



Housing for the Aged Action Group submission to Audit Office of NSW Social Housing Review

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About Housing for the Aged Action Group

Housing for the Aged Action Group (HAAG) is a member-based, community organisation specialising in the housing needs of older people. HAAG has over 900 members across Australia actively working towards achieving housing justice. Established more than 40 years ago as a grassroots movement, HAAG has developed a robust service delivery arm in Victoria and has a strong advocacy presence for older people experiencing housing and homelessness related issues across the country.

HAAG leads the NSW Ageing on the Edge coalition, which includes nearly 170 member organisations and supporters.¹ Coalition members are advocates for change working together to address housing and homelessness related issues of older people in NSW, and includes people with lived experience, service providers, peak advocacy bodies and private sector organisations. The Coalition was originally convened as a reference group for the Ageing on the Edge project that launched a report in 2017, *The Older I Get the Scariest It Becomes – Older People at Risk of Homelessness in NSW*.²

HAAG welcomes the opportunity to provide input into the Audit Office of NSW review of social housing. This submission is based on our experience delivering housing and related support services to older people, research, and the lived experiences of older people experiencing housing stress or homelessness. We especially acknowledge the contributions to this submission made by members of the NSW Lived Experience Advisory Group (LEAG), one of HAAG's advisory groups. Members of this group have direct personal experience of applying for, and living in, social housing in NSW. They provide valuable insights into this audit, particularly on the audit question of whether social housing tenants are effectively supported to establish and sustain their tenancies.

Recommendations for improvement to social housing processes in NSW

In consultation with the HAAG NSW Lived Experience Acton Group (LEAG), we make the following recommendations for social housing to better meet the needs of vulnerable households, particularly older people:

- 1. Trauma informed approaches are taken with everyone applying for social housing and in housing stress, and older people are treated with dignity and respect, recognising the impact homelessness and housing stress has on them.**
- 2. Fund a specialist older persons' housing information and support service to support older people to navigate the social housing system and establish tenancies. This should comprise both early intervention and crisis responses, similar to the HAAG *Home at Last* service in Victoria, and be based on providing in-person support to older people.**

¹ For more information, see Ageing on the Edge NSW Forum at: <https://www.older tenants.org.au/national-action/ageing-the-edge-nsw-forum>

² J. Fiedler and D. Faulkner, *The older I get the scariest it becomes: Older people at risk of homelessness in New South Wales*, 2017, accessible at: <https://www.older tenants.org.au/publications/the-older-i-get-the-scariest-it-becomes-report-older-people-risk-homelessness-new-sout-0>

Context

The number of older people experiencing homelessness in NSW has risen 87% from 2011 to 2021³, yet service delivery has not adapted to meet this growing need. There are a number of reasons for the increase in homelessness among older people in NSW, including: an ageing population; a lack of social and affordable housing; increasingly tight housing markets and a larger number of people reaching retirement with mortgages; age discrimination in the workplace; low superannuation balances; and inadequate income support payments.⁴

This situation is compounded for older women as a result of the gender pay gap in pre-retirement and retirement incomes and savings, women's overall disadvantaged economic position and the immediate and long-term financial impact of domestic and family violence, taking time out of the workforce for care responsibilities and the longer lifespan of women compared to men.⁵

According to census data, the proportion of older people in private rental properties jumped significantly in NSW (137,529 in 2011 to 239,937 in 2021) reflecting a 74.5% increase in a decade.⁶ Close to 120,000 of the older renters were in the lowest two income quintiles. It is important to note that the data was collected prior to rental crisis started and it is likely that the number of older people in severe rental stress, experiencing or at risk of homelessness is significantly higher.

As of June 2023, there were 16,328 applicants over 55 on the NSW social housing waiting list.⁷ This is the second highest number of applicants over 55 since 2012. From the service experience and sector understanding, it is evident that this number represents just the tip of the iceberg.

Single older women are amongst the most marginalised groups in terms of their access to safe, affordable housing that is located close to amenities and suitable for their needs.⁸ The NSW Homelessness Strategy states that between 2013-14 and 2016-17, NSW saw 88% growth in the number of women over the age of 55 years accessing homelessness services.⁹

³ Draft NSW Homelessness Strategy 2025 – 2035 <https://www.facs.nsw.gov.au/download?file=860870>

⁴ D. Faulkner and J Fielder, *The older I get the scarier it becomes: Older people at risk of homelessness in NSW*, 2017, accessible at: <https://www.olderrenters.org.au/publications/the-older-i-get-the-scarier-it-becomes-report-older-people-risk-homelessness-new-sout-0>

