



Photo courtesy of HAAG

“The older I get the scarier it becomes”

Older people at risk of homelessness in New South Wales

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About this report

This report was jointly produced by:

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Jeff is the National Development Worker at Housing for the Aged Action Group (HAAG), which has provided government funded services to the Victorian community since 1992. From 2012 HAAG has developed its *Home at Last Older Persons Housing Information and Support Service*.

This unique early intervention and homelessness prevention service has

been independently proven to assist older people at risk of homelessness transition from housing where they are highly vulnerable to long term affordable housing. While services to the Victorian community have been the basis of HAAG and Home at Last's service delivery, HAAG has also operated at a national policy level for a number of years.



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The Wicking Trust

This project is supported and funded by the J.O. and J.R. Wicking Trust. The project fits very well with one of the Trust's priorities – assisting older people to stay at home longer; including innovative models for supporting housing stability for older Australians at risk of homelessness.



The J.O. & J.R. Wicking Trust (The Wicking Trust) was established under the terms of the Will of the late John Oswald Wicking and is one of Australia's most significant trusts. The Trust seeks to support organisations that are well placed to affect systemic change in the wellness and quality of life of the aged and/or those with, or at risk of, Alzheimer's disease.

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Sincere thanks to the following individuals and organisations, listed in alphabetical order, who are our Reference Group partners. Their input and advice, including expert assistance editing the report, has been invaluable. We hope this report is not an end in itself but another step in the campaign for older people's housing justice in NSW.

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The Ageing on the Edge NSW Reference Group

Thank you also to the many individuals and organisations who have assisted the Project with consultations and interviews for the research. Discussions were held with a wide range of community sector and government representatives to gain insights into the current state of housing for older people and the services available to help older people navigate their way to housing security in their older years.

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Debbie Faulkner and Jeff Fiedler

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Preface

Introduction

The Ageing on the Edge – Older Persons Homelessness Prevention Project is a national five year project conducted by the Housing for the Aged Action Group (HAAG) based in Victoria, and the University of Adelaide’s Centre for Housing, Urban and Regional Planning (CHURP). The main staff for the project are Dr Debbie Faulkner (CHURP) and Jeff Fiedler (HAAG). Reuben Endean has recently been employed to develop online and social media resources for the project.

The Project has embarked on a plan to work in detail across each state of Australia. Beginning in South Australia in 2016, the Project released its first report in August 2017 called *Finding a Suitable Home for Older People at Risk of Homelessness in South Australia* (Fiedler and Faulkner 2017). The report’s recommendations are currently being considered by the South Australian Government and the Project continues to work with the Council on the Ageing South Australia towards reform.

This phase of the Project, in New South Wales (NSW), has been developed in conjunction with the Ageing on the Edge Reference Group NSW that is gratefully supported by the NSW Federation of Housing Associations and Homelessness NSW. It includes the participation of 26 organisations and individual consultants concerned about the rapidly growing problem of older people at risk of homelessness in NSW. The Reference Group has provided advice, information and feedback for the Project as it has embarked on the research phase. As part of the Project we are also working in partnership with these agencies to encourage and lobby governments for change. This action has included engagement with other key NSW community agencies, NSW Government Ministers and Departments.

Objectives and aims of the project

The Project is being conducted in light of extensive research that is warning of rapidly increasing housing problems facing older people. The three main factors are: an ageing population, reducing rates of home ownership and significant increases in older people relying on rental accommodation to age-in-place in their later years. The objective of the Project is to increase awareness of older people’s housing issues across Australia, improve older people’s access to affordable housing and ensure better availability of services that can help older people in housing difficulty. More specifically the aims of this project for NSW are to:

- Identify what is the level of homelessness amongst the older population in NSW and who is at risk of homelessness in NSW;
- Examine the current state policy frameworks that impact on the housing circumstances of older people in NSW;
- Identify what are the housing options that currently exist, what are their main characteristics and how do older people apply for them;
- Identify what services are available to help older people access affordable and appropriate housing in NSW;

- Propose appropriate recommendations that will lead to a systems reform approach to improve assistance and housing for low income older people.

Research Methodology

This project has involved a two stage methodology. The first of these stages was the analysis of available data to provide an insight into the current housing situation of older people in NSW and the second stage was consultations with the relevant sectors, housing and service provision, to understand the options available and the pathways older people need to follow to receive assistance.

