

THE SENIORS HOUSING GATEWAY

SAFETY NET FOR OLDER PEOPLE AT RISK OF HOMELESSNESS



A service development proposal of the
AGEING ON THE EDGE
OLDER PERSONS HOMELESSNESS PREVENTION PROJECT

The Seniors Housing Gateway service proposal is an initiative of the
Ageing On The Edge: The Older Persons Homelessness Prevention Project

Ageing on the Edge is a partnership between Housing for the Aged Action Group (HAAG) and the University of Adelaide's Centre for Housing, Urban and Regional Planning (CHURP). The project has been funded by The Wicking Trust over 5 years to conduct an Australia-wide project addressing the housing needs of older Australians. The Project is being co-ordinated by Jeff Fiedler at HAAG and Dr. Debbie Faulkner from CHURP.

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CONTENTS

Introduction	1
The Seniors Housing Gateway	1
Elements of the program	2
Program costings	4
Home at last – The central service model.....	5
Home at Last Service Data 2017-18.....	6
Principles of the Home at Last model.....	8
Testimonials to the Home At Last model.....	11
Why is a Seniors Housing Gateway Program needed?	12
Rapid increase in older persons homelessness	12
The risks of private rental housing for older people.....	13
The gender factor.....	14
The human cost.....	14
The cost to government.....	16
Concerns for the future.....	17
Service systems have not responded to the problem	17
Conclusion.....	18

INTRODUCTION

Australia needs to urgently address the rapidly increasing problem facing large numbers of older people, the majority women, at risk of homelessness. As a 'new' cohort with many specific factors such as age, gender, first time homelessness and economic disadvantage as the cause, there is a need for uniquely tailored early intervention strategies to prevent homelessness for this group to avoid later life complexities at great cost.

This dire situation has been created by a confluence of four major factors:

- an ageing population
- decreasing levels of home ownership and increasing retiree mortgage debt
- 50% reduction in public housing expenditure since 1990
- A rapid increase in the numbers of older people living in insecure and expensive private rental market that is ill equipped for ageing-in-place

Whilst increased provision of public and community housing is the long term solution to this problem, there is an urgent need to provide key central services in each state and territory of Australia to support this group of older people that are falling between the cracks of the homelessness, health and aged care service systems. Evidence from Housing for the Aged Action Group's landmark Home at Last service shows that the provision of expert advice and assistance to help older people navigate the social housing system achieves significant outcomes in a constricted and complex housing environment that exists in 2018.ⁱ

A specialist model of housing support for older people that can respond to the needs of this cohort must be introduced urgently



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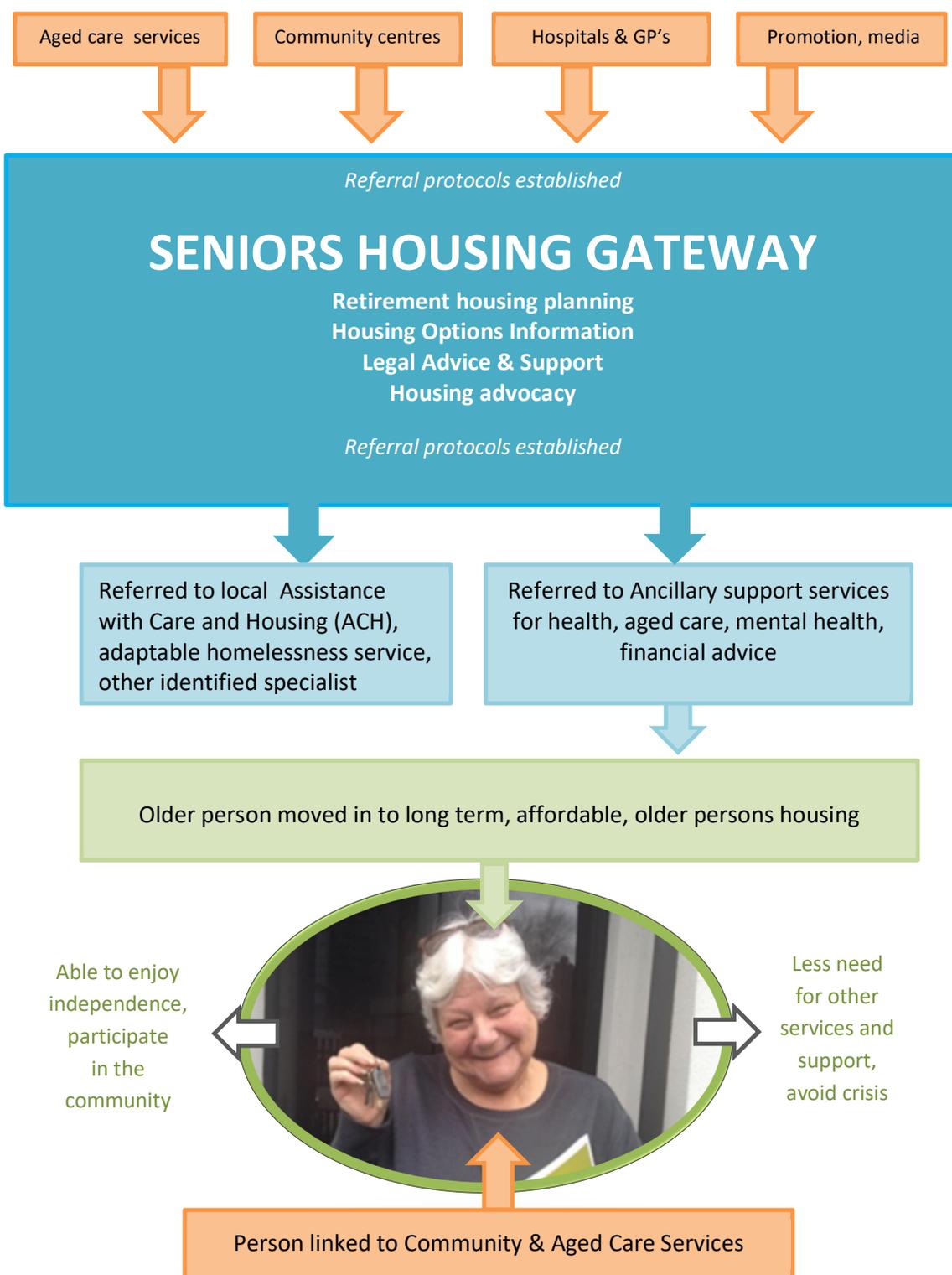
This proposal recommends the introduction of a national Seniors Housing Gateway (SHG) Program at a cost of \$9.6 million to urgently respond to the rapid increase of vulnerable older people at risk of homelessness and assisting them to navigate their way to a housing solution.