⁵ C. Cerise, *Accumulating poverty? Women's experiences of inequality over the lifecycle: An issues paper examining the gender gap in retirement savings*. Australian Human Rights Commission: Sydney, 2009, accessible at: https://humanrights.gov.au/sites/default/files/document/publication/accumulating_poverty.pdf

⁶ Housing for the Aged Action Group, *Decades of Housing Decline: 2011 & 2021 Census Analysis*, 2023, accessible at: https://www.olderrenters.org.au/sites/default/files/decades_of_decline_-_nsw_census_data_insights.pdf

⁷ Department of Communities and Justice, *Statistical Data Report 2021-22*, accessible at: <https://public.tableau.com/app/profile/dcj.statistics/viz/ASR2022-23Peoplehaveasafeandaffordableplacetolive-page1/Housing-ApplicantsBar?publish=yes>

⁸ Homelessness NSW, Mercy Foundation, *et al*, *A Plan for Change: Homes for Older Women*, 2016, accessible at: <https://homelessnessnsw.org.au/wp-content/uploads/2021/03/Feb-2016-A-Plan-For-change-homes-for-older-women.pdf>

⁹ Department of Communities and Justice, *NSW Homelessness Strategy 2018-2023*, 2018, accessible at: <https://apo.org.au/sites/default/files/resource-files/2018-06/apo-nid178946.pdf>

Feedback on audit questions from the NSW Lived Experience Advisory Group

The following feedback has been identified by HAAG's NSW Lived Experience Advisory Group (LEAG) members.

1. The process of applying for social housing (including evidence requirements)

'It was a process of being rejected, rejected, rejected. And that rejection is what pushes people to the edge mentally. She felt like no-one cared....The way she was treated was almost like she's not human. At 68 she didn't know what to do.'

Being treated with **respect and dignity** should be a fundamental expectation when interacting with any social service, however, LEAG members described interactions with housing providers where they were not treated with respect, and the impact of the experience of homelessness was not recognised. This included dealings with individual agencies, and the onerous social housing application requirements. As a result, older people were left with an acute sense of hopelessness about ever being able to obtain housing.

Providers need to take a **trauma informed approach** in all their interactions with older people, and recognise the acute stress homelessness and housing stress has on them. LEAG members particularly talk about the response provided to older people who are deemed ineligible for social housing due to having a small amount of superannuation, yet who have no other housing options. If messages about eligibility are not communicated with compassion and sensitivity older people can feel abandoned and desperate. From LEAG we heard distressing accounts of how this impacts on older people's mental health, including prompting suicidal thoughts.

For those who meet eligibility requirements, the group highlighted the **burdensome and often unrealistic requirements** for securing housing, such as providing extensive documentation within tight timeframes. One member shared their experience of living in a car, where storing the necessary paperwork was impossible. They noted that if they had been able to store anything beyond their immediate possessions, it would have been family photos.

The group also described how onerous the requirement to keep a diary of rental applications is, noting that in many areas there are no properties available to rent for a person on a pension or other income support payment.

'[I received] a letter from Family and Community Services after I'd applied for urgent housing. The letter gave me 10 days to do all this and it said "we request the following evidence so we can complete the assessment of your application." I had to provide proof of income, proof of savings and financial assets, documents showing you have to leave the place you're staying in and you have nowhere else to live, proof of disability or ongoing medical condition, proof of difficulty climbing stairs, proof you're unable to find accommodation. And I had to come up with all of that within 10 days. On top of that I had to get a medical assessment done [an additional form]. I had to keep a rental application diary [another document]. And then I had a 12 page 'evidence requirements' information sheet that I had to read through... And that's before you even get considered for it. It's exactly what makes it so hard for people who are facing homelessness and need government accommodation.'

LEAG identified a clear need for **ongoing support for older people** applying for social housing, particularly for those at imminent risk of homelessness. They recommended a **case management approach** to provide practical and emotional support applying for social housing, collating the required documentation, linking older people with services, assisting with moving and settling in, and, importantly keeping in contact with older people while they are waiting for social housing waiting. Critically such a service needs to recognise the specific needs of older people, and **provide in-person support to those who require it**. Online or phone services do not provide the level of support required by older people in situations of extreme stress, dealing with physical and mental health issues, and who are unfamiliar with the housing system.

2. The process of being offered and accepting a social housing property

Older people feel grateful for the offer of a social housing property, recognising the security of tenure and affordable rent will have a significant impact on their lives. For someone who has experienced homelessness or precarious housing the offer of a social housing property is life changing.

