

# HOME AT LAST:

SOLUTIONS TO END  
HOMELESSNESS  
OF OLDER PEOPLE  
IN NSW



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MISSION  
AUSTRALIA



HOUSING FOR THE AGED ACTION GROUP INC.



# ACKNOWLEDGEMENT

We acknowledge Aboriginal and Torres Strait Islander communities and their rich cultures. We pay respects to their Elders past and present, and any Aboriginal or Torres Strait Islander people reading this report. We acknowledge that sovereignty over these lands was never ceded, and that Aboriginal and Torres Strait Islander people and communities are the Traditional Owners and custodians of the lands and water which we rely on.

We recognise and value the ongoing contribution of Aboriginal and Torres Strait Islander people and communities have made to enrich the culture. Due to intergenerational trauma, systemic racism and structural discrimination, issues of housing and homelessness disproportionately impact Aboriginal and Torres Strait Islander communities. We support the Uluru Statement from the Heart and recognise that there is no justice without justice for Aboriginal and Torres Strait Islander people.

We would like to acknowledge and thank Glen-Marie Frost, Suzannah-Jo Day and others for generously sharing their insights and experience. We thank the Coordination Group members of Ageing on the Edge NSW Forum, the broader membership including Tenants Union NSW and all the others who contributed to this report.



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# 1. EXECUTIVE SUMMARY

Housing is critically important for physical and mental health, and general wellbeing of older people. With a decline in home ownership at retirement age, unprecedented increases in housing prices and a reduction in social and affordable housing stock in NSW, older people are experiencing significant housing challenges and are at increased risk of homelessness.

Older women are the fastest growing cohort experiencing homelessness across the country. Those captured in Census and Specialist Homelessness Services (SHS) data represent the tip of the iceberg. An estimated 110,000 women over 45 years of age are at risk of homelessness in New South Wales<sup>1</sup>. Although relevant policies and strategies of the NSW Government recognise that older women, in particular, are at risk of experiencing homelessness for the first time in later life, service responses are inadequate to address this issue in a meaningful and sustainable manner.

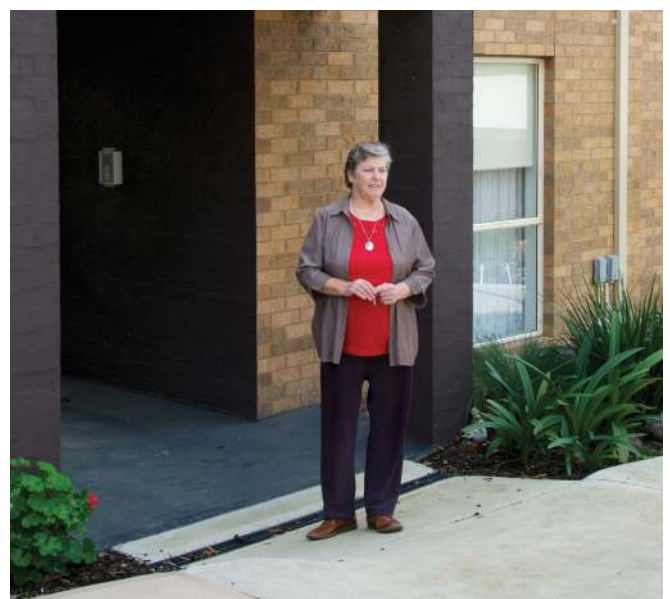
Given the scarcity of resources, service responses to homelessness often rightfully focus on people with high and complex needs. These services are crisis-oriented and do not meet the needs of older people at risk of or experiencing homelessness, many of whom have had traditional housing histories, do not recognise their experience as homelessness, or they have had minimal interaction with social services and are unlikely to present at a homelessness service for assistance. Instead, older people on low incomes live in precarious, untenable housing situations, with associated costs to their mental and physical health. It is critical that there are specialist supports in place for these people.

*NSW Homelessness Strategy 2018-2023* has early intervention and prevention as its first focus area. Meaningful prevention and early intervention strategies for older people should adopt measures that are tailored to the experiences and needs of older people. The Housing for the Aged Action Group (HAAG) Home at Last service model is an effective response that supports older people before they reach crisis point. The service has been assessed by Ernst & Young to provide a benefit cost ratio of 2.3, which means that every dollar spent generates at least \$2.30 in societal value. We are calling on the NSW Government

to fund a similar service to support older people to plan for their housing future and navigate the often-complex housing service system in NSW before they reach crisis point.

Concerningly, people who have met general eligibility criteria for social housing in NSW may only be approved for housing assistance as an elderly client if they are 80 years or over. We have included a number of stories in this report that demonstrate how older people under 80 years of age are struggling to access social housing as a consequence of this policy. We are recommending that priority age be lowered urgently so older people have access to priority housing before they reach 80 years of age.

There are currently about 50,000 people on the NSW social housing waiting list. We are calling on the Government to increase housing supply by constructing 5,000 social and affordable homes per year for 10 years, and ring-fence 20% of these for older people to reflect growing demand.



<sup>1</sup> Housing for the Aged Action Group, *At Risk: Understanding the population size and demographics of older women at risk of homelessness in Australia, 2020*, accessible at: [https://www.older tenants.org.au/sites/default/files/at\\_risk\\_final\\_report\\_web.pdf](https://www.older tenants.org.au/sites/default/files/at_risk_final_report_web.pdf)

## 2. INTRODUCTION

Housing for the Aged Action Group (HAAG) was established over 30 years ago as a grassroots movement to support older people at risk of or experiencing homelessness. Today, the organisation delivers a housing information and support service for older people in Victoria and advocates for older people experiencing housing and homelessness across the country.

In 2016, HAAG received funding through The Wicking Trust, a philanthropic organisation that supports organisations that are well placed to affect systemic change for older people, to raise awareness and improve services and housing for older people at risk of homelessness in Australia. In 2020, HAAG was funded by The Wicking Trust for a further four years to advocate with and for older people for specialist housing support services.

Via The Wicking Trust funded activity in NSW, a group known as the Ageing on the Edge NSW Forum was formed. Building from an initial focus on research, the Ageing on the Edge Forum has continued to grow as a coalition to advocate for older people in NSW. Over 75 organisations and individuals are now members of the Ageing on the Edge Forum. Members include people with lived experience of homelessness and housing stress, advocates, service providers, peak advocacy bodies and private sector organisations, all working together to address housing and homelessness related issues of older people.



**As a coalition, The Ageing on the Edge NSW Forum is calling on the NSW government to:**

- Fund a specialist older person's housing information and support service that comprises both an early intervention and crisis response, similar to the HAAG 'Home at Last' model in Victoria.
- Lower the priority age for social housing eligibility from 80 years as a matter of urgency.
- Build 5,000 social and affordable homes per year for 10 years, 20% of which should be dedicated to older people.



### 3. CONTEXT

Across Australia, homelessness is becoming an increasingly prevalent issue for older people. There are a number of reasons for this, including: an ageing population; a lack of social and affordable housing; increasingly tight housing markets; a large number of people reaching retirement with mortgages or living in private rentals; low superannuation balances and inadequate income support payments.<sup>2</sup>

Unsurprisingly, NSW had a higher rate of rental stress for lower income households compared to the national rate (48.3% compared with 43.1%) in 2017-18.<sup>3</sup> These factors are compounded for women by the gender pay gap in pre-retirement and low retirement incomes and savings, due to women's overall disadvantaged economic position and the immediate and long-term financial impact of domestic and family violence, as well as women's longer lifespan.<sup>4</sup>

There has been a steady decline in the stock of social housing in NSW due to decades of underinvestment and the sale of public housing properties.<sup>5</sup> Compared to 2014 levels, NSW has experienced a decline of 8,897 social housing units across the State.<sup>6</sup> In the meantime, the price of a typical house in Sydney has multiplied 17 times in the past 40 years; almost three times faster than wages.<sup>7</sup> The adverse impact of this is felt by many people across the State, particularly older people who are reaching retirement age with limited or no housing security.