The key to establishing this model is the funding of a central gateway service for older persons' housing information and support in each capital city of Australia based on the Home at Last – Older Persons Housing Information & Support Service model in Victoria. These services will provide a central contact point for all older people at risk of homelessness in each state and also co-ordinate the development of multi-functional state and territory-wide programs of assistance.

The gateway would offer every older person a one-stop contact point to assist them to avoid or escape homelessness and establish a network of support across all key service systems.

ELEMENTS OF THE PROGRAM

- The Seniors Housing Gateway offer a one-stop-shop of housing information for older people planning for their retirement future
- Encourages self-advocacy for older people not immediately at risk to contact agencies and apply for housing
- provides **early intervention** for older people in poverty and insecure housing on the edge of homelessness
- **provides training to** housing, homelessness, health, hospitals and aged care systems to better identify older people at risk of homelessness currently
- **establishes referral protocols** with the aged care, elder abuse, health, housing and incomes systems to the central Seniors Housing Gateway
- **responds quickly** and decisively for those facing homelessness
- **helps people navigate** an increasingly complex housing system
- provides a **developmental and co-ordination role** to link the aged care, health, homelessness and housing systems to work better together to achieve housing solutions for older people



A central housing information and support service is the key to unlocking the system of housing support that older people need

The establishment of a national Seniors Housing Gateway (SHG) Program is the catalyst for an effective strategy of assistance for older people. The centre of the SHG begins with an older persons housing information and support service in each capital city, providing a central contact point for vulnerable older people and a network centre to educate and develop a multi-disciplinary system-wide level of support for vulnerable older people.

The central services provide a one-stop-shop of housing information and advice, training to aged persons linked services to improve identification of older people at risk of homelessness, establishes referral protocols from problem identifiers to the central services, utilises existing networks of aged specific advocacy services such as the Assistance with Care and Housing (ACH) Program to prevent thousands of older people from becoming homeless and help them transition to long term affordable housing.

Each central gateway service incorporates a multi-disciplinary team of community education, agency training & protocols, tenancy advice, housing information expertise, referrals linkages to services that provide rapid re-housing methods of advocacy, utilising a range of housing options and services to maximise long term affordable and adaptable housing outcomes for older people.

Eight gateway services located at every capital state and territory city are required including the already funded Commonwealth-State funded Victorian Home at Last service.

PROGRAM COSTINGS

The SHG model requires the following resources for each state and territory-wide service:

- 1 Manager/Co-ordinator
- 2 Community Ed./Promotions
- 1 Agency Training & Protocols
- 2 Housing Options & Referral
- 1 Tenancy Advice para-legal
- 1 Administration
- Central shop-front location

Total staff: 8 EFT **Total annual cost per state and territory-wide service: \$1.2 million**

Total annual cost for a national network of eight older persons housing information and support services: \$9.6 million (incorporating Victoria's Home at Last service).

The cost of providing an older persons' gateway housing information and support service represents a financial saving compared to the massive alternative cost of crisis housing assistance and long term dependency on acute health services and residential aged care accommodation.

