

The Ageing on the Edge NSW Forum

Housing justice for older people in NSW – Pre-Budget Submission 2020/21

The Ageing on the Edge NSW Forum is a coalition of organisations working together towards housing justice for older people on low incomes.

The Forum was originally convened as a Reference Group for the Ageing on the Edge Project that launched a report in 2017 entitled 'The Older I Get the Scarier It Becomes – Older People at Risk of Homelessness in NSW'.¹

Based on widespread consultation with older people and the community sector in NSW, the Forum has adopted and promotes policy recommendations that are critical to addressing the needs of older people facing housing stress and homelessness.

Summary of recommendations

The Ageing on the Edge NSW Forum calls on the New South Wales Government to:

- Provide 5,000 additional social housing dwellings in 2020-21 (as part of a long-term plan to increase social housing stock)
- Improve access of older people to appropriate social and affordable housing by:
 - Lowering the qualifying age for priority social housing to 55 years
 - increasing supply of social and affordable housing tailored to the needs of older people in terms of design, size and location
- Establish a state-wide housing information and support service for older people to provide a central point of contact for older people at immediate risk of homelessness and those who wish to plan for their retirement housing futures (based on the Victorian Home at Last model)
- Increase security of tenure for renters

Why focus on affordable and secure housing for older people?

Housing stress and homelessness is a growing problem for older people in NSW and is expected to increase over time due to an ageing population and declining rates of home ownership.

From 2011 to 2016, the number of people aged 55 and over experiencing homelessness in NSW increased by 42%. The increase among women experiencing homelessness aged 65 to 75 was even more startling at 78%.² As at 30 June 2018, there were 15,905 people over the age of 55 on the NSW social housing waiting list, representing 28% of all applicants on the waiting list.³

During 2017–18, people aged 55 or older comprised 8% (24,100 clients) of all Specialist Homelessness Services (SHS) clients in NSW. Since 2013–14, the number of older clients seeking assistance from SHS agencies has increased at a greater rate than other age groups. The rate has increased from 8 older clients per 10,000 in 2013–14 to 10 in 2017–18.⁴

The link between better health outcomes for older people who live in secure housing is strongly supported by research in Australia and internationally.⁵ Conversely, those who have insecure housing circumstances are more likely to experience adverse health outcomes. The cumulative effect of homelessness,

poverty and disadvantage over long periods may result in people experiencing age-related health conditions from as early as 45 years of age.⁶

The importance of ageing in place is also well established, with the opportunity for older people to remain socially connected and use a range of services – such as healthcare, home support and transport – in neighbourhoods that they know and feel comfortable in.

The Ageing on the Edge NSW Forum acknowledges the Premier's Priority of reducing rough sleeping by 50% across NSW. However, homelessness of older people is often hidden. Older people experiencing homelessness, especially older women, are more likely to be found sleeping on a friend's lounge or in their cars rather than rough sleeping. Policies and investment should also place priority on addressing this form of homelessness.

Investment priorities for the NSW Budget 2020-21

Deliver 5,000 additional social housing dwellings

Social housing investment is the most effective way to reduce homelessness, due to affordable rents and security of tenure that are not available to people in the private rental market. Financially vulnerable people in social housing are less than half as likely to become homeless as a similar group renting privately.⁷

A long-term, sustainable plan is needed with targets to increase supply of social and affordable housing. As of June 2018, there were 52,900 households in NSW on the social housing waiting list, with waiting periods between two and 10 years or more.⁸ The Social and Affordable Housing Fund (SAHF) is a welcome initiative but will only deliver 3,400 dwellings over several years – this is clearly inadequate to meet the rising need for social and affordable housing.

Modelling conducted for the NSW Community Housing Industry Association found that NSW needs 12,500 new social and affordable homes per year until 2026 to keep up with population growth and reduce the backlog.⁹ This includes 5,000 new social housing homes a year until 2026 for low-income households. This would return the proportion of social housing to 6% of all NSW housing, the same level as 20 years ago.

A proportion of this new stock should be dedicated to older people experiencing or at risk of homelessness. Anglicare Australia's most recent Rental Affordability Snapshot found that less than one percent of properties were affordable for a single person on the Age Pension.¹⁰

Improve access of older people to appropriate social and affordable housing

Targeted policy measures are also required to increase access of older people to appropriate social and affordable housing (within the context of an overall increase in supply).

Older people are recognised as one of six priority groups in the National Housing and Homelessness Agreement. In the context of homelessness, the population of older people is commonly defined as those aged 55 and over.¹¹ Yet, in NSW, older people on the waiting list for social housing need to be aged 80 or over (or confirmed to be an Aboriginal or Torres Strait Islander person) to be placed on the priority list. In contrast, the Victorian Government has changed their policies to ensure that people aged over 55 are eligible for priority social housing. This approach recognises the severe impact that homelessness has on older people. For example, homelessness can contribute to premature ageing through earlier onset of health problems more commonly associated with later life.

Urgent steps are also needed to increase the supply of social and affordable housing which is tailored to the needs of older people in terms of design, location and size (including stock suitable for single people). Housing construction policies should incorporate universal design principles to new social and affordable housing constructions and renovations of older buildings to ensure they meet accessibility standards. Policy approaches should focus on providing secure and accessible housing in locations close to supports

and services to promote independence and community participation.