To establish the level of homelessness for the older population and the levels of risk of homelessness for low income older people a range of data sources was used. The Australian Censuses of Population and Housing 2016, 2011 and 2006 were used to establish the current and changing housing status of the older population in NSW. At the time of writing current homelessness data was not available from the 2016 Census however the data available online from the Specialist Homelessness Data Collection provides a comprehensive account of the circumstances of older people who have accessed homelessness services across NSW. Finally to establish the levels of housing stress and severe housing stress for older low income people who are currently not home owners, unpublished data kindly provided by the Department of Social Services, Australian Government was analysed. The provided data allows a deeper examination of the vulnerability of population groups to housing stress reported each year by the Productivity Commission in the *Report on Government Services*.

A range of organisations in New South Wales has been consulted for this research to obtain a comprehensive picture of the housing and service access problems facing older people in the state. Their views are widely reflected in this report. The majority of the discussions have been held with the 26 members of the Ageing on the Edge Reference Group, many whom joined the Reference Group after individual consultations had been held. Meetings and interviews were also conducted with a number of other key organisations including six Assistance with Care and Housing (ACH) workers (at Uniting, Illawarra Retirement Trust (IRT), Anglicare and Wesley Mission), Aged Care Services Australia (ACSA) NSW/ACT, Presbyterian Aged Care, Dementia Australia, St Vincent de Paul, HammondCare, Compass Housing, Ethnic Communities Council NSW as well as six consultations with NSW Government Department of Family & Community Services (FACS) representatives in the housing, homelessness and ageing areas. The Commonwealth Department of Health, Professor Alan Morris (University of Technology Sydney) and Sue Cripps (Housing Action Network) were also consulted.

The aim of the interviews and discussions was to obtain from NSW service agencies 'on the ground' perspectives and housing sector knowledge to determine the following:

- What are the main barriers that older people face in accessing housing information and affordable housing in NSW to enable them to age-in-place?
- What barriers are services facing to be able to help this cohort?
- How successful are NSW advocacy services in assisting older people at risk of homelessness?

- What are the keys to successfully finding good housing for older people within a reasonable period of time?
- What needs to be improved and what are the opportunities identified for reforming the sector to be able to better address the needs of this emerging group?
- What are the short and long term housing and support needs of older people?

At a wider policy and service development level, the project has also engaged with the NSW housing sector in their pursuit of improving assistance and support for older people at risk of homelessness. This included joint lobbying activities with organisations where appropriate, engaging with the NSW Government on policy development such as the Homelessness Strategy and providing a presentation at the NSW Government Rental Options Roundtable for Older People on April 3 2017.

The stories from older renters presented throughout this report were received after an article appeared in *The Senior* newspaper in August 2017. So far over 130 older people from across Australia, the majority from NSW, have contacted the Ageing on the Edge Project wishing to tell their stories of hardship, fear, courage and survival, living in the private rental market. Many are seeking help from the Project to find a personal housing solution and we are doing whatever we can to find scarce services and housing options in each person’s state that may help them.

In addition, almost everyone who has made contact with the Project has expressed interest in helping create change for all older people at risk of homelessness. These stories are their first contributions to this campaign. Permission to reprint their de-identified stories has been granted.

Figure 1: Invitation to the NSW Government Rental Options Roundtable for Older People as part of the NSW government’s Ageing Strategy 2016-20, April 3 2017.



New South Wales Government
Roundtable | Rental Options for Older People

We look forward to welcoming you to the New South Wales Government Rental Options Roundtable for Older People on 3 April.

Under the NSW Ageing Strategy 2016-2020, the NSW Government vision is that people in NSW will experience the benefits of living longer and enjoying opportunities to participate in, contribute to and be included in their communities.

A priority of the NSW Government under this

realising this objective. The proportion of Australians dependant on the pension, and who are outright homeowners is diminishing with time. Accordingly, the unsustainable costs and challenges of the private rental market is increasingly driving instability, anxiety and distress for this cohort.

Objectives
A central tenant of the NSW Ageing Strategy is to initiate and sustain conversation between industry, government, academia and

engage in discussion and innovation to develop creative and sustainable solutions to the housing challenges experienced by older people who face the property market with limited accumulated wealth and low income.