At the same time, older people are well aware that social housing properties are scarce, and that only two offers are made, so may feel they have no alternative accept a property that doesn't meet their needs. We heard about a situation where an older woman was offered a property in a development specifically for older people, but was told that her son, her carer, was not able to live with her in it. This placed her in the invidious position of having to choose between stable housing, but without the care from her son that she needed to age in place, or to remain in precarious housing. It is contradictory that an older person's development does not recognise the care needs of residents, and the benefits to everyone of an older person having their carer with them.

HAAG understands that within the two offer limit, there is provision for a person to apply to have one withdrawn on specific grounds, if they don't meet the person's specific requirements, so this offer does not count as one of the two. However, the view of LEAG members is that this provision is not well known, and that the process for applying for the withdrawal of an offer is unclear.

3. Support programs and services offered to new social housing tenants.

LEAG members felt that support programs and services for new tenants were limited, and that it was other services residents were involved with that provided more support. While there are tenant support worker positions, the group felt the scope of their work is limited. Housing managers also have a support function in their job role, but they are too busy with the housing management to devote time to support. LEAG members described how hard it is to contact a housing support worker or housing manager when needed.

The group felt that the opportunity for greater support as residents settle in, such as connecting with residents once they've been in a property for a few weeks, would be welcomed. This could also be an opportunity to assess if any adaptations are needed to the property to meet resident needs, and to ensure it is meeting relevant standards for heating/cooling, energy efficiency and accessibility.

Moving into a property involves costs that are difficult to meet for people who have been homeless or in expensive private rental. LEAG acknowledges the value of existing financial assistance with these costs, and recommends that the amount be increased to better meet the current costs associated with moving and establishing a home.

LEAG also noted issues arising in the 'lease hold' program, whereby residents have to deal with both their housing provider and a private real estate agent. This can lead to onerous requirements such as multiple property inspections each year, and conflicting expectations on tenants.

LEAG have clearly identified that **older people need support at numerous points of their social housing interactions** – application, offers and moving in, and during their tenancy. This reflects HAAGs experience providing this type of support to older people in Victoria through our *Home at Last* service. A distinct feature of this service – and a vital component of support for older people – is that **support is provided face to face**. HAAG understands that all social housing advice and support in NSW is provided online or over the phone. This is inappropriate for older people who are experiencing homelessness and housing crisis who are experiencing an extremely stressful time. They may not have or be able to afford internet access; may not have a mobile phone; may be unfamiliar or uncomfortable with negotiating systems this way; and might have disabilities making using such systems difficult.

Given the support needs identified by LEAG, and supported by HAAG experience, **a dedicated in-person support service for older people is urgently needed**. HAAG's *Home at Last* service in Victoria provides a sound model for such a service, and is outlined after the recommendations, below.

Recommendations for improvement to social housing processes

- 1. Trauma informed approaches are taken with everyone applying for social housing and in housing stress, and older people are treated with dignity and respect, recognising the impact homelessness and housing stress has on them.**
- 2. Fund a specialist older persons' housing information and support service to support older people to navigate the social housing system and establish tenancies. This should comprise both early intervention and crisis responses, similar to the HAAG *Home at Last* service in Victoria, and be based on providing in-person support to older people.**

Service response to improve social housing accessibility in NSW

Many older people who have had conventional housing histories and have not previously interacted with the social service system find it complicated and difficult to navigate. Stigma and shame are also barriers to older people knowing when and where to seek help.¹⁰ Social stereotypes of homelessness of street sleeping, alcohol and drug dependence and mental ill-health perpetuate profound stigma around experiences of homelessness and assumptions about what constitutes homelessness and the applicability of social supports. Older people at risk of or experiencing homelessness for the first time in their lives often fear isolation and estrangement from children and/or grandchildren, their friends and community.

Given the critical needs of certain cohorts, there are targeted Specialist Homelessness Services (SHS) for young people and women escaping domestic and family violence.¹¹ However, there is no specialised service for older people at risk of or experiencing homelessness in NSW.

Lack of appropriate early intervention and prevention for older people

Early intervention and preventative approaches are critical to reaching older people before they experience a housing crisis and avoiding the associated detrimental mental and physical health impacts of homelessness.¹² Early intervention and prevention policies have been found to be effective for older people and deliver long-term benefits for the Australian economy and society. This includes lower overall expenditure on government services.¹³

For older people renting on a low income, the connection between housing insecurity and broader feelings of personal insecurity are especially acute.¹⁴ Many older people at risk of or experiencing homelessness manage by living in unaffordable, substandard and insecure private rentals or seeking support from family and friends in what they hope to be a temporary arrangement whilst they are 'between homes'.¹⁵ They employ a range of precarious coping mechanisms, such as going without food, heating/cooling and medication.