HOME AT LAST – THE CENTRAL SERVICE MODEL

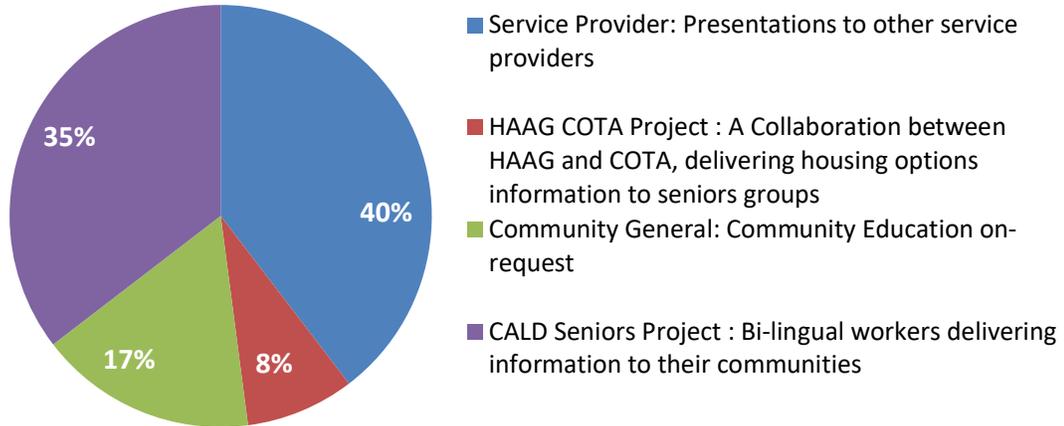
The central service gateways modelled in this proposal are based on Victoria's highly successful **Home at Last - Older Persons Housing Information and Support Service** operated by Housing for the Aged Action Group, a member based organisation working towards housing justice for older people since 1983. Since 2013 Home at Last has a proven track record in helping older people at risk of homelessness. Funded under the National Partnership Agreement on Homelessness (NPAH), Commonwealth Department of Health and Consumer Affairs Victoria, Home at Last is the only specialist older persons housing service of its type in Australia.

Home at Last has recently housed its 800th client in long term affordable housing, with almost no further homelessness episodes experienced by their clients. An equal number of additional clients have been permanently housed by agencies connected by referrals from Home at Last. Home at Last's track record shows that its specialist expertise, maximising usage of current resources and systems knowledge enables 70% of Home at Last clients to be housed within 3 months. Housing outcomes included public housing, community housing, independent living units, rental retirement housing, moveable units, group housing, residential villages and many other other forms of housing.

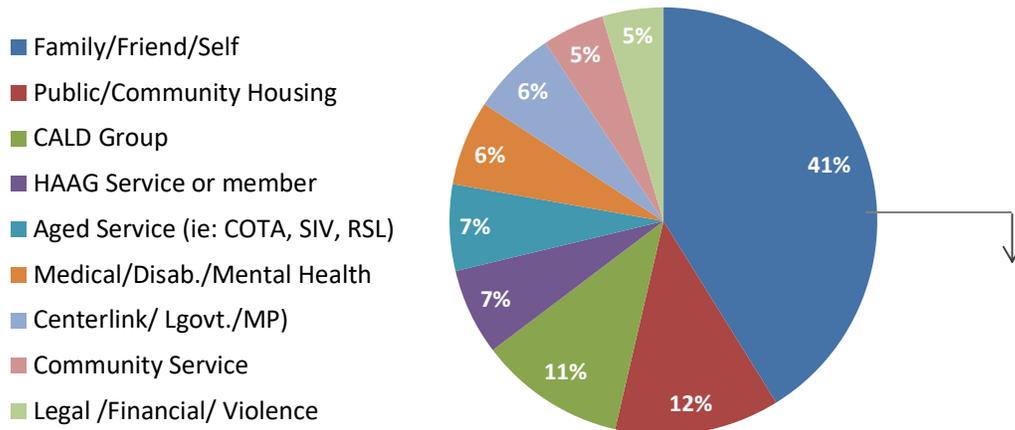
HOME AT LAST SERVICE DATA 2017-18

Community Education Sessions 2017-18

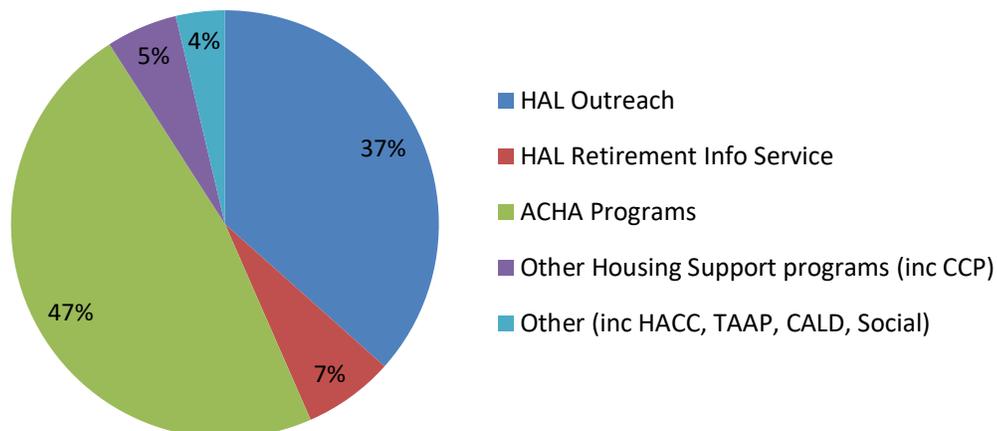
A total of 1477 participants attended a total of 48 information sessions