Income support payments are significantly inadequate to pay for rising rents in NSW and manage other essentials. This is particularly

the case for older people over 55 receiving the JobSeeker payment. Pension and government allowances are the main source of income for 56.9% of older people.<sup>8</sup> People aged 55 years and over form the largest cohort receiving the JobSeeker payment. As of June 2021, 82,579 (28.4%) on JobSeeker payment were aged over 55 years in NSW.<sup>9</sup> Anglicare's Rental Affordability Snapshot, which surveyed nearly 25,000 rentals in Sydney and Illawarra region, found only 26 properties affordable to single people receiving the Age Pension.<sup>10</sup> None of the properties was affordable to people in receipt of the JobSeeker payment.<sup>11</sup>

From 2011 to 2016, the number of people aged 55 and over experiencing homelessness in NSW increased by 42% (from 4,529 to 6,407).<sup>12</sup> Over 70,000 people were assisted by Specialist Homelessness Services (SHS) in NSW and on average, 25 requests for assistance went unmet each day.<sup>13</sup> There are currently over 50,000 applicants on NSW social housing waiting list. Of these, over 15,000 are aged over 55 years.<sup>14</sup>

2 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/sites/default/files/older-i-get-scarier-it-becomes-291117.pdf>

3 Productivity Commission, National Housing and Homelessness Agreement, Performance Reporting Dashboard, accessible at: [https://performancedashboard.d61.io/housing\\_nsw](https://performancedashboard.d61.io/housing_nsw)

4 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/our-work/sex-discrimination/publications/accumulating-poverty-womens-experiences-inequality-over>

5 NCOS, Rebuilding for Women's Economic Security – Investing in Social Housing in NSW, 2021, accessible at: [https://www.ncos.org.au/wp-content/uploads/2021/10/EE\\_Rebuilding-Womens-Economic-Security-Social-Housing\\_SPREADS\\_WEB.pdf](https://www.ncos.org.au/wp-content/uploads/2021/10/EE_Rebuilding-Womens-Economic-Security-Social-Housing_SPREADS_WEB.pdf)

6 Ibid

7 Sydney Morning Herald, House price growth three times faster than wages over four decades, 7 November 2021, accessible at: <https://www.smh.com.au/national/nsw/house-price-growth-three-times-faster-than-wages-over-four-decades-20211102-p595dr.html>

8 Australian Bureau of Statistics, 4430.0 – Disability, Ageing and Carers, Australia, 2018, accessible at: <https://www.abs.gov.au/statistics/health/disability/disability-ageing-and-carers-australia-summary-findings/latest-release>

9 Department of Social Services (Cth), DSS Payment Demographic Data, accessible at: <https://data.gov.au/dataset/ds-dga-cff2ae8a-55e4-47db-a66d-e177fe0ac6a0/details?q=>

10 Anglicare Australia, Rental Affordability Snapshot (RAS) 2021, accessible at: <https://www.anglicare.org.au/about-us/media-releases/rental-affordability-snapshot-ras-2021/>

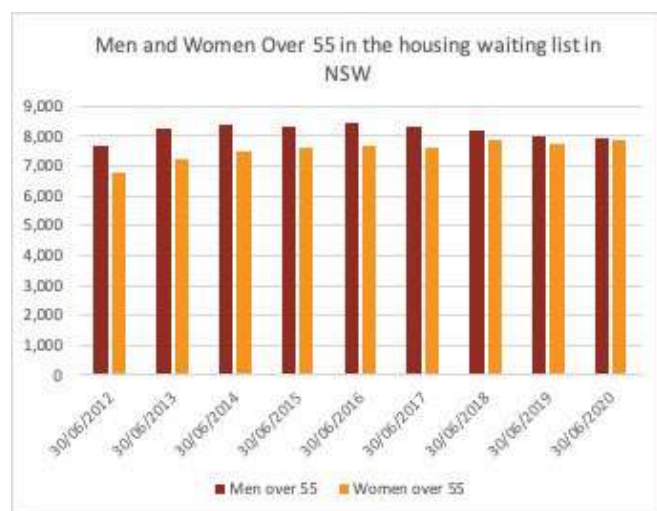
11 Ibid

12 Australian Bureau of Statistics, Census of Population and Housing: Estimating homelessness, 2016, accessible at: <https://www.abs.gov.au/ausstats/abs@nsf/mf/2049.0>

13 Australian Institute of Health and Welfare, Specialist homelessness services 2019–20: NSW, 2020, accessible at: <https://www.aihw.gov.au/getmedia/c1ce917d-9812-459d-967d-0d2a027f70c0/aihw-hou-322-nsw-factsheet.pdf.aspx>

14 Department of Communities and Justice, Annual Statistical Report 2019–2020, accessible at: [https://public.tableau.com/app/profile/dcj.statistics/viz/TableA2B1C2D0N68O\\_/Performance\\_measure](https://public.tableau.com/app/profile/dcj.statistics/viz/TableA2B1C2D0N68O_/Performance_measure)

**Table 1: People over 55 years in NSW housing waiting list**



Source: Department of Communities and Justice Annual Statistical Report 2019–2020<sup>15</sup>

These figures provide a glimpse into the considerable housing stress that older people in NSW experience and numbers are likely to be exacerbated by the COVID-19 pandemic and the related economic and employment impacts.

### 3.1 Diverse cohorts of older people at increased risk of homelessness

Various factors can increase the risk or experiences of homelessness among older people. Although these are discussed separately, there can be individual and/or intersecting factors that heighten the risk of or experiences of homelessness among older people in NSW.

#### 3.1.1 Aboriginal and Torres Strait Islander older people

As a consequence of colonialism, racism, the impact of stolen generations, dispossession from land, culture and traditional social structures, Aboriginal and Torres Strait Islander communities experience disproportionately high levels of homelessness. Social stressors, such as, poor housing or overcrowding, poverty and unemployment contribute

to these levels of homelessness.<sup>16</sup> More older Aboriginal and Torres Strait Islander people sought assistance for homelessness in 2017–18 (14% aged 45 and over, or 9,200) compared with 2012–13 (11%, or 5,300).<sup>17</sup> NSW Strong Family, Strong Communities is a 10-year strategy designed to improve the wellbeing of Aboriginal families and communities through housing. It aims to ensure all Aboriginal people in NSW have equal access to, and choice in, affordable housing.<sup>18</sup> Unfortunately, NSW has seen a negative change or no improvement under National Housing and Homelessness Agreement (NHHA) across housing indicators for Aboriginal and Torres Strait Islander people.<sup>19</sup>

#### 3.1.2 Older people from migrant and refugee backgrounds

Older people from culturally and linguistically diverse communities may have less superannuation savings and lack of access to, and awareness of, financial services.<sup>20</sup> Language barriers, experiences of discrimination, cultural reasons, lack of community or family support and limited knowledge about support services can isolate people from migrant and refugee backgrounds who are experiencing homelessness.<sup>21</sup> These issues are further complicated for older people on temporary visas with no access to social security allowances or community services.

#### 3.1.3 Lesbian, gay, bisexual, trans/transgender, intersex, queer and other sexuality and gender diverse older people (LGBTIQ+)

LGBTIQ+ people are over-represented in homeless populations due to both the complexity of their experiences and the difficulties they have when trying to access services.<sup>22</sup> The public perception of LGBTIQ+ people is largely one of a young, affluent community. However, the reality is that within the LGBTIQ+ community, a large share of LGBTIQ+ adults are older, have a low-socioeconomic status and risk homelessness.<sup>23</sup>

<sup>15</sup> Ibid

<sup>16</sup> Australian Institute of Health and Welfare, Aboriginal and Torres Strait Islander people: a focus report on housing and homelessness, Cat. no. HOU 301, 2019, accessible at: <https://www.aihw.gov.au/getmedia/1654e011-dccb-49d4-bf5b-09c4607eccc8/aihw-hou-301.pdf.aspx?inline=true>

<sup>17</sup> Australian Institute of Health and Welfare, Aboriginal and Torres Strait Islander people: a focus report on housing and homelessness, 2019, accessible at: <https://www.aihw.gov.au/getmedia/1654e011-dccb-49d4-bf5b-09c4607eccc8/aihw-hou-301.pdf.aspx?inline=true>

<sup>18</sup> NSW Aboriginal Housing Office, Strong Families, Strong Communities, accessible at: <https://www.aho.nsw.gov.au/programs/strong-family-strong-communities>

<sup>19</sup> Australian Productivity Commission, National Housing and Homelessness Agreement, Performance Reporting Dashboard, accessible at: [https://performancedashboard.d61.io/housing\\_nsw](https://performancedashboard.d61.io/housing_nsw)

<sup>20</sup> Senate Social Affairs Committee, A hand up not a hand out: Renewing the fight against poverty Report on poverty and financial hardship, 2004, accessible at: [https://www.aph.gov.au/Parliamentary\\_Business/Committees/Senate/Community\\_Affairs/Completed\\_inquiries/2002-04/poverty/report/index](https://www.aph.gov.au/Parliamentary_Business/Committees/Senate/Community_Affairs/Completed_inquiries/2002-04/poverty/report/index)