Your role
You will be provided with a series of short presentations from guest speakers who research and innovate in this sector.

You will be asked to work

This Project has been approved by the University of Adelaide Human Research Ethics Review Group and has the approval number H-2016-289.

Recommendations

The Ageing on the Edge Project proposes that the NSW Government:

1. Prepare an Older People's Housing Strategy linked to a comprehensive credible housing strategy. The Strategy will drive whole-of-government responsibility and system reform for addressing homelessness for older people across departmental domains in the housing, homelessness, tenancy, senior's information, senior's advocacy, elder abuse, health, incomes and aged care sectors.
2. Improve identification of older people at risk of homelessness by working with service systems most relevant to older people such as health, aged care, incomes, senior's information and senior's advocacy for assessment and referral to housing and homelessness services that can help older people.
3. Provide resources to establish a state-wide older people's housing information and support service that can bring together currently fragmented resources to provide to older people extensive and detailed information on the range of housing options available to them across the government, community, aged care housing and retirement living sectors.
4. Provide training to generalist and early intervention Specialist Homelessness Services to improve their accessibility to older people. Such training would promote a better understanding of key service linkages and the specialist housing, health and aged care issues affecting older people.
5. Form a working party of government, non-government agencies and older people to improve linkages and referral pathways between the Department of Family and Community Services (FACS) and the Commonwealth Department of Health (DOH) funded programs to better integrate the Specialist Homelessness Services (SHS), the Commonwealth Home Support Program (CHSP) and the Assistance with Care and Housing (ACH) Program. A working party should also incorporate the key linkage of a state-wide older people's housing information and support service.
6. Improve eligibility guidelines into public and community housing to acknowledge the specific disadvantages facing older people at risk of homelessness in NSW. Two specific areas that need reform are the excessively high age based eligibility benchmark for priority housing eligibility and the lack of ability of older people to apply for public and community housing in advance of planned retirement.
7. Support moves to regulate minimum access features in the National Construction Code for all new and extensively modified housing.
8. Seek support from the Ethnic Communities Council of NSW to conduct a project with key organisations in the housing sector to improve access to housing information and support for older people from Culturally and Linguistically Diverse (CALD) Backgrounds.
9. Engage with the community housing, aged care housing and for-profit housing sectors to expand the range of housing options available for older people in retirement.

10. Increase levels of funding to Specialist Homelessness Services and the Tenants Advice and Advocacy Program, so that they have the resources to extend their current reach to older renters.
11. Move to end no-reason eviction in residential tenancies legislation.
12. Implement a long term approach to provide a significant boost to the supply of age-suitable public and community housing, incorporated into an Older People's Housing Strategy.
13. Conduct further detailed research across NSW to better understand the regional factors affecting older people at risk of homelessness in the state.

Executive summary

Executive summary

'I am a 71 year old single female, retired 7 years, in good health and living in private rental accommodation. My rental stress is not financial as where I live the rents are much cheaper than living in a capital city. I am currently renting a two bedroom unit for \$250 a week. Mind you it's not flashy! My "stress" is caused by not having security of tenure, always wondering whether I will have to move again at the end of the lease because the rent has increased too much, or the property has changed owner and is no longer available for rent or, as in one instance, there was a difficult relationship with the agent and owner and it was preferable to move on after just 12 months. All these moves are costly, physically exhausting and mentally stressful. Just finding a new place that is available at the right time is a problem in itself. A couple of times I have had to withdraw a lump sum from my superannuation because I did not have sufficient funds in the bank. I do worry about the future. How long can I go on living like this, never knowing when I will have to move again? I am in that situation right now. My lease expires in five weeks time and I haven't received any notification about whether the lease will be renewed or not. They should be giving me two months notice if I need to vacate, and also if the rent is to increase. The result of this uncertainty every year is that I can never make plans for October in case I need to move!'

Executive summary

A systems approach to improving assistance and housing for older people

The focus of the NSW research phase of the Ageing on the Edge Project, is to explain the extent, scale and location of older people at risk of homelessness in NSW and ensure that action is taken so the current housing and service systems can work much better for older people and achieve greater outcomes in obtaining affordable housing outcomes.