A Productivity Commission report found that levels of awareness and knowledge regarding aged care and housing options are low among older people. As such, many older people at risk of or experiencing homelessness do not know when or where to turn for help.¹⁶

¹⁰ D. Faulkner and J Fielder, The older I get the scarier it becomes: Older people at risk of homelessness in NSW, 2017, accessible at: <https://www.older tenants.org.au/publications/the-older-i-get-the-scarier-it-becomes-report-older-people-risk-homelessness-new-sout-0>

¹¹ Ibid

¹² C. Thredgold, A. Beer, C. Zufferey, A. Peters, and A. Spinney, An effective homelessness services system for older Australians, Australian Housing and Urban Research Institute, 2019, accessible at: <https://www.ahuri.edu.au/research/final-reports/322>

¹³ Ibid

¹⁴ E. Power, Older women in the private rental sector: unaffordable, substandard and insecure housing, Western Sydney University, 2018, accessible at: <https://doi.org/10.26183/5edf0f0d75cf8>

¹⁵ D. Faulkner and J Fielder, The older I get the scarier it becomes: Older people at risk of homelessness in NSW, 2017, accessible at: <https://www.older tenants.org.au/publications/the-older-i-get-the-scarier-it-becomes-report-older-people-risk-homelessness-new-sout-0>

¹⁶ Australian Association of Gerontology, Background Paper. Older women experiencing, or at risk of, homelessness, 2018, accessible at: <https://www.older tenants.org.au/content/australian-association-gerontology-position-paper-older-women-who-are-experiencing-or-risk>

More effective provision of information is needed to support better housing decisions.¹⁷ Effective provision of information requires consideration of the stigma, shame and hidden nature of older people's experiences of homelessness. This means reaching people in their communities and providing information in a way that facilitates understanding of risk factors, housing and support options, recognising different cultural contexts and language requirements.

Older people who are not presenting at services and living in precarious housing are also likely to be living in extremely high rental stress. The Productivity Commission report noted that a quarter of low-income households spend over half their income on rent, and 7% spend over 75%.¹⁸ These people will benefit from accessing a service that can assist them navigate the housing system or finding alternative housing options that are affordable where possible.

In NSW, the design of existing services is based on an assumption that the person in need will, in most cases, have to make contact a service via phone call or online. This increasing reliance on digital service delivery of housing services is an additional barrier for many older people at risk of or experiencing homelessness, due to low levels of digital literacy and/or limited access to the internet, computer and mobile devices. For those who do use technology, the available information can be both overwhelming in terms of information about housing and aged care and underwhelming for older people seeking affordable housing for whom residential care remains a distant prospect.

For those who do present at homelessness services, options include very short-term housing and tenancy supports. Temporary, transitional or meanwhile housing is not a viable option for older people at risk of and experiencing homelessness other than as an interim measure. Even accessing a short stay in crisis accommodation requires a burden of proof as to need that appears to be almost punitive. Crisis-oriented homelessness services are operating with very limited capacity due to the current housing crisis and do not have sufficient resources to assist older people with social housing applications, which are complicated and involve the compilation of extensive documentation.

Service solution targeted to older people

The vast majority of these challenges could be resolved by a **dedicated service that supports older people to plan for their housing future and identify appropriate housing options.**