<sup>21</sup> Mission Australia, Ageing and Homelessness: solutions for a growing problem, 2018, accessible at: <https://www.missionaustralia.com.au/publications/position-statements/ageing-and-homelessness-solutions-to-a-growing-problem>

<sup>22</sup> Housing for the Aged Action Group, Out of the Closet, Out of Options: Older LGBTI people at risk of homelessness, 2020, accessible at: [https://www.older tenants.org.au/sites/default/files/out\\_of\\_the\\_closet\\_out\\_of\\_options\\_-\\_final\\_report\\_october\\_2020.pdf](https://www.older tenants.org.au/sites/default/files/out_of_the_closet_out_of_options_-_final_report_october_2020.pdf)

<sup>23</sup> Ibid



#### 3.1.4 Older people in rural, remote and regional areas

There is a severe lack of available affordable housing in regional, rural and remote areas.<sup>24</sup> This shortage is, in terms of temporary accommodation, supportive housing options, and social and affordable housing stock. The impact of the pandemic, including the increased migration of people from metropolitan to regional areas, has negatively impacted on rental prices and consequently pushed older people into homelessness.<sup>25</sup>

#### 3.1.5 Older people with disability, mobility and mental health issues

With such limited housing options that are accessible and affordable for people with disability and older people, there is stiff competition for the small number of houses that are accessible, close to amenities and affordable. People with mental health issues are particularly vulnerable to homelessness. They may be isolated, have disrupted family and social networks and sometimes suffer poor physical health, all of

which affects their capacity to find and maintain adequate housing.<sup>26</sup>

In April 2021, a decision was made at the National Building Ministers' Meeting to include minimum accessibility provisions for residential housing and apartments in the National Construction Code (NCC) 2022 based on the Liveable Housing Design Guidelines (LHDG) silver standards.<sup>27</sup> This would increase the accessible housing stock in NSW. However, NSW is one of the three States that are yet to commit to adopting the new mandatory minimum accessibility standards contained in the revised National Construction Code.<sup>28</sup>

#### 3.1.6 Older women

Single older women are amongst the most marginalised groups in terms of their access to safe, affordable housing that is well located and suitable for their needs.<sup>29</sup> 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.<sup>30</sup> *The At Risk: Understanding the population size*

<sup>24</sup> Housing for the Aged Action Group, Women's Housing Needs in Regional Australia, 2020, accessible at: <https://www.olderrenters.org.au/content/womens-housing-needs-regional-australia>

<sup>25</sup> Domain, Soaring rental prices creating housing crisis in regional NSW, 11 July 2021, accessible at: <https://www.domain.com.au/news/soaring-rental-prices-creating-housing-crisis-in-regional-nsw-1070834/>

<sup>26</sup> Australian Institute of Health and Welfare, Specialist Homelessness Services annual report 2018–19, 2020, accessible at: <https://www.aihw.gov.au/reports/homelessness-services/shs-annual-report-18-19/contents/client-groups-of-interest/clients-with-a-current-mental-health-issue>

<sup>27</sup> See further: Architecture Australia, Minimum housing accessibility standards to be adopted nationally, 3 May 2021, accessible at: <https://architectureau.com/articles/accessibility-standards/>

<sup>28</sup> Building Better Homes campaign, New South Wales, accessible at: <https://www.buildingbetterhomes.org.au/nsw.html>

<sup>29</sup> 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>

<sup>30</sup> Department of Communities and Justice, NSW Homelessness Strategy 2018–2023, 2018, accessible at: [https://www.facs.nsw.gov.au/\\_data/assets/pdf\\_file/0007/590515/NSW-Homelessness-Strategy-2018-2023.pdf](https://www.facs.nsw.gov.au/_data/assets/pdf_file/0007/590515/NSW-Homelessness-Strategy-2018-2023.pdf)



and demographics of older women at risk of homelessness in Australia report estimates that 110,000 women over 45 years were at risk of homelessness in NSW in 2018.<sup>31</sup>

The number of older women over 55 on the social housing waiting list has steadily increased over the years: from 4,407 in 2012 to 4,966 in 2020.<sup>32</sup> These numbers are likely to be higher in 2021 as the impacts of COVID-19 become evident. Nonetheless, from service experience and sector understanding, it is evident that these statistics represent the tip of the iceberg.

Most older women experiencing homelessness have not been homeless before and have had 'conventional' housing histories throughout their life. This means they often do not identify as being homeless or know where to turn for help. For this reason, the cohort of older women at risk of homelessness is often described as 'invisible'.

Since the start of the pandemic, women have been found to be more likely to live in poverty than men and tend to stay in poverty for longer; additionally, rates of poverty for older women have risen.<sup>33</sup>

**Table 2: Single women over 55 on the NSW housing waiting list**



Source: Department of Communities and Justice Annual Statistical Report 2019-2020<sup>34</sup>

### 3.2 Causes of homelessness among older people

Multiple structural and systemic issues, as well as changes to personal circumstances, can increase an older person's risk of homelessness. In addition to rising housing costs, eviction, job loss, financial instability, domestic violence or elder abuse, the end of a relationship, sudden illness and disability or a combination of these factors can result in people experiencing homelessness later in life.

*"There is no discrimination as to who becomes homeless. Women escaping domestic violence, ill health and no savings, loss of a job, deserted wives finding no savings in the bank account – the list goes on."*

Glen-Marie Frost, 72-year-old woman with lived experience of homelessness

*Addressing Homelessness for Older People – Particularly for Older Women* report details a range of causes and drivers of homelessness for older people, especially older women.<sup>35</sup>

Su's story on the following page demonstrates how older women are often left with limited superannuation due to carer responsibilities and working in largely feminised and low paid sectors. Together, these factors can result in increased risk of homelessness. As a result, older women often draw from their already low superannuation and other savings to manage their expenses.

31 Housing for the Aged Action Group, At Risk: Understanding the population size and demographics of older women at risk of homelessness in Australia, 2020, accessible at: [https://www.olderrenters.org.au/sites/default/files/at\\_risk\\_final\\_report\\_web.pdf](https://www.olderrenters.org.au/sites/default/files/at_risk_final_report_web.pdf)

32 Department of Communities and Justice, Annual Statistical Report 2019-2020, accessible at: [https://public.tableau.com/app/profile/dcj.statistics/viz/TableA2B1C2D0N68O\\_/Performance\\_measure](https://public.tableau.com/app/profile/dcj.statistics/viz/TableA2B1C2D0N68O_/Performance_measure)

33 Grattan Institute, Women's work: The impact of the COVID crisis on Australian women, 2021, accessible at: <https://grattan.edu.au/wp-content/uploads/2021/03/Womens-work-Grattan-Institute-report.pdf>

34 Department of Communities and Justice, Annual Statistical Report 2019-2020, accessible at: [https://public.tableau.com/app/profile/dcj.statistics/viz/TableA2B1C2D0N68O\\_/Performance\\_measure](https://public.tableau.com/app/profile/dcj.statistics/viz/TableA2B1C2D0N68O_/Performance_measure)

35 M. Fine and S. Teulan, Addressing Homelessness for Older People – Particularly for Older Women: a report prepared for MACA, 2018.

Su is a 67-year-old woman who is currently living in transitional housing. She was physically and sexually abused when she was a child. She was controlled by men and as a consequence became fearful of them. There were no interventions to prevent this physical and sexual abuse.

Su got married when she was 18 years old and hoped that her life would be different. As the marriage was abusive, she left with her young son. This was the first time she experienced homelessness. With no money or access to financial support, little support from her family and friends and no housing options, her only option was a women's shelter. Relationships that followed were abusive, and she confused violence and sexual assault with intimacy. The assault and abuse within her relationships were a cycle she could not get out of until recently.

Su worked in the care sector, where salaries were low, and as a result, her superannuation was low. After working for nearly 50 years, Su did not have sufficient savings to support herself and manage her expenses. In December 2020, Su drew on her superannuation and savings to pay rent and manage other expenses. Sydney housing prices exceeded her pension. Her current pension is \$1,091 per fortnight, and she could not afford to live in the same area.

She was ready to live in her car when she found transitional housing. Su felt that it was the first time that she was able to step out of survival mode and work through the trauma she had survived.

Su is still waiting for a permanent housing option to become available to her.