Consultations have occurred with a wide range of government department representatives and the community sector to determine the success or otherwise of the housing systems in NSW in addressing the needs of older people at risk of homelessness. The housing, aged care and community sectors broadly state that the needs of the emerging group of older people at risk of homelessness are not being met by government or not-for-profit services. The areas where needs are not being met includes information services, housing support and advocacy as well as housing supply. Sector experts state that this group are not being clearly identified and remain largely hidden in society where they mainly cope using their own resources and connections. The sector believes older people are undercounted in homelessness service data and that these services are fundamentally inappropriate to their needs. It is also clearly stated by the aged care sector that their responsibilities to assist should be significantly improved and better connected with the housing and homelessness services system.

Based on these consultations this report proposes maximising the resources that currently exist across the most appropriate older people's service domains and improve older people's ability to access public, community and other forms of affordable housing. One of the key aims must be to establish assistance and support for older people across service areas that are most appropriate to them in the health and aged care sectors where older people are most likely to be known and seek help. These services, such as community health, hospitals and aged care service assessors and providers, can be significant identifiers of older people in housing crisis. These services should be linked to a specialist older people's housing information and support service to intervene early to help older people with longer term housing planning and more acutely assist those who are in dire straits experiencing housing poverty and constantly at risk of homelessness in the private rental sector or 'temporarily' living with family and friends in NSW.

Research has shown there are great benefits for the health and wellbeing of older people and also for governments, as the provision of 'upstream' early intervention focused specialist older people's housing services provide significant economic savings compared with the cost of 'downstream' crisis interventions. Such services can assist older people access affordable housing and ensure they live independently for longer, require fewer emergency housing and health services and avoid premature entry into residential aged care accommodation.

Whilst improving systems to create better outcomes with current resources should be an urgent action, a longer term evidence based older people's housing strategy should also be developed.

What we have found—the evidence in NSW

Older people struggling in the NSW private rental market

This report identifies and describes the rapidly growing prevalence of older people living in housing poverty and stress and at risk of homelessness in NSW. Since 2012 there has been 53.7 per cent increase (or an annual average growth rate of nine per cent) in the number of people aged 65 and over paying unaffordable rents. This increase represents a rise from 21,000 low income households aged 65 years and over receiving Commonwealth Rent Assistance paying more than 30 per cent of their income in rent in 2012, to nearly 33,000 households in 2017 in NSW. In 2017 single female households account for 45.5 per cent of these households (single males 30.5 per cent and couples 24.0 per cent).

The report finds that the private rental market is completely inappropriate for older people due to the cost for age pensioners, the lack of secure tenure and difficulties obtaining aged care modifications to enable them to age-in-place. The consequences for older people entering housing crisis are more significant than for other people in the community due to their age and higher prevalence of health problems, exacerbated by housing stress and insecurity. A study by Smith and Hetherington (2016, p. 20) found that older private renters have the greatest housing costs of all tenure groups and that low income renters restrict spending money on essentials like food, transport and health. Providing secure and affordable housing saves enormous costs in presentations to crisis services and it can be argued that for older people this saving is potentially higher (Wood et al 2016). Morris states that 'There is consensus that poor housing and/or stress around one's housing circumstances is associated with reduced health and wellbeing and that its impacts are more profound for older people' (Morris 2016 p.8)

The testimonies from older people at risk of homelessness in NSW who have contacted the Ageing on the Edge Project, that are featured throughout this report, provide the personal context of poverty, anxiety, fear and ill health that older people are experiencing in this form of housing.

Many older people are permanently forced out of private rental housing

Many NSW community sector representatives stated that the private rental sector is unsustainable for older people on low incomes and that they believe there is a trend in NSW of older people becoming permanently excluded from the market. They believe that many have been forced to live semi-permanently with friends, family, temporary shelters of many types and also sleeping in cars. These views are supported by the housing sector and service data from homelessness service agencies. Home at Last, the only state wide homelessness service for older people in Australia that is operated by the Housing for the Aged Action Group in Victoria, finds that 20 per cent of its clients have been evicted or forced to forego their private rental housing because it is no longer sustainable on the age pension or other government benefits (Home at Last Specialist Homelessness Services Collection data 2017).