Source of Referral 2017-18

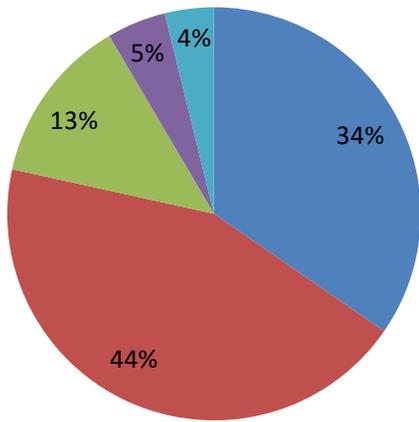


Referrals made after Intake assessment 2017-18



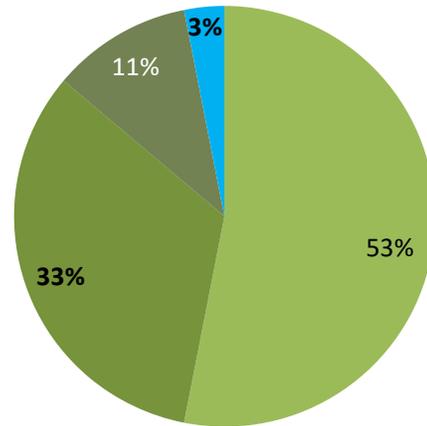
Clients living situation before housing 2017-18

- Private Rental
- Homeless/Couch Surfing
- Public or Community Housing
- Boarding/Rooming house
- Other

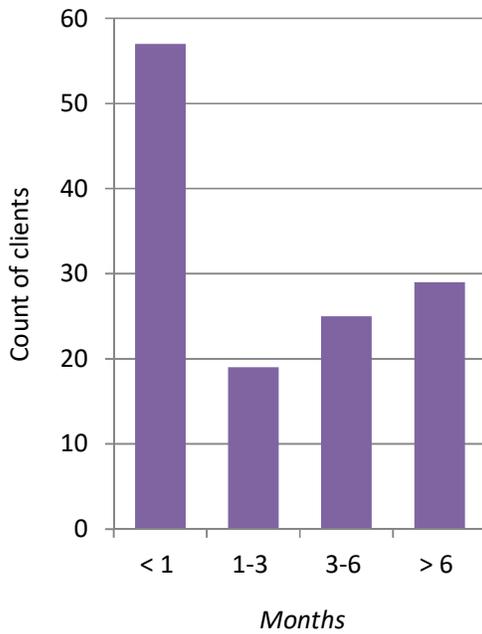


Client living situation after housing 2017-18

- Public Housing
- Social Housing
- Independent Unit
- Other



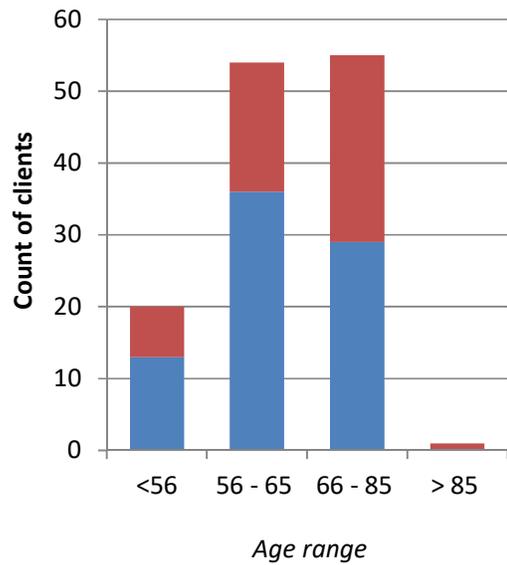
Time to rehouse clients 2017-18



Gender and Age of housed clients 2017-18

- M
- F

60% of all clients were female



A tota

PRINCIPLES OF THE HOME AT LAST MODEL

The first aim of the Home at Last service is to ensure that any older person in Victoria with a housing problem has one central contact location to seek help. The service's positive housing rights based service promotions maximise the contact from older people, particularly women, who may not otherwise seek help due to the perceived stigma of being at risk of homelessness. As a one-stop-shop, older people are provided with housing information, encourage to advocate for themselves, or if at risk of homelessness, assisted directly with help or linked to a local service that can provide the detailed support and advocacy they need.

The SHG model is based on the following principles:

- Older people on low incomes **have a right** to enjoy later life in secure, affordable and adaptable housing
- Any older person who **does not have adequate assets to purchase or lease** has a right to access housing services
- Good quality housing for older people **provides a foundation of care and support** that maximises independence
- Challenges the discourse of **blame or stigma on the individual** for the housing crisis
- Recognises the **structural drivers** of homelessness for older people especially a lack of government investment in public and community housing
- Acknowledges that, for older people, the **private rental market is an insecure, unadaptable poverty and ill-health trap** that negatively impacts on a person's health and well-being
- As a government funded service it has a **responsibility to achieve appropriate housing outcomes** for its clients

Service approaches include:

- Specialist in **understanding the housing, health and aged care needs** of older people
- **Welcoming, patient and supportive** service
- **Holistic assistance** incorporating an all-service needs approach
- **Works with clients in partnership** to ensure decision-making is appropriate to a person's needs
- Notifies clients that the **service is their trusted advocate** to be relied upon to act in their best interests in negotiating housing outcomes
- Pro-active service strategies to ensure **equal availability to diverse groups such as CALD, ATSI, GLBTI**