*"I had always worked in the caring sector on a low income. I could not accumulate a good super. I couldn't save even after 50 years of work."*

Su, 67-year-old woman in transitional housing

In some cases, similar to Glen-Marie's experience, a change of circumstances such as loss of employment or decline in health, can result in experiencing, or becoming at risk, of homelessness suddenly and unexpectedly.

Glen-Marie had a highly successful career spanning over 40 years. One of her previous roles was senior manager at the Sydney Olympic Games. She worked in a number of high profile corporations, including as an executive coach for Goldman Sachs. She has also been employed as an educator and motivational speaker.

When she was 64 years old, Glen-Marie had to undergo knee replacement surgery. Unable to travel for work, she was left with no income to pay for rent and other expenses. Following her surgery, Glen-Marie tried to find another job, but even with supportive recruitment agencies, this proved impossible. She was told by the recruitment agents that her age was a key barrier to finding employment.

Glen-Marie slept in her car with her 15 year old cat. She was then able to stay with friends in Sydney for about 18 months before moving to the Southern Highlands to house sit for nearly four years. She returned to Sydney, became the full-time carer of her 92-year-old mother and stayed with friends. She placed her name on the waiting list, and for 7 years, she had no roof over her head. She feels fortunate to have good friends she could rely on for accommodation.

She has now found long-term housing through a community housing provider and has an active life and a new career as a celebrant.



## 4. INADEQUATE SERVICE RESPONSES IN NSW

Many older people have not previously interacted with the social service systems and find it complicated and difficult to navigate. Stigma and shame are barriers to older people knowing when and where to seek help.<sup>36</sup> 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.

There are targeted Specialised Homelessness Services (SHS) for certain cohorts, such as, young people and women escaping domestic and family violence.<sup>37</sup> However, there is no specialised service for older people at risk of or experiencing homelessness.

*“In terms of women over 55 in specialist homelessness services, we do not dedicate specialist homelessness services for women over 55.”*

Ms Campbell, Acting Deputy Secretary, Strategy, Policy and Commissioning, Department of Communities and Justice<sup>38</sup>

<sup>36</sup> 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/sites/default/files/older-i-get-scarier-it-becomes-291117.pdf>

<sup>37</sup> Ibid

<sup>38</sup> See Budget Estimates Transcript (evidence of Ms Anne Campbell, Acting Deputy Secretary, Strategy, Policy and Commissioning, Department of Communities and Justice, 29 October 2021, p 6. (uncorrected), accessible at: [https://www.parliament.nsw.gov.au/lcdocs/transcripts/2734/Transcript%20-%20UNCORRECTED%20-%20PC%205%20-%20Families,%20Communities%20and%20Disability%20Services%20\(Henskens\)%20-%2029%20October%202021.pdf](https://www.parliament.nsw.gov.au/lcdocs/transcripts/2734/Transcript%20-%20UNCORRECTED%20-%20PC%205%20-%20Families,%20Communities%20and%20Disability%20Services%20(Henskens)%20-%2029%20October%202021.pdf)

Beryl\* now aged 76 is a cancer survivor. After recovering from a cancer diagnosis, she knew it was time to separate from her husband. She transferred ownership of the family home to her son and made arrangements to move in with her daughter. Unfortunately, those plans fell through. Beryl wanted to move back to the family home but found her son increasingly hostile.

Beryl then received devastating news that her ex-husband had passed away. Both her son and daughter blamed Beryl for his death. She found she had nowhere to go as one-by-one, options with friends and family dried up.

Not knowing where else to turn for help, Beryl walked into Centrelink and explained her situation. Instead of taking her into a cubicle. She stated that “the man behind the counter boomed back all my personal information so that others could hear. He slipped a piece of paper with details for a soup kitchen. The whole experience left me feeling humiliated”.

She had heard of government housing but had been told by a case worker she didn’t “have enough reasons” to get a place. Instead, she was provided with information about options that were unfit for her, including share houses. Eventually, Beryl broke down and started listing all her health concerns to a social worker. Up until then, no-one had explained that she could put the multiple medical issues on her priority application for social housing.

Beryl was offered a home in a block for women aged 55 and over with a community housing provider. She has been living there five years now and shudders to think what would have happened, had she not found safe and secure long-term housing.

*\*Name has been changed for privacy and consent of the person was obtained to share the case study.*

#### 4.1 Lack of appropriate early intervention and prevention

An early intervention and preventative approach is critical to reaching older people before they experience a housing crisis in order to avoid the associated mental and physical health impacts of homelessness.<sup>39</sup> Early intervention and prevention policies were found to be effective for older people and deliver long-term benefits for the Australian economy and society. The benefits include lower overall expenditures on government services.<sup>40</sup>

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’.<sup>41</sup> They employ a range

of precarious coping mechanisms, such as, going without food or medication, and struggle to make ends meet. A Productivity Commission report noted that a quarter of low-income households spend over half their income on rent, and 7% spend over 75%.<sup>42</sup>

There is growing evidence of the impacts of insecure housing on mental and physical health and the associated costs to the health system.<sup>43</sup> For older people renting on a low income, the connection between housing insecurity and broader feelings of personal insecurity are especially acute.<sup>44</sup>

***“I didn’t know anything. People like me, we need the help, but just don’t know how to get it.”***

Beryl\* a 76 year old woman who was experiencing homelessness

39 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>

40 Ibid

41 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/sites/default/files/older-i-get-scarier-it-becomes-291117.pdf>

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

43 K. Zaretsky, and P. Flatau, The cost of homelessness and the net benefit of homelessness programs: a national study, Australian Housing and Urban Research Institute, 2013, accessible at: <https://www.ahuri.edu.au/research/final-reports/218> and A. Davies and L. Wood, Homeless health care: meeting the challenges of providing primary care, 2018, accessible at: <https://www.mja.com.au/journal/2018/209/5/homeless-health-care-meeting-challenges-providing-primary-care>

44 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>





Many older people at risk of or experiencing homelessness do not know when or where to turn for help<sup>45</sup>. In seeking support, they often get referred around by crisis-oriented homelessness services or other health or mainstream services that are not oriented, or equipped to provide housing support to older people.

*“After speaking to media about my experience, I was getting calls from older women day and night ... Someone told me that they’d rather live in the car than go to a shelter ... I could NOT advise them who to call or where to go to meet someone who can advise them on housing options.”*

Glen-Marie Frost, 72-year-old woman with lived experience

A 2015 Productivity Commission report found that levels of awareness and knowledge regarding aged care and housing options are low

among older people. More effective provision of information is needed to support better housing decisions.<sup>46</sup> Effective provision of information requires consideration of the stigma, shame and hidden nature of older people’s risk and experiences of homelessness. **Strategies need to factor appropriate messaging and media and how to reach older people at risk of and experiencing homelessness into their design.**

#### 4.2 Complexity of service navigation and locating appropriate options

There are a range of housing, homelessness and community services in NSW that provide assistance to people at risk of and experiencing homelessness (**see annexure A**). Information and eligibility criteria on these services are available online, via telephone hotlines and local Department of Communities and Justice (DCJ) housing offices and community housing providers. These services are crisis-oriented, over-stretched and under-resourced.

<sup>45</sup> Australian Association of Gerontology, Background Paper. Older women experiencing, or at risk of, homelessness, 2018, accessible at: <https://www.aag.asn.au/documents/item/2234>

<sup>46</sup> Productivity Commission, Housing Decisions of Older Australians, Commission Research Paper, 2015, accessible at: <https://www.pc.gov.au/research/completed/housing-decisions-older-australians>

Government services receive training to build awareness of the needs of different cohorts, although in many cases that awareness has not translated into positive outcomes, including through the *NSW protocol for homeless people in public places*.<sup>47</sup>

*“We are absolutely aware of that cohort of people [older women over 55] and so are our staff, and we make our staff aware of it ... the process of assessing people is a very individualised process and it is actually a very thorough process. We look at everybody case by case. I absolutely agree that we need to make the staff who are undertaking those assessments aware of the needs of particular cohorts, which we do, and that does form part of our training of staff.”*

Mr Vevers, Deputy Secretary, Housing, Disability and District Services, Department of Communities and Justice<sup>48</sup>

In NSW, service provision is based on an assumption that the person in need will present at the service either in-person or via a phone call. It does not take into account the barriers for older people in recognising their experience as homelessness, the social stigma and fear and uncertainty in accessing social services.