Rather than present to a homelessness support service, older people generally seek support from family and friends in what they hope to be a temporary arrangement whilst they are 'between homes'. However their attempts to re-enter the market become futile when they are required to pay 70-80 per

cent of their income in rent and are competing for properties with younger wage earners. Therefore their planned temporary arrangement becomes more permanent, often creating tensions within the household placing them at risk of, for example, elder abuse in its various guises. Again, a person's ability to access public and community housing or other forms of retirement housing is limited by their scope to find, apply and advocate for such housing options.

Current NSW Government policy is well positioned to act

The report has also analysed current government policies on housing, homelessness and ageing and found the NSW Government had developed a comprehensive plan between 2006-2011 called *New Directions in Social Housing for Older People*, a five-year strategy that created a number of initiatives, most significantly the introduction of the Seniors Communities form of public housing (NSW Department of Housing 2006).

Since that time the NSW Government has also acknowledged the housing problems facing older people, particularly women, but has yet to articulate and implement effective ongoing responses specifically for this group. This report therefore provides an opportunity, in addition to evidence and recommendations in other significant research in recent years, to assist the NSW Government to develop a comprehensive response that can have a significant impact and benefit thousands of vulnerable older people in NSW.

There are opportunities at this time to articulate an effective response as the current NSW housing, homelessness and ageing policy is positioned to act in three key areas: The Premier Gladys Berijiklian, with the Social Housing Minister Pru Goward, announced in September 2017 (Department of Family & Community Services 2017a) that the next round of projects under the Social and Affordable Housing Fund (SAHF) will target older women; the *Foundations for Change – Homelessness in NSW Discussion Paper* in September 2016 (Department of Family & Community Services 2016) and the subsequent *What We Heard – A Summary of Feedback from the Foundations for Change—Homelessness NSW Consultation Process* released in July 2017 (Department of Family & Community Services 2017b) articulated the need to assist older women; and, in April 2017 an Older Persons Housing Options Roundtable was held as a part of the NSW Government Ageing Strategy with the outcomes of the Roundtable yet to be released. The logical next step from these three initiatives should be the articulation of a comprehensive response across all three of these areas of government.

Housing supply

This report acknowledges the views of many people interviewed for this research that whatever steps are taken to improve service systems, the long term fundamental need of older people at risk of homelessness can only be addressed by a significant boost to the supply of age-suitable public and community housing.

The trends of an ageing society, lower rates of home ownership and inappropriateness of private rental housing for older people, provides a compelling combination of factors to urge governments to act now on increasing affordable housing for this cohort. Sector representatives have clearly stated that

increases in housing supply should be complemented by an Older Peoples Housing Strategy with an evidence based ageing population analysis that addresses regional variations across NSW and also plans for the development of a range of housing models suitable for older people to age-in-place.

Community housing providers interviewed stated that they believe they have a responsibility to ensure their housing is adaptable for an ageing population but they need government support to achieve that goal. High need groups should also be addressed with specific initiatives for older people from Aboriginal and Torres Strait Islander, Cultural and Linguistically Diverse (CALD) and Gay, Lesbian, Bi-Sexual, Transgender and Intersex (GLBTI) backgrounds.

Alternative forms of older people's housing supply

Investigations undertaken to explore housing options in NSW show that there are significant opportunities to maximise the availability to older people of alternative forms of older people's housing supply in NSW. This has the potential to relieve some pressure on the availability of housing for older people from the current crisis in public and community housing. There is a range of affordable housing options that older people could consider across a number of housing domains in the public, community, not-for-profit retirement housing, aged care and for-profit sectors. These potentially provide a wider range of housing opportunities that are not available to other age cohorts. However they are not documented, linked or integrated into consolidated housing information, application or service support systems.

Housing information

Reflected in this report are the view held by many people in the housing sector that, in a very constrained affordable housing environment, there is an urgent need for older people in NSW to maximise their opportunities to be appropriately housed by having clearly accessible avenues for seeking housing information at an early stage before circumstances lead to crisis. Such services need to be provided in a format that ensures they are appropriate to the needs of older people and destigmatises homelessness with a housing rights based framework.

In NSW there are no funded housing information services specifically to assist older people. COTA's Home Options Information Service provides limited advice and offers valuable information in fact sheets but does not have the capacity to provide comprehensive assistance to the NSW community. The Combined Pensioners and Superannuants Association (CPSA), whilst principally funded by government to provide policy advice, also provides basic housing information and referrals and also has fact sheets available. Information and services for older people have reduced in recent years since the NSW Government withdraw funding for the CPSA's Older Persons Tenants Service (OPTS) in 2013 after it had been operating since 1986.