Establish a state-wide housing information and support service for older people

A 'one-stop' service that provides independent and personalised housing advice would enhance older people's ability to make informed decisions about their housing choices and reduce their risk of homelessness. The service would bring together fragmented resources gathered from government, community, aged care housing and retirement living sectors.

Based on the successful Victorian model, the Home at Last service,¹² the service would support the client until they secure and move into appropriate long-term housing and ensure that they are linked in with other support services. An evaluation of the Victorian service found the approach is cost-effective, helping clients to gain secure housing and diverting demand from specialist homelessness services.¹³ The KPMG found that the service had a cost saving of \$220.81 per client compared to Specialist Homelessness Services.¹⁴

Increase security of tenure for renters

For older people reliant on Newstart, Aged or Disability Pension the type of rental tenure that they can secure is crucial to their ability to 'age well'. Older people who rent in the private market often experience high levels of rental stress, income poverty and housing insecurity. These factors negatively impact on their health and wellbeing and significantly increase their risk of experiencing homelessness.

Some older people refrain from requesting home modifications or renovations or complaining because they fear losing their rental property. This can result in older people living in unsuitable accommodation which can heighten health and safety risks. Even when tenants do complain, landlords may not make the necessary repairs for long periods of time. The Productivity Commission found that when older renters, people with a disability, and long-term renters move, this is more likely to be involuntary (compared to other renters).¹⁵

The Ageing on the Edge Forum supports the Make Renting Fair campaign's call for legislative reform to replace 'no grounds' evictions with agreed reasonable grounds. Under current laws in NSW, a landlord can evict a tenant without reason with just 30 days' notice at the end of their fixed-term lease, or with just 90 days' notice during an on-going lease.

Under these reforms, landlords would still be able to end a lease when there is a genuine reason, or 'reasonable grounds' to do so, such as: when the landlord wants to move in; when substantial repairs or renovations need to happen; or when the property has become unsafe. The law already includes grounds for evicting a tenant who does the wrong thing, for example, if they don't pay their rent, if they seriously damage the property, if they use the property for illegal purposes, or if they breach their lease in any way. These grounds would all remain.

Notably, the Productivity Commission has recently released a report on vulnerable renters in the private rental market, concluding that removing no grounds evictions from our renting laws (and replacing with reasonable grounds) is needed to better protect low income and other vulnerable renters.¹⁶

'I am 77 years old and this has taken a great toll on my life. The rental prices in Sydney are so high it has been a big problem for me to find anything I could afford to pay on a pension. The stress is unbelievable. I had to put all my belongings in storage and live out of a suitcase and box. If it had not been for a good friend to take me temporarily into their home I don't know where I would have gone.'

'The house we're living in is not really suitable for old people. Not sure if we should move, and we would struggle to get the (relocation) money. We're paying \$350 rent and my biggest fear that keeps me a wake at night is what is going to happen when one of us goes. Just thinking about it gives me nightmares, I don't sleep well and it's always seems worse at 3 o'clock. I know there are a lot of people a lot worse off than us. I have a lot to be thankful for.'

*Interviews with older people at risk of homelessness in NSW*¹⁷

References

¹ Fiedler, J. & Faulkner, D., 2017, The older I get the scarier it becomes: Older people at risk of homelessness in New South Wales, <https://www.older tenants.org.au/sites/default/files/older-i-get-scarier-it-becomes-291117.pdf>

² *ABS Census of Population and Housing 2016*, Datacube, Cat. No 2049.0.

³ [FACS Social Housing Data Dashboard 3](#)

⁴ Australian Institute of Health and Welfare, 2019, Specialist homelessness services annual report 2017–18, <https://www.aihw.gov.au/reports/homelessness-services/specialist-homelessness-services-2017-18/contents/client-groups-of-interest/older-clients>

⁵ *Social determinants of health: the solid facts* (2003) (2nd ed.) World Health Organization.

⁶ Dow, B., Cyarto, E. and Batchelor, F., 2016, cited in Toomey, J., 2018, op cit.

⁷ Ibid.

⁸ <https://www.facs.nsw.gov.au/housing/help/applying-assistance/expected-waiting-times>

⁹ <http://communityhousing.org.au/wp-content/uploads/2018/06/1806-CHIA-Judy-Yates-research-report.pdf>

¹⁰ Anglicare Australia, 2019, *Rental affordability snapshot 2019*

¹¹ Australian Institute of Health and Welfare, 2018, *Specialist homelessness services annual report 2017-18*, <https://www.aihw.gov.au/reports/homelessness-services/specialist-homelessness-services-2017-18/contents/contents>

¹² Home at Last, accessible at: https://www.older tenants.org.au/home_at_last

¹³ KPMG, 2015, *Evaluation of the homelessness IAPs, summative evaluation report*.

¹⁴ Ibid.

¹⁵ Productivity Commission, *Vulnerable Private Renters: Evidence and Options*, Commission Research Paper, 2019, accessible at: <https://www.pc.gov.au/research/completed/renters/private-renters.pdf>

¹⁶ Productivity Commission 2019, *Vulnerable Private Renters: Evidence and Options*, Commission Research Paper, Canberra.

¹⁷ Fiedler, J. & Faulkner, D., 2017, The older I get the scarier it becomes: Older people at risk of homelessness in New South Wales, <https://www.older tenants.org.au/sites/default/files/older-i-get-scarier-it-becomes-291117.pdf>

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