- **Encourage advanced retirement housing planning** to explore and achieve the most appropriate long term housing outcomes
- Focuses on **early intervention strategies** to maximise most appropriate outcomes
- Emphasises **long term sustainable housing outcomes** rather than short term crisis assistance
- **Alleviates the crushing burden of housing stress for at-risk clients** by taking full responsibility for achieving housing outcomes
- Ensures older people can **live independently as long as possible and avoid premature entry into residential aged care accommodation**
- **Older people are encouraged and supported to be actively engaged** in service management and advice for continual quality improvement and development

Service roles include:

- **Community education outreach** and promotion to make information widely available on retirement housing planning
- **Information** to assist older people not immediately at risk of homelessness to **plan ahead and self-advocate towards a housing solution**
- Establish service **referral protocols** from ‘problem identifier’ agencies in aged care and other sectors to Home at Last
- **Early intervention** at two levels:
 - Encourage older people to plan for their housing future by exploring their housing options and self-advocating to progress towards their preferred retirement housing option
 - At a more critical level for those encourage older people to make contact with a specialist support service at the first sign of housing insecurity in the rental market such as notice by a landlord of intention to sell their home, a rent increase notice or increasing physical frailty that may suddenly lead to their home being unsuitable.
- **Multi-disciplinary service** teams that incorporate tenancy advice, housing information expertise, rapid re-housing methods of advocacy focusing on priority housing applications and utilising a range of existing housing options to maximise results.
- An understanding of a wide range of potential **housing options** beyond public and community housing such as Independent Living Units, rental villages and for people with small levels of assets residential parks and not-for-profit retirement villages.¹

- **One-to-one support** for clients during the transition to new housing through the process of viewing properties, appointments with housing providers, sorting through the accumulation of belongings, downsizing, help with relocation, settling into new communities and linking with new community aged care and other services.



Home at Last is a one-stop-shop providing all necessary services from information through to outreach care and housing assistance and works with a limited range of agencies in Victoria that provide appropriate housing assistance for older people at risk of homelessness. The key service linkage is the Assistance with Care and Housing (ACH) Program, funded by the Commonwealth Department of Health as part of the Commonwealth Home Support Program (CHSP). Home at Last provides ACH outreach support to service gap areas across the Melbourne metropolitan and Barwon regions. It is recognised by the Department as the Victorian ACH intake and referral service.

This SHG model in this proposal for each capital city in Australia includes all aspects of the Home at Last service excluding the direct provision of the Tenancy Advice and ACH outreach service component. Instead, the SHG model provides referrals to external agencies that operate Tenancy Advice and ACH services, further streamlining the Home at Last model.

TESTIMONIALS TO THE HOME AT LAST MODEL

Home at Last has been widely acknowledged as a critical improvement to the service delivery system assisting older people at risk of homelessness in Victoria.

- Home at Last has been recognised by receiving Excellence in Ending Homelessness Achievement Awards at the past two bi-annual 2015 and 2017 Victorian Homelessness Conferences.
- Hanover Welfare Service’s Ageing in What Place? Report in 2011 stated that:

“Services such as HAAG (that operates Home at Last) and the ACH Program assist older people to navigate the complex aged care, housing, and homelessness services, and provide ongoing advocacy for individuals. With the notable exceptions of these programs prevention and early intervention service responses for vulnerable older people largely remain undeveloped and overlooked.”ⁱⁱ

- The Institute for Social Science Research Report ‘Addressing Later Life Homelessness’ in 2013 stated that:

“(Home at Last) is a flagship agency providing a dedicated service to vulnerable older people. Their specialised skills with older people and strong networks in their region facilitate the positive housing and support outcomes for the clients of their service. The person centred approach with clients and the no wrong door policy are integral factors in working with vulnerable older people.”ⁱⁱⁱ

- Mission Australia stated in their 2017 report Ageing in Homelessness: solutions to a growing problem:

“The Home at Last service in Victoria operates as a central referral point providing integrated assistance for older people at risk of experiencing homelessness, including free and confidential advice, support and advocacy. The service supports older people who are in the process of planning for their housing future or seeking retirement housing advice; provides outreach support to help with relocation; provides brokerage funds to ensure older people have essential amenities such as fridges and bedding; links older people into the local community; and provides any other ongoing supports needed. This model of support can be replicated nationally with necessary modifications to suit the needs of the local community.”^{iv}

WHY IS A SENIORS HOUSING GATEWAY PROGRAM NEEDED?