In terms of other information sources there is government housing information, especially web and telephone based, but this does not offer clear links to housing and services for older people. The research has found that older people could easily become lost and not find any helpful links within these navigation systems. In addition older people and people on low incomes have the lowest levels

of digital inclusion/technical literacy of all Australians (Thomas et al. 2017) so solutions that are solely web based rather than providing individual advocacy and one-on-one support are inappropriate.

In the absence of clear housing information sources, this research conducted random searches for older people's housing and came across some very useful links to housing supply. However, it is an exhaustive process and mainly connects people to individual organisations of which there are many to explore. Often the rental accommodation organisations offer is just one component of their services and the relevant information may be hidden amongst all of the other aspects of their agency. Additionally, there are a number of retirement housing websites in the for-profit sector that offer information on commercially based housing options but they are limited to private industry based forms of housing supply.

Applying for housing

The main method of applying for public and community housing is through the NSW Government's Housing Pathways application processes. People over the age of 55 can specify their preference to live in Seniors Community Housing when they apply. They are also eligible for priority housing at aged 80 years of age and over, or at age 55 years and over if an Aboriginal person or Torres Strait Islander. Considering that the average life expectancy at birth for males is 80.4 and females 84.6 this policy is not designed to house many older people.

Older people may also be eligible to apply on other priority grounds such as their health or housing conditions. However as stated previously, applying for priority housing requires significant documentary evidence and advocacy to succeed and the availability of support advocates can be crucial to a person's success in being approved.

The initial application for public and community housing is described by government representatives interviewed for this research as a simplified form and submission process. People applying are encouraged to use web based on-line processes or apply by telephone. If required, a person can seek assistance from a Family and Community Services (FACS) government office. Community sector experts state that whilst the applications are simplified compared to previous procedures, they report that many older people need support and advocacy from non-government services, especially when additional assistance is required to apply for priority housing where a range of additional health and other information and documentation may be required.

Housing applications to a wide range of housing organisations in the aged care and retirement housing sectors require separate processes for applying to each of the providers of these options. It takes significant sophistication to understand each individual process, the eligibility guidelines and application procedures. These processes can become insurmountable barriers for older people, especially if they are under the stress of being at risk of homelessness.

Homelessness service support

The report demonstrates that whilst the 300 homelessness agencies in NSW represent many varied special needs groups, there are no services with a specialist approach to assisting older people at risk

of homelessness. Homelessness is increasing amongst older people. In NSW in 2015-16 the incidence of older people homeless, or at risk of homelessness, was greater than it has ever been before. Over the 2011-12 to 2015-16 period there has been a 300 per cent increase in women couch surfing and living in their cars. It is well recognised however by the housing sector in NSW that many older people at risk do not contact homelessness services for help as they often seek their own supports with family and friends or other forms of temporary accommodation. Whilst the numbers of older people presenting to homelessness services is increasing significantly, it is widely believed that the scale of the problem is hidden and undercounted. Experts in the housing sector state that early intervention service approaches that are most appropriate for older people are also limited in scope in the NSW homelessness service system due to the pressure on services to primarily respond to people in housing crisis.

Tenants Advice and Advocacy Services

There are services such as the Tenants Union of NSW (TUNSW) and the state-wide Tenants Advice and Advocacy Services (TAAS) that also assist people with housing problems. Discussions with community sector experts demonstrated that TAAS possess a wealth of collective experience in working with older renters and services draw upon the expertise of a dedicated worker on older renter issues employed by the TUNSW. However a lack of specialisation across the network makes it difficult to provide services to a cohort that does not always use common access points. TAAS are often overwhelmed by demand for their services. Clearly, they require additional funds to reach older renters and this should be tied to dedicated positions with a focus on older renters.

Other services for older people in NSW

There are a range of well operated information, advice and advocacy services in NSW that provide assistance specifically for older people such as the Seniors Rights Service and the NSW Elder Abuse Helpline. Discussions with these services has shown that, apart from their own identification of the problem of older people at risk of homelessness and their specific service initiatives to address the problem, they are generally not 'connected up' on housing due to their vital specialisation on other areas and the lack of an overall service strategy on older people at risk of homelessness that could incorporate their agencies.