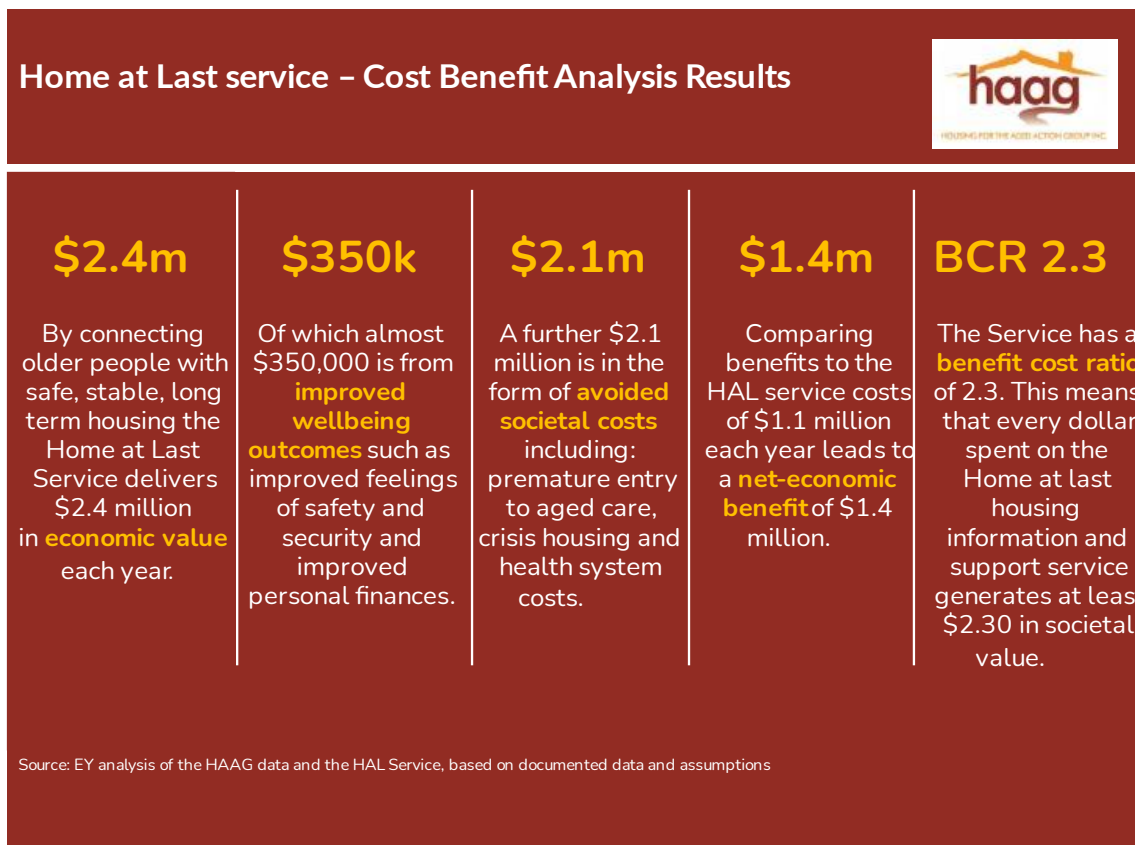
The Housing for the Aged Action Group *Home at Last* service model in Victoria demonstrates that better housing outcomes can be achieved for older people experiencing financial disadvantages. *Home at Last* provides accessible, equitable and appropriate support and housing information for older people who are experiencing homelessness or at risk of homelessness. Services range from **providing tailored housing information to assistance with housing applications, support during the move, establishing a new home and referrals into aged care and other supports.** A key component of the service is its focus on early intervention. This occurs through engagement with communities directly and also through peer educators who are able to reach people at risk of homelessness before they get to a crisis point.

¹⁷ Productivity Commission, *Housing Decisions of Older Australians*, Commission Research Paper, 2015, accessible at: <https://www.pc.gov.au/research/completed/housing-decisions-older-australians>

¹⁸ Productivity Commission, *Vulnerable Private Renters: Evidence and Options*, 2019, accessible at: <https://www.pc.gov.au/research/completed/renters>

An Ernst & Young Cost Benefit Analysis (CBA) found that *Home at Last* has a benefit cost ratio of 2.3.¹⁹ This means that every dollar spent on the *Home at Last* housing information and support service generates at least \$2.30 in societal value.

The CBA assessed the impact of *Home at Last* on the economic welfare of older people relative to a base case scenario. For simplicity, the economic benefits of the service have been grouped into two key categories relating to how outcomes are realised: improved wellbeing benefits accruing to individuals and avoided costs realised by Government. There are also a number of benefits that are likely to exist but were not quantified in this analysis.



The non-quantified benefits include increased referrals to *Home at Last*, increased community connections to respective groups (CALD and LGBTIQ+), reduction in reliance on multiple community services and increased reliance on government services, clients receiving the services they need as a result of improved referrals to other social services and increased contribution of clients to their community via volunteering.²⁰

¹⁹ Ernst and Young, Home at Last Economic Appraisal, November 2019, accessible at: https://www.older tenants.org.au/sites/default/files/home_at_last_economic_appraisal_-_final_report_-_november_2021.pdf

²⁰ Ibid

In 2023, a business case for adopting *Home at Last* service in NSW was developed. **The Business Case Report outlined how the gaps in housing services for older people can be filled by establishing a service providing specialist housing information and support.**²¹ The pilot was costed at \$5.6million over three years.²²

Given the success of the service in assisting older people to navigate the complex housing system with a significant saving to the government, the *Home at Last* model should be funded in NSW and adapted for the local context and service system.

²¹ Fran Grant Consulting, Business Case for Specialist Housing Information & Support Service for People 55+ in NSW, 2023, accessible at: <https://www.older tenants.org.au/publications/business-case-for-specialist-housing-information-support-service-for-people-55-in-nsw>

²² It is important to note that the staffing and other costs were based on salary ranges in 2022-23 financial year.