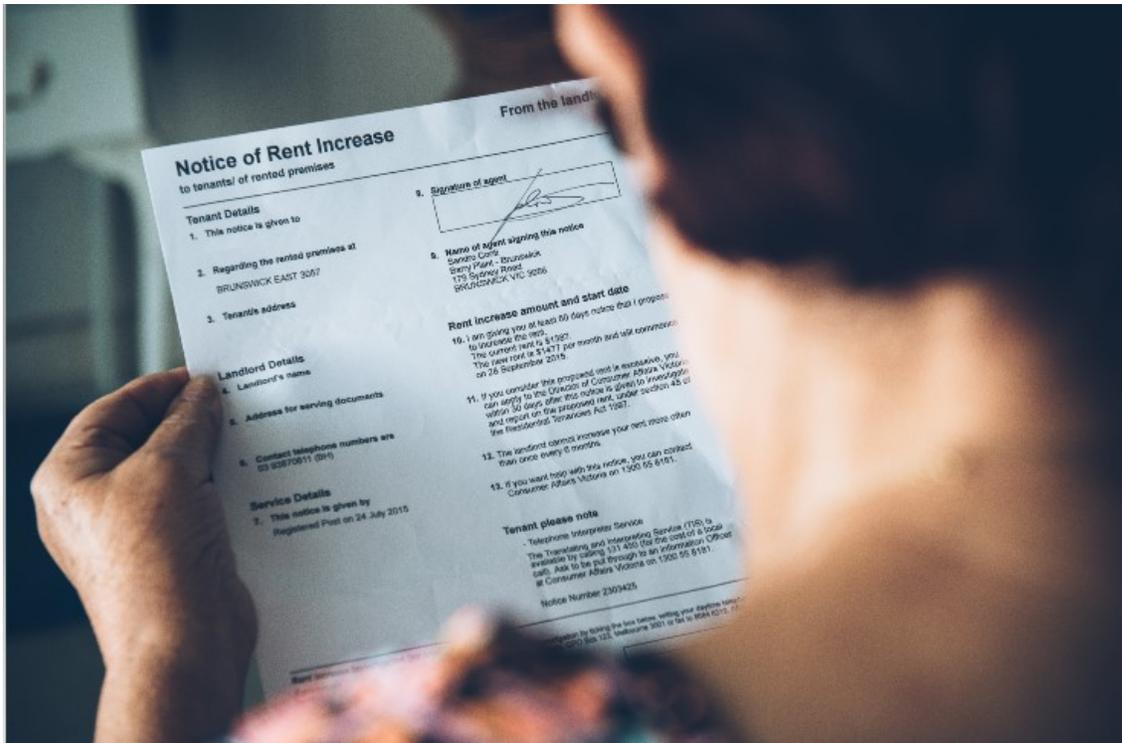
RAPID INCREASE IN OLDER PERSONS HOMELESSNESS

The number of older people experiencing homelessness has increased by 55% in ten years between 2006-2016, rising greater than any other age group.^v A significant trend that explains this increase is many older people being dislocated from the private rental market and living in temporary or overcrowded housing, often with family or friends.

The recently released homelessness census data for 2016 shows that whilst homelessness has increased by 12% overall in the five years since 2011, the increase for older people, particularly women, is much higher

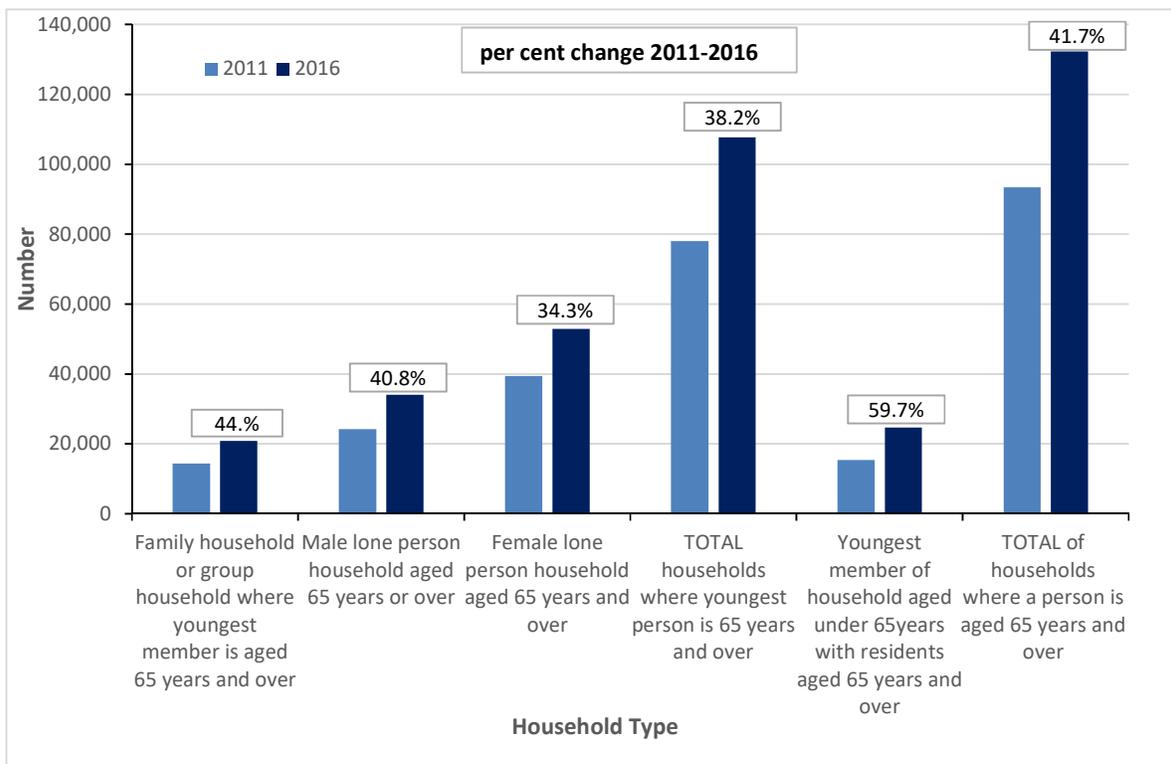
Homeless people aged 55 and over between 2011 and 2016:

- 29% increase (greatest increase of all age groups)
- Increase proportion from 14% to 16% of all homeless people
- 38% increase for those aged 65-74
- 56% increase for older homeless women aged 65-74



THE RISKS OF PRIVATE RENTAL HOUSING FOR OLDER PEOPLE

The numbers of older people ‘on the edge’ or ‘at risk of homelessness’ in the private rental market is rapidly increasing. Whilst unaffordability is a major problem, a lack of secure tenure and adaptability with ageing are equally prohibitive factors that make private rental housing unsuitable for older people. For many older people the private rental market is akin to a homelessness waiting list due to its lack of regulation that create many ‘triggers’ that can cause eviction in a short period of time. The 2016 ABS Census shows that there has been a 42% increase in people aged 65 and over on the lowest 40% of incomes paying unaffordable rents in Australia since the last census in 2011, now totalling 132,301 older people.



A recent report by the Ageing on the Edge project on NSW called *‘The Older I Get the Scier It Becomes’* shows more details of the problem:

- In NSW there was a 54% increase in older people paying unaffordable rents in only 5 years between 2012-2017 (from 21,000 to 34,000)
- 12,000 were aged 75 and over
- 9,314 were in severe housing stress paying more than 50 per cent of their household income in rent.
- 3,100 of those aged 75 or over were paying 50% or more of their income in rent

- Single women represented 45% of those in housing hardship, males 30% and couples 24%
(Unpublished data, Department of Social Services 2016)

We also know that if older people fall out of the private rental market it becomes very difficult for them to re-enter and it is at this stage where they can become locational itinerant and on a circuit of homelessness such as staying with family and friends, couch surfing, sleeping in cars, temporary housing or other forms of overcrowding and sleeping rough.

THE GENDER FACTOR

The majority of older people at risk of homelessness are women. They have managed to cope for many years in the private rental market on low working wages, in and out of the workforce looking after families. Upon reaching retirement age they have little or no savings or superannuation and are facing homelessness for the first time in their lives. They do not fit the traditional homeless cohorts that are impacted by trauma or complex issues that contribute to their predicament. Their fundamental disadvantage is being older, poor and facing retirement without housing security.

The 2016 ABS homelessness data shows the impact on women since 2011:

- 27% increase for women aged 55-64
- 51% increase for women aged 65-74
(Next highest rise for women 19% for those aged 25-34)
- Drops dramatically for women at age 75 to 3% (men drop from 28% to 21%) possibly due to premature entry into residential aged care

THE HUMAN COST

The human cost behind these statistics is high levels of personal stress, trauma, declining health and social dislocation with more profound impacts for older people^{vi}. These factors can cause a downward spiral for many people into housing crisis, hospitalisation, premature entry into residential aged care and even early death.

Secure and affordable housing has been recognised in a range of research as critical to the health and wellbeing of older people. Alan Morris, in his book *The Australian Dream - Housing Experiences of Older Australians*, stated that housing can influence health status, and older people in poor quality accommodation are particularly vulnerable. Further, he states that whilst it can be difficult to disentangle other ill-health causes such as pre-existing conditions, diet and smoking, his interviews with more than 100 older people demonstrated

“that when people are dependent on the age pension for their income, housing tenure has the potential to shape health status”. He goes on to state that:

“...if an older person is in adequate, affordable and secure housing they have far greater capacity to maintain their health. Key factors are security of tenure, the capacity to sustain social ties, have a healthy diet, purchase required medication and money for health services not covered by Medicare.”^{vii}

The Benevolent Society’s report *The Adequacy of The Age Pension in Australia* analysed the Hilda Report data of 2016 and found that “on average renters spend about \$8 per week less on transport, \$10 per week less on health and, if they’re women, about \$15 per week less on food. Almost every expense item shows some gap between renters and home owners, illustrating the impact of their lack of home ownership.”^{viii}

Petersen et al raised concerns in the AHURI report *Preventing First Time Homelessness Amongst Older Australians* that the inherent insecurity of private rental housing can impact on health. Their report states that “Poor health can also result from the threat of eviction and emotional and financial abuse, and thus could be viewed as a consequence of precarious living in this circumstance.”^{ix}

On the flip side, the benefits of the provision of long term, secure and affordable housing for older people has been demonstrated to cause positive health outcomes^x. It literally transforms lives when security of tenure, affordability and a suitable home for ageing is provided and becomes the foundation for older people to have good health, independence and regaining the ability to be valuable contributors to society.

Meeting the housing needs of older Australians is as much about health, mobility and maintaining connections with friends, family and support as it is about housing, income and housing costs.^{xi}



THE COST TO GOVERNMENT

Research has shown there are great benefits for the health and wellbeing of older people, and for government expenditure, with the provision of 'upstream' early intervention focused specialist older people's housing services. Such services have been shown to provide significant economic savings compared to the cost of 'downstream' crisis interventions. Assisting older people to access affordable housing, ensuring they can live independently for longer, also means reduced need for emergency housing and health services including premature entry into residential aged care accommodation.