The Aged Care Sector

The Commonwealth Home Support Program (CHSP), as the national aged care service system, is well placed to be a major contributor to assist older people at risk of homelessness but no initiatives have been developed so far. Information and assessment points, such as the national MyAgedCare service and Regional Assessment Services (RAS), may identify a person's housing tenure at the point of enquiry but the aged care sector acknowledges that they do not seek details about the person's housing issues. Even if their assessments were more housing relevant in identifying people at risk, the sector states that they are not connected with the housing and homelessness sectors to enable referrals for assistance.

The Assistance with Care and Housing (ACH) Program, that is part of the CHSP, is specifically funded to address the needs of older people at risk of homelessness and provides a very effective model of one-to-one client case management. However this program is not well integrated within the CHSP or the homelessness sector and, whilst there are many excellent and dedicated local services, ACH is so poorly funded that it is not able to provide a comprehensive response. One service contacted stated that they were recently forced to reduce their staff service hours due to budgetary constraints. Further feedback from the ACH sector demonstrates that they have excellent strategies to assist clients at their local community level but these are mainly based on the initiatives of many dedicated workers rather than a government initiated strategy of assistance.

A systems reform agenda

A strong view from the community sector has been that the key focus must be the introduction of a specialist approach to address the needs of older people at risk of homelessness. This approach should have a particular focus on assisting older women who are the least likely to seek help or know where they can obtain assistance.

It is proposed in this report that the NSW Government conduct an Older People's Housing Strategy as a key initiative of its Homelessness and Ageing Strategies to drive system reform across the departmental domains in the housing, homelessness, tenancy, senior's information, senior's advocacy, health, incomes and aged care sectors. This approach will aim to increase responsibility for older people's homelessness across a range of government departments and social services in a whole-of-government approach and establish an integrated service framework to assist older people to obtain information, plan for their future and be better able to access affordable housing. Longer term planning should also be incorporated into an Older People's Housing Strategy to ensure significant improvements to supply of public, community and affordable housing supply.

The key elements of a systems reform agenda are:

- **Improve older peoples housing problem identifiers**

The majority of older people do not connect with the homelessness services or government housing information systems, and the services best placed to provide assistance are ill equipped to help. Examples of services that are best able to identify older people at risk of homelessness are government services such as MyAgedCare, Regional Assessment Services, home based aged care providers, hospitals, doctors and other health professionals.

Enhancements in aged care assessments by these services to include housing risk factors would provide a much improved early indication of housing problems. Community education and training programs on housing should also be developed for these services. Housing and homelessness services should also be incorporated into training sessions and joint sector forums to create effective regional and local community referral pathways.

Specialist Homelessness Services can be more directly accessible to older people at risk of homelessness by conducting community education activities that provide information that is accessible and de-stigmatised to older people.

Other services programs, such as the Tenants Advice and Assistance Services and the range of older person's focused non-housing services such as the Seniors Rights Service and the NSW Elder Abuse Helpline and Resource Unit, can also be early identifiers of older people at risk of homelessness.

Early housing risk identifiers should then be able to refer older people to a central older person's housing information and referral service for connection to appropriate local service supports such as the ACH Program and, if implemented, specialist workers within the SHS sector.

- **Establish an older persons housing information and referral service**

Investigations for this report demonstrate that there is a wide range of housing options available to older people in NSW but information about the options is spread across a number of sources. Information on public and community housing, the independent living unit sector, aged care linked housing, rental housing in retirement villages, residential parks, rental villages and Abbeyfield Housing provided by the not-for-profit and for-profit sectors is available in government, not-for-profit and commercial websites and even hard copy publications such as *The Senior* newspaper.

Establishment of a state-wide housing information, support and referral service for older people that can bring together currently fragmented resources to provide extensive and detailed information on the range of housing options available to older people across the government, community, aged care housing and retirement living sectors. Is recommended.

The service could provide education on housing options to the NSW community in ways that are appropriate and accessible for a reluctant but vulnerable cohort to ensure higher levels of service contact by older people at risk of homelessness.

Various models of this type of service can be developed based on the successful *Home at Last Older