing organisational or external resources. These costs are identified in TABLE 3 and TABLE 4 below.

Every \$1 invested in early intervention and prevention services delivers overall societal value of \$2.30, including capturing savings in avoided crisis support, healthcare & other costs of \$2 per \$1 spent³¹

³¹ EY Report, available at <https://www.older tenants.org.au>

4.2 Staff costs

Staff costs have been estimated by reference to base wages for CDW 7.3/CDW5.3 workers set out in the 2023 Social, Community, Home Care and Disability Services ("SCHCDS") Industry Award, uplifted by 4.6% (estimated annual % increase in award in 2021 & 2022), plus 15% oncosts. **Annual staff costs are based on 10 staff** consisting of:

- **one Client Services Manager** (HUB only)
- **five Case Managers** ("CM") (HUB-3; Spoke -2)
- **two Essential Intake staff** (HUB only)
- **two Community Development staff** ("CD") (HUB -1; SPOKE -1)

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

4.3 Non-staff costs

Non-staff costs have been estimated assuming:

- **office rent** of \$5,000 per month (HUB only) – based on office rental costs for the HOWSS service in Brisbane; central in-take assessments via HUB; potential use of community space for education and client meetings at SPOKE location.
- **technology costs – head office** includes Client Management database and IT support.
- **technology – per employee** includes computer/phone costs of \$3,800 per employee.
- **travel costs - motor vehicle** include motor vehicle costs for 6 staff including 5 Case Managers (HUB & SPOKE) and 1 Community Development staff (SPOKE only); Community Development officer (HUB) able to access public transport.
- **travel costs -other** includes accommodation and travel costs for staff travel between the HUB and SPOKE.
- **community development** costs include education materials; venue hire; payments to lived experience experts; videos; website; and catering.
- **brokerage** to cover client removal costs; hoarding assistance; household set-up costs such as furniture and white goods.
- **translation services** and other miscellaneous costs.

TABLE 3 - ANNUAL NON-STAFF COSTS - ALLOCATED BETWEEN 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 - estimate based on \$5,000 per month for HUB office

Note 2a - Client Management database; IT support

Note 2b - based on computer/phone costs of \$3,800 per employee

Note 3a- running costs assuming 6 motor vehicle - 5x CM (HUB & SPOKE) and 1x CD (SPOKE only)

Note 3b - travel and accommodation costs for staff travel between HUB & SPOKE

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

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

Note 6 - costs to translate materials and other 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 offset some of the service development and delivery costs by leveraging existing organisational or external resources. This may include utilising existing organisational head office space, or IT database and support.

4.4 THE SERVICE 'set-up' costs – year 1 only

Service 'set-up' costs in Year 1 include:

- **external consultant to embed monitoring, evaluation & learning** data capture needs into service providers day-to-day practices.
- **intellectual Property & backbone/ core establishment support** services provided by HAAG, the creators of the HAL model, including training; service design and setup; policy and procedures.

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

	<i>Notes</i>	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

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

COST OFFSET POTENTIAL - Selected Service Provider may have capacity to offset some of the service development & delivery costs by leveraging existing organisational / 'in-house' resources to embed monitoring, evaluation & learning data capture practices.