Increasing reliance on digital service delivery of human 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 that 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.<sup>49</sup>

For those who do present at housing and homelessness services, options include emergency or temporary accommodation, and/or an application for social housing. Temporary or meanwhile housing is often not a viable option for older people at risk of and experiencing homelessness. Emergency supports, including rental subsidies such as Rent Choice which is narrow in scope and only available in certain geographies, do not address the insecurity of the private rental market.<sup>50</sup>

*“I would rather not move multiple times and incur costs of paying for removalists, spend weeks organising for a move only to move back to the caravan or another temporary place. Moving housing is physically demanding and mentally exhausting. I can’t make connections in a community only to move elsewhere and lose all the friendships.”*

Anna\*, 70 year old woman currently experiencing homelessness

For those who apply for social housing, the application process is complicated as demonstrated by Anna’s experience. Anna has had over 40 interactions with DCJ since April 2018 and her application for priority housing is still pending. In the interim, Anna is experiencing homelessness and living in precarious circumstances with associated stresses and limitations.



47 Department of Communities and Justice, Protocol for homeless people in public places, accessible at: <https://www.facs.nsw.gov.au/providers/working-with-us/programs/homelessness/specialist-services/partnerships/safe-in-public/protocol>

48 See Budget Estimates Transcript (evidence of Mr Paul Vevers, Housing, Disability and District Services, Department of Communities and Justice), 29 October 2021, pp 40, (uncorrected) accessible at: [https://www.parliament.nsw.gov.au/lcdocs/transcripts/2734/Transcript%20-%20UNCORRECTED%20-%20PC%205%20-%20Families,%20Communities%20and%20Disability%20Services%20\(Henskens\)%20-%202029%20October%202021.pdf](https://www.parliament.nsw.gov.au/lcdocs/transcripts/2734/Transcript%20-%20UNCORRECTED%20-%20PC%205%20-%20Families,%20Communities%20and%20Disability%20Services%20(Henskens)%20-%202029%20October%202021.pdf)

49 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/sites/default/files/older-i-get-the-scarier-it-becomes-291117.pdf>

50 See further: annexure A

\* Name has been changed for privacy and consent of the person has been obtained

Anna\* is a 70 year old woman experiencing long-term homelessness in NSW. She has been unable to access permanent housing since being made redundant in 2015. She was unable to find alternative employment and felt discriminated against due to her age. She was forced to leave Sydney as she could not afford housing. She has now almost exhausted her superannuation to manage her expenses, including medical costs.

Anna currently lives in a caravan in a regional area despite all her social networks and medical supports being based in and around Sydney. As she can only live in the caravan for 180 days a year, she house-sits in Sydney for the rest of the year. She has no social networks in this regional area, is geographically isolated and fears for her safety living in the caravan park by herself. She is a long way from the supermarket and other services and there is no public transport.

Anna applied for social housing in April 2018. Her application highlighted the urgency of her need as she lives in a caravan, that she has various health and mental health issues and has been living off her dwindling superannuation.

On multiple occasions, Anna was asked by DCJ to provide additional evidence, which she furnished. On some occasions, she sent these documents via email and, other occasions, she delivered them in person to a DCJ Housing office. The DCJ staff accepted the materials provided after examining them. However, Anna would then receive an email or a phone call indicating that the evidence was insufficient and that if the documents were not furnished within a short time frame her application would be discontinued. This has caused Anna immense stress.

On one occasion, Anna was also informed that she could access housing through the private rental market. Correspondence from DCJ indicated that they believe there were properties available within the range of \$300. From the correspondence it was unclear whether this amount is per week or per fortnight. Paying \$300 a week in rent would put Anna under significant housing stress at the current rate of Age Pension, which is just over a \$1,000 a fortnight. It is highly unlikely that Anna would be able to find any property that would charge \$150 a week.

Despite the evidence to demonstrate her precarious and unsuitable housing situation over the last three years, DCJ determined that Anna did not meet the criteria to be on the priority housing list. In August 2020, she was asked to submit a change of circumstances form to reassess her eligibility for priority housing. When she inquired about this on several occasions, she was informed that the forms have been 'filed' but have not been assessed yet. DCJ officials are also unable to inform where she is on the housing waiting list.

During the pandemic, the caravan park overlooked the requirement for residents to leave after 180 days, which has meant that Anna has been able to stay longer than usual. However, Anna is also concerned that the caravan park may be planning to remove many of the onsite caravans to make more sites available for campers. She may soon be required to look online for house sitting options that has a significant impact on her physical and mental health.

*\* Name has been changed for privacy and consent of the person has been obtained to share the case study*

# 5. SERVICE SOLUTION TARGETED TO OLDER PEOPLE



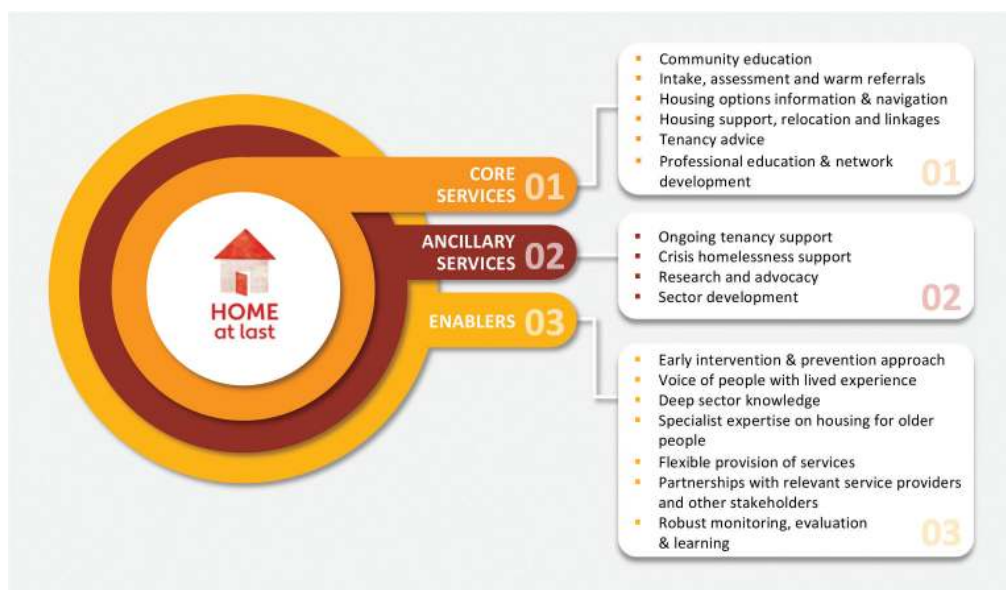
## Recommendation:

- Fund a specialist older person's housing information and support service that comprises both an early intervention and crisis response, similar to the 'Home at Last' model in Victoria.

The vast majority of the aforementioned challenges could be resolved by a dedicated service that supports older people to plan for their housing future and identify appropriate housing options. **Prevention and early intervention is the first focus area in the NSW Homelessness Strategy 2018-2023.**<sup>51</sup> However, the vast majority of the measures identified are likely to target young people and families with young children experiencing homelessness and unlikely to benefit older people.

The HAAG Home at Last service model in Victoria demonstrates that better housing outcomes can

be achieved for older people experiencing financial disadvantages (**see annexure B**). Home at Last provides accessible, equitable and appropriate support and housing information for older people who are experiencing 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 via peer educators who are able to reach people at risk of homelessness before they reach a crisis point.



<sup>51</sup> Department of Communities and Justice, NSW Homelessness Strategy 2018-2023, accessible at: [https://www.facs.nsw.gov.au/\\_data/assets/pdf\\_file/0007/590515/NSW-Homelessness-Strategy-2018-2023.pdf](https://www.facs.nsw.gov.au/_data/assets/pdf_file/0007/590515/NSW-Homelessness-Strategy-2018-2023.pdf)



## Home at Last service – Cost Benefit Analysis Results

**\$2.4m**

By connecting older people with safe, stable, long term housing the Home at Last Service delivers \$2.4 million in **economic value** each year.

**\$350k**

Of which almost \$350,000 is from **improved wellbeing outcomes** such as improved feelings of safety and security and improved personal finances.

**\$2.1m**

A further \$2.1 million is in the form of **avoided societal costs** including: premature entry to aged care, crisis housing and health system costs.

**\$1.4m**

Comparing benefits to the HAL service costs of \$1.1 million each year leads to a **net-economic benefit** of \$1.4 million.

**BCR 2.3**

The Service has a **benefit cost ratio** of 2.3. This means that every dollar spent on the Home at last housing information and support service generates at least \$2.30 in societal value.