Two studies have quantified the economic benefit to government with the provision of early intervention services and long term housing.

A KPMG report on Housing for the Aged Action Group's early intervention Home at Last service for older people, with two other similar service models, found that "under all scenarios tested (these services) provided avoided costs of \$2.15 million suggesting these projects may provide a cost effective means for diverting demand from Specialist Homelessness Services".^{xii}

An Australian Housing and Urban Research Institute (AHURI) study tracked the health service use patterns of 983 homelessness service clients and 2,400 priority housing tenants before and after entry into public housing.

The overall decrease in frequency and duration of health service use, comparing the year prior to and the year following entry into a public housing tenancy, results in a combined potential health system cost saving in Western Australia of \$16.4 million per year or \$4,846 per person per year.^{xiii}



CONCERNS FOR THE FUTURE

In 2010 the National Housing Supply Council in their State of Supply Report to the Federal Government referred to a significant structural change occurring in housing for older people. The report stated that:

“While rates of outright home ownership amongst people over 65 years of age are still relatively high at approximately 78%, the trends suggest there will be continual decline over the coming decades. This will create increasing demand for rental housing for older people.”^{xiv}

Their report notes that ageing of the population will have significant impacts on the housing sector as “the proportion of older households is projected to grow from 1.6 to 3.2 million households from 2008 to 2028. This represents an increase from 19 per cent of all households in 2008 to 28 per cent in 2028.”^{xv}

The Council estimated that the demand for older persons rental housing is projected to rise to 511,200 dwellings in 2028. The report states that almost half of that demand will be required for people aged 85 and over, an age where well designed affordable housing will be an even more important pillar of the aged care system as well affordable housing.

SERVICE SYSTEMS HAVE NOT RESPONDED TO THE PROBLEM

Australia does not have a service response plan to address this rapidly growing population of older people, the majority women, experiencing or at risk of homelessness.

- There are 1,518 homelessness service agencies across Australia but only 3 isolated services funded as specialists for older people. Housing for the Aged Action Group’s Home at Last – Older Persons Housing Information and Support Service in Victoria, is the first and only statewide service for older people at risk of homelessness.
- The Assistance with Care and Housing (ACH) Program (Commonwealth Department of Health) provides one-to-one assistance for older people at risk of homelessness. Despite recent one-off growth funding ACH is still very poorly funded at only \$9 million nationally and offers fragmented localised assistance.
- The home based aged care system is primarily designed for home owners and has no formal procedures for assessing and connecting vulnerable ageing renters to housing and homelessness services.

CONCLUSION

The rapid rise of significant numbers of older people at risk of homelessness is due to the impact of an ageing society, lower rates of home ownership, reduced public housing supply and thousands of older people living in the insecure, unaffordable and unadaptable private rental market.

This is a dangerous problem because of the increasing levels of insecure housing, stress and financial deprivation that can have a devastating on the health and wellbeing of older people. These collective factors can have a critical impact causing a downward spiral of ill health and the need for crisis housing and health services as well as forcing many prematurely into residential aged care. This cost to older people also becomes a substantial yet avoidable financial burden to government.

In an environment where affordable housing supply is far short of what is required, older people need access to an early intervention service system that can assist them to navigate their way through a complex housing system to a long term affordable housing solution.

This proposal recommends urgent action for governments to develop a cost saving Seniors Housing Gateway Program based on a validated, proven service methodology, assessed independently by KPMG, to provide housing solutions for vulnerable older people.

Australia needs to act now to address this problem and ensure that older low income renters are able to enjoy a fulfilling life with dignity, in good health and that also allows them to regain their ability to be valuable contributors to society.



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- ⁱ Home and Housed, Housing for the Aged Action Group, 2017
 - ⁱⁱ Ageing In What Place? The experience of housing crisis and homelessness for older Victorians 2011
 - ⁱⁱⁱ Addressing Later Life Homelessness, Petersen and Jones, 2013
 - ^{iv} Ageing and homelessness, solutions to a growing problem, Mission Australia, 2017
 - ^v National Homelessness Monitor, Launch Housing 2018
 - ^{vi} The Australian Dream, Housing Experiences of Older Australians, Morris 2016
 - ^{vii} The Australian Dream, Housing Experiences of Older Australians, A. Morris 2016
 - ^{viii} The Adequacy of the Age Pension in Australia, The Benevolent Society 2016
 - ^{ix} Preventing First Time Homelessness Amongst Older Australians, Petersen, Parsell, Phillips, White 2014
 - ^x The Australian Dream, Housing Experiences of Older Australians, Morris 2016
 - ^{xi} National Housing Supply Council 2nd State of Supply Report, 2010
 - ^{xii} Homelessness Innovations Action Projects Summative Evaluation Report, KPMG, 2015
 - ^{xiii} What are the health, social and economic benefits of providing public housing and support to formerly homeless people? Wood, Flatau, Zaretsky, Foster, Vallesi, Miscenko
 - ^{xiv} National Housing Supply Council 2nd State of Supply Report, 2010
 - ^{xv} National Housing Supply Council 2nd State of Supply Report, 2010