Source: EY analysis of the HAAG data and HAL Service, based on documented data and assumptions.

Analysis by Ernst & Young found that the Home at Last service has a benefit cost ratio of 2.3. This means that every dollar spent on the Home at Last housing information and support service generates at least \$2.30 in societal value.<sup>52</sup> 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 adopted in NSW and adapted for the local context and service system.



<sup>52</sup> Ernst and Young, Home at Last Economic Appraisal Housing for the Aged Action Group Inc., 2021, accessible at: [https://www.older tenants.org.au/sites/default/files/home\\_at\\_last\\_economic\\_appraisal\\_-\\_final\\_report\\_-\\_november\\_2021.pdf](https://www.older tenants.org.au/sites/default/files/home_at_last_economic_appraisal_-_final_report_-_november_2021.pdf)

## 6. CURRENT POLICY SETTINGS IN NSW



### Recommendations:

- Lower the priority age for social housing eligibility from 80 years as a matter of urgency.
- Build 5,000 social and affordable homes per year for 10 years, 20% of which should be dedicated to older people.

Housing is a responsibility of all layers of government, including Federal, State and Territory and local governments. Older people are recognised as one of the priority groups in the NSW NHHA bilateral agreement.<sup>53</sup> This agreement includes commitments to deliver targeted social housing options for older women in four to five geographic locations, to be evaluated for expansion.<sup>54</sup> Older people, particularly older women, are recognised as a priority cohort in a number of other NSW government policies and strategies.

**The NSW Homelessness Strategy 2018-2023 recognises older people as one of nine key categories of cohorts and identifies older women as those aged over 55 years.**<sup>55</sup>

It highlights that women are more likely to experience homelessness for the first time later in life. However, the NSW Audit Office report *Responses to Homelessness in NSW* found that the construction of purpose-built accommodation for older women is significantly behind the schedule outlined in the Homelessness Strategy, although the Department expects they will be

delivered within term.<sup>56</sup> This includes providing 106 units for older women in financial hardship.<sup>57</sup>

*The Ageing Well in NSW: Seniors Strategy 2021-2031* has only limited references to housing and homelessness. There is an undertaking to work towards increased housing options for older people that are age-appropriate, affordable, accessible and close to transport, recreation and community services.<sup>58</sup> However, this is not supported by any concrete actions by or targets for government.

*The NSW Housing Strategy 2041* states an aspiration to provide housing that is affordable and secure - whether people own their home outright, have a mortgage or rent in the public or private market. The strategy also includes specific reference to older female renters reaching retirement with limited assets.<sup>59</sup> The associated Action Plan identifies older women as the fastest-growing cohort of people experiencing homelessness and includes an action to find strong support networks for older women in a safe, affordable, secure and stable environment.

<sup>53</sup> Federal Financial Relations, NSW National Housing and Homelessness Agreement, 2018, accessible at: <https://federalfinancialrelations.gov.au/agreements/national-housing-and-homelessness-agreement-0>

<sup>54</sup> Ibid

<sup>55</sup> Department of Communities and Justice, NSW Homelessness Strategy 2018-2023, accessible at: [https://www.facs.nsw.gov.au/\\_data/assets/pdf\\_file/0007/590515/NSW-Homelessness-Strategy-2018-2023.pdf](https://www.facs.nsw.gov.au/_data/assets/pdf_file/0007/590515/NSW-Homelessness-Strategy-2018-2023.pdf)

<sup>56</sup> Audit Office of NSW, Responses to Homelessness, 2020, accessible at: <https://www.audit.nsw.gov.au/our-work/reports/responses-to-homelessness>

<sup>57</sup> Ibid

<sup>58</sup> Department of Communities and Justice, Ageing Well in NSW: Seniors Strategy 2021-2031, accessible at: <https://www.facs.nsw.gov.au/download?file=798429>

<sup>59</sup> Planning NSW, Housing 2021, <https://www.planning.nsw.gov.au/-/media/Files/DPE/Reports/Policy-and-legislation/NSW-Housing-2021-22-Action-Plan-mayv2-2021.pdf>



These measures are yet to yield tangible safe and affordable housing outcomes for older people.

*The Future Directions for Social Housing in NSW 2016 (Future Directions)* sets out the NSW Government's vision for social housing over the next 10 years.<sup>60</sup> *Future Directions* is underpinned by three strategic priorities: more social housing, more opportunities, support, and incentives to avoid and/or leave social housing and a better social housing experience. There is only one reference to increasing the accessibility of community infrastructure and facilities for older people.

*Future Directions* includes a large-scale building program that is expected to deliver up to 23,000 new and replacement social and affordable dwellings over a ten-year period to 2026.<sup>61</sup> Between 2016 and June 2021, the NSW Government committed to building approximately 9,386 new social housing dwellings over the next ten years.<sup>62</sup> This includes initiatives such as Communities Plus, the Social and Affordable Housing Fund (SAHF) and the Community Housing Innovation Fund (CHIF). The second phase of SAHF included a specific focus on older women.

60 Department of Communities and Justice, *Future Directions for Social Housing*, accessible at: <https://www.facs.nsw.gov.au/about/reforms/future-directions>

61 NSW Government Department of Communities and Justice "More social housing" <https://www.facs.nsw.gov.au/about/reforms/future-directions/about-future-directions/chapters/more-social-housing>

62 E. Barnes, T. Writer, and C. Hartley, *Social Housing in New South Wales: Report 1 Contemporary analysis*, 2021, accessible at: [https://www.csi.edu.au/media/uploads/social\\_housing\\_in\\_nsw\\_contemporary\\_analysis.pdf](https://www.csi.edu.au/media/uploads/social_housing_in_nsw_contemporary_analysis.pdf)



**Table 3: NSW Government commitments since 2016 (up to June 2021)**

NSW Government Commitment	Number of new housing properties committed (Approx)	Timeframe
Communities Plus	6,000	10 years
Social and Affordable Housing Fund	2,501	Dwellings are delivered progressively in stages over a three to-four-year timeframe with all dwellings expected to be delivered by 2023.
Community Housing Innovation Fund 1053	1,053	Three years (tender process commenced 2021)
NSW Budget 2020-21	780	Funding for housing construction provided over two years with various timeframes for construction for the 50 projects
<b>Total</b>	<b>9,386</b>	

Source: Social Housing in New South Wales: Report 1 Contemporary analysis<sup>63</sup>

In October, there was a further announcement of 1,400 dwellings.<sup>64</sup> This included the 780 dwellings announced in the 2020-21 state budget.<sup>65</sup> In addition, the Government has progressively released Together Home packages, a Housing First solution targeted at people who are sleeping rough that is expected to support 1,050 people.<sup>66</sup> Recent funding announcements also included \$30 million for 80 small scale housing projects that are designated for older women.<sup>67</sup>

Although these are encouraging developments, they are woefully inadequate to address the significant and increasing demand. The community sector has been calling on Government to invest in an additional 5,000 new social housing dwellings every year for the next 10 years.<sup>68</sup> Considering the growing older population, particularly the number of older people who do not own their own home, at least 20% of the new social and affordable housing must be ring fenced for older people at risk of or experiencing homelessness.

### Social housing eligibility criteria

Considering the scarcity of social and affordable housing to meet the growing demand, the eligibility criteria for social housing is limited in scope and require a high level of evidence. In NSW, people who have met general eligibility criteria for social housing may be approved for housing assistance as an elderly client if they are:

- aged 80 years and over, or
- confirmed to be an Aboriginal or Torres Strait Islander person and aged 55 years and over.

In Victoria, a special category is available for people aged 55 years and over for people who are eligible for social housing and are not eligible for another priority category.<sup>69</sup> Considering the increased risk of homelessness for older people, the age should be lowered as a matter of urgency to provide older people with access to priority housing.

<sup>63</sup> Ibid

<sup>64</sup> NSW Land and Housing Corporation, Accelerating the delivery of more than 1,400 social housing properties across NSW, accessible at: <https://www.dpie.nsw.gov.au/land-and-housing-corporation/plans-and-policies/accelerating-the-delivery-of-more-than-1,400-homes-across-nsw>

<sup>65</sup> Ibid

<sup>66</sup> Department of Communities and Justice, Together Home, accessible at: <https://www.facs.nsw.gov.au/housing/help/ways-are-you-homeless/together-home>

<sup>67</sup> NSW Land and Housing Corporation, Accelerating the delivery of more than 1,400 social housing properties across NSW, accessible at: <https://www.dpie.nsw.gov.au/land-and-housing-corporation/plans-and-policies/accelerating-the-delivery-of-more-than-1,400-homes-across-nsw>

<sup>68</sup> NCOSS, Cost of Living/COVID-19 Supplementary Paper: Recommendations to the NSW Government, 2020, accessible at: [https://www.ncoss.org.au/sites/default/files/public/policy/23042020\\_CoLCOVID19\\_SupplementaryPaper%20ONLI%20NE\\_0.pdf](https://www.ncoss.org.au/sites/default/files/public/policy/23042020_CoLCOVID19_SupplementaryPaper%20ONLI%20NE_0.pdf)

<sup>69</sup> Department of Communities and Justice, Social Housing Eligibility and Allocations Policy Supplement, accessible at: <https://www.facs.nsw.gov.au/housing/policies/social-housing-eligibility-allocations-policy-supplement/chapters/entitlements>



# ANNEXURE A – INFORMATION AND SUPPORT SERVICES IN NSW

This table contains a number of supports and services funded or delivered by Department of Communities and Justice and other government agencies that are expected to support older people at risk of or experiencing homelessness.

## State Government funded services

	Service	Service Description	Limitations for older people
1	Link2Home <sup>70</sup>	<p>Link2home is the state-wide homelessness information and referral telephone service. From 9am to 10pm daily, Link2home provides callers with information, assessments and referrals to homelessness support and accommodation services across NSW.</p> <p>Between the hours of 10pm and 9am, Link2home provides information and assessment only and will refer people to emergency services if required. Referral to accommodation and support services is not possible during these hours.</p> <p>Link2home brings together several homelessness telephone services including Homeless Persons Information Centre, Y Connect and the After Hours Temporary Accommodation line and is being delivered by the Housing Contact Centre.</p>	<ul style="list-style-type: none"> <li>• Link2home does not connect people directly to housing providers or offer general information on housing options but works in partnership with homelessness services across NSW.</li> <li>• It is not a physical service where people can go directly and speak to someone in person.</li> <li>• Link2home refers people on to other services that can provide temporary accommodation and other supports for someone in a housing crisis.</li> <li>• Gaps in their service include the lack of early intervention and a preventative approach, limited if any options for people at risk of homelessness and a lack of specialist knowledge about older people, their housing needs and options and other specialist services and supports.</li> </ul>
2	AskIzzy <sup>71</sup>	<p>AskIzzy is a federally funded service information website and phone app that claims it can connect a person to 370,000 national services to find housing, meals, healthcare, counselling, legal advice, addiction treatment, etc.</p>	<ul style="list-style-type: none"> <li>• The results are not appropriate for older people at risk of or experiencing homelessness, as most results relate to residential aged care or general aged care services.</li> <li>• The number of responses the search produces can be overwhelming.</li> <li>• It assumes that older people know about the service. It takes navigating and scrolling through the DCJ website with different key words before there is a suggestion to access AskIzzy/Infoexchange.</li> </ul>
3	HSNet	<p>HSNet was a directory of human services for the NSW public and service sector. HSNet allowed professionals in the human services and justice sector to network and make client referrals.</p> <p>It contained 70,000 service listings across family support, child protection, child wellbeing, health, disability, aged care, welfare, community, education, legal, justice and housing.</p>	<ul style="list-style-type: none"> <li>• Website is no longer available and has transitioned to AskIzzy, which is a national service.</li> </ul>

<sup>70</sup> Department of Communities and Justice, Link2Home, accessible at: <https://www.facs.nsw.gov.au/housing/help/ways-are-you-homeless>

<sup>71</sup> AskIzzy, accessible at: <https://askizzy.org.au/>

Service	Service Description	Limitations for older people
4	<p>Rent Choice<sup>72</sup></p> <p>Rent Choice is a private rental subsidy that helps people to pay the rent for up to three years. It supports access to safe and affordable housing for eligible clients who can show that they're able to sustain a tenancy in the private rental market.</p> <p><u>Rent Choice Start Safely</u> supports people who don't have a stable and secure place to live because of domestic or family violence.</p> <p><u>Rent Choice Youth</u> helps people aged 16 to 24 who are homeless or at risk of homelessness.</p> <p><u>Rent Choice Veterans</u> is a program for former members of the Australian Defence Force. The program supports veterans and their families who meet income eligibility limits to:</p> <ul style="list-style-type: none"> <li>• find a rental property</li> <li>• pay rent for up to three years</li> <li>• get a lease or stay in their current accommodation</li> <li>• gain work skills.</li> </ul> <p><u>Rent Choice Assist</u> supports households that have experienced a major financial setback such as illness or job loss. It's available for eligible clients in Blacktown, Campbelltown, Hurstville and the Newcastle/Lake Macquarie area.</p>	<ul style="list-style-type: none"> <li>• Rent Choice is only available in certain geographic areas.</li> <li>• The scope of Rent Choice is only available to certain cohorts like young people, veterans, people escaping domestic and family violence. Only a very small proportion of older people are likely to meet the narrow eligibility criteria.</li> </ul>
5	<p>Private Rental Brokerage Service (PRBS)<sup>73</sup></p> <p>The Private Rental Brokerage Service (PRBS) is available from specific social housing providers in locations across the State.</p> <p>The PRBS helps people with complex needs, who have support arrangements in place, to find and sustain accommodation in the private rental market.</p> <p>People who have a physical or mental illness, drug or alcohol problems, a physical or intellectual disability or other complex needs may be eligible for this service.</p> <p>A client may access the PRBS in one of three ways:</p> <ul style="list-style-type: none"> <li>• A social housing provider receives a client referral from a support provider</li> <li>• Where the client presents at a DCJ or participating community housing provider's office and requests the service <ul style="list-style-type: none"> <li>◦ Where the client presents to a community housing provider that does not offer this service, they will facilitate access to the service through a provider that does</li> </ul> </li> <li>• The client seeks assistance for another housing assistance product and the provider considers them a potential candidate for the PRBS</li> </ul>	<ul style="list-style-type: none"> <li>• Older people are not an explicitly targeted cohort under PRBS.</li> <li>• Older people may not be familiar with the housing system to seek support from community housing providers.</li> <li>• The PRBS is available only in limited geographic locations.</li> </ul>

<sup>72</sup> Department of Communities and Justice, Rent Choice, accessible at: <https://www.service.nsw.gov.au/transaction/rent-choice>

<sup>73</sup> Department of Communities and Justice, Private Rental Brokerage Service (PRBS), accessible at: <https://www.facs.nsw.gov.au/housing/factsheets/brokerage-service>

Service	Service Description	Limitations for older people
6	<p>Private Rental Subsidy (PRS) Assistance<sup>74</sup></p> <p>A Private Rental Subsidy assists people to access affordable accommodation in the private rental market. For a client to be approved to receive the PRS assistance, they must meet the following eligibility criteria:</p> <ul style="list-style-type: none"> <li>• eligible for social housing,</li> <li>• approved for priority status on the NSW Housing Register,</li> <li>• have a recognised disability or medical condition, and</li> <li>• be able to demonstrate they are also 'at risk of harm' in their current housing which is not suitable for them to live in while they are waiting for social housing.</li> </ul> <p>To be eligible for the PRS, clients must demonstrate they are at risk of harm due to their current accommodation which places the client and/or household member at risk of physical or psychological harm relating specifically to a medical condition or disability.</p>	<ul style="list-style-type: none"> <li>• The eligibility criteria are narrow, and many older people may not qualify.</li> <li>• Older people may not be able to navigate the application process on their own.</li> <li>• The evidence requirements are complex.</li> </ul>
7	<p>Bond Extra<sup>75</sup></p> <p>A social housing provider may offer a Bond Extra of up to \$1,500 (including GST) to assist a client with a limited or poor tenancy history to establish a private rental tenancy. The Bond Extra can supplement the rental bond if the tenant incurs rental arrears and/or damages the property over and above the value of the rental bond.</p>	<ul style="list-style-type: none"> <li>• Limited availability and scope of the program is limited.</li> <li>• Most older people are likely to be ineligible as they are likely to have had conventional housing histories.</li> </ul>
8	<p>Department of Communities and Justice Housing<sup>76</sup></p> <p>Department of Communities and Justice - Housing (DCJ Housing Office) provides a range of housing solutions for both the private rental market and Public Housing, Community Housing and Aboriginal Housing.</p> <p>DCJ Housing Office works with other service partners and individuals, to provide a range of housing solutions to meet the needs of today's community.</p>	<ul style="list-style-type: none"> <li>• The geographical spread is patchy and some services provide tenancy management while others provide both tenancy management and housing pathways.</li> <li>• Anna's* case study in this report demonstrate how the staff at these services are unfamiliar with evidence requirements for social housing applications or how to support people to navigate the system.</li> </ul>

74 Department of Communities and Justice, Private Rental Subsidy Assistance, accessible at: <https://www.facs.nsw.gov.au/housing/factsheets/private-rental-subsidy>

75 Department of Communities and Justice, Bond Extra, accessible at: <https://www.facs.nsw.gov.au/housing/factsheets/Bond-Extra-landlords-agents>

76 Department of Communities and Justice, Housing, accessible at: <https://www.facs.nsw.gov.au/housing/housing/a-z>

\* Name has been changed to protect the person's privacy

## Community Sector Services

	Service/delivery organisation	Service description	Limitations for older people	Funding source
1	Tenants Advice and Advocacy Services (TAAS) <sup>77</sup> ; Tenants Union (TU)	TAAS is a state-wide service that provides advice and advocacy on issues around renting. The TU provides legal support to TAAS. TAAS, as well as providing advice, may represent a tenant, including at NCAT, in their dealings with landlords, housing providers and park management.	<ul style="list-style-type: none"> <li>• The program is not specific to older people.</li> <li>• Workers at TAAS are stretched beyond their capacity as both demand and resources are limited.</li> <li>• TAAS have no workers with a specifically older person focus.</li> <li>• The TU employs a project officer for two-days a week. One day is for providing legal back-up to TAAS, including on protected tenancies; a second day is for developing resources and policy.</li> </ul>	NSW Fair Trading
2	Seniors Rights Service <sup>78</sup>	Seniors Rights Service provides free and confidential telephone advice, aged care advocacy and support, legal advice and rights-based education forums to seniors across NSW. It auspices specialist <b>Strata Legal Service and Retirement Village Legal Service</b> .	<ul style="list-style-type: none"> <li>• Capacity is limited to support people on housing issues as the service deals with multiple other services and does not include specialist housing expertise.</li> <li>• Strata and retirement housing are only applicable to a small proportion of older people and the needs of those who are in the private rental market are significantly different.</li> </ul>	Federal Department of Health; NSW Department of Communities & Justice; NSW Fair Trading; Legal Aid NSW

<sup>77</sup> Tenants Advice and Advocacy Services accessible at: <https://www.tenants.org.au/all/taas>

<sup>78</sup> Seniors Rights Service, accessible at: <https://seniorsrightsservice.org.au/>

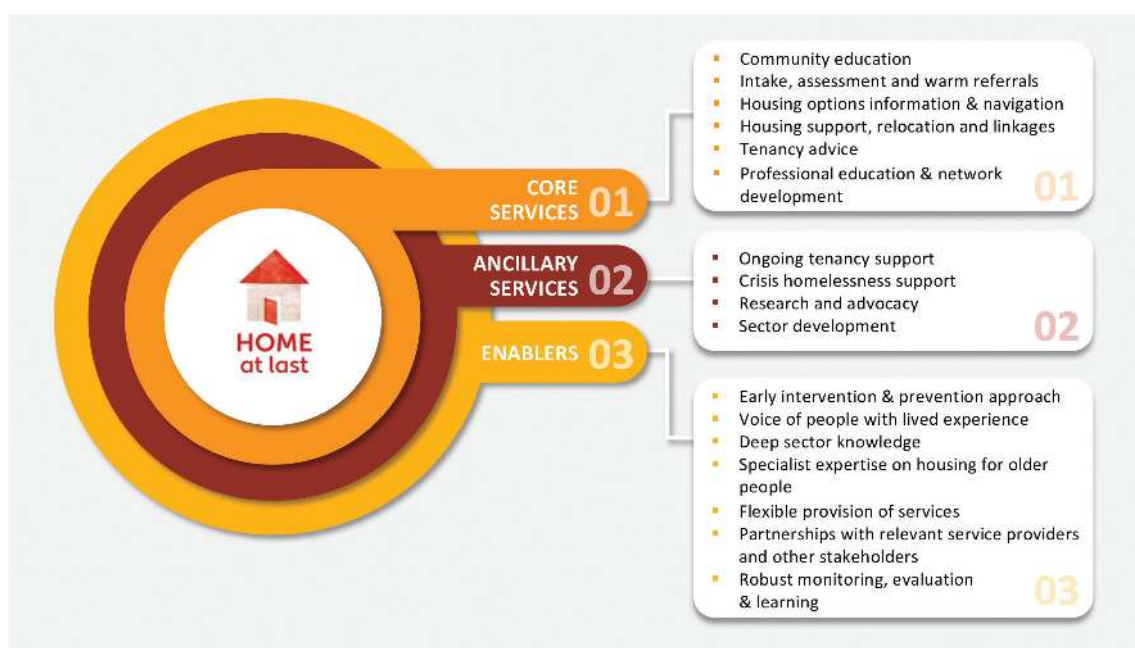


# ANNEXURE B – OLDER PEOPLE AT RISK OF HOMELESSNESS

## Specialist housing information and support service

**Goal:** For older Australians to age well in affordable and appropriate housing

**Proposed service response:** A specialist service engaging with communities directly to reach older people before they experience a housing crisis, providing tailored housing information and assistance with housing applications, support during the move and referrals into aged care and other supports. This service is currently delivered by Housing for the Aged Action Group (HAAG) in Victoria and is known as the Home at Last service.



## Core elements of the Home at Last service model include:

- A. Community education** - Targeted community education sessions run for both the general community and specific communities. For specific communities, sessions are delivered in a way that increases access for the relevant community. For example, for CALD communities' education sessions are crafted to facilitate discussions about homelessness in a culturally-appropriate and relevant way and delivered by bilingual educators through ethno-specific organisations. Community education sessions are often delivered by peer educators and community volunteers with the support of a Community Engagement worker.
- B. Intake assessment and warm referrals** - One on one appointments to discuss clients' unique circumstances and applicable options. This can be undertaken in person at the client's current home, if desired. Warm referrals to other supports may also be made at this stage.
- C. Housing options information and navigation** - Information provided on all forms of housing (including retirement housing) available to clients, and assistance to navigate the system of housing options.

- D. Housing support, relocation and linkages** - One on one support through the housing application process, including collating all relevant documentation, attending offer interviews, providing support during relocation and providing support post housing. Assistance to help people physically move and set up their new home and linking them to local services close to their new home. Support includes providing brokerage services to clients to assist them to get 'on their feet' in their new home, for example, finance to purchase furniture and whitegoods, and assistance to pay outstanding debts. Providing information and assistance about relevant community services. For example, aged care services generally, and information and assistance about how to access My Aged Care and the services that are available, income assistance, health care and social support linkages.
- E. Tenancy advice** - Advice provided on a client's current tenancy situation and options. If a relevant provider exists, a referral will also be made for ongoing tenancy support to the relevant provider.
- F. Professional education and network development** - Professional education sessions for service providers to educate them about what places an older person at risk of homelessness and their housing and support options. Developing networks with other service providers facilitates referrals of older people before they experience a housing crisis.

#### **Enablers of the Home at Last service model:**

These are service features which support service delivery and are critical to the achievement of service outcomes. Enablers include:

- G. Early intervention and prevention approach** - Community education to ensure clients access help earlier, therefore reducing the number of clients needing to access crisis and homelessness services.
- H. Voice of people with lived experience** - Embedding the voice of people with lived experience to deliver a more tailored and relevant service. For example: using peer educators to deliver community development sessions; community reference groups providing service delivery feedback mechanism.
- I. Deep sector knowledge** - Knowledge of the sector players, and the services available, and also how to navigate the sector and access the different services.
- J. Specialist expertise for older people** - Empathy and understanding of the needs of older people, especially those with a lived experience of homelessness or housing stress.
- K. Flexible provision of services** - Flexible responses in terms of duration and type of support provided – no limit on the time support can be provided for. Ability to provide a continuum of service options that can be best tailored to meet individual needs.
- L. Partnerships with relevant service providers and other stakeholders** - Offering a complementary service which works in partnership with other services and supports in a person's life, e.g. service providers, government agencies, personal supports in a client's life, such as, family, friends, carers and advocates, community, recreational and service clubs, and diversity support groups and services.
- M. Robust monitoring, evaluation and learning** - Underpinned by a robust monitoring and evaluation system which allows the service data to fulfill reporting requirements and be leveraged for research and learning purposes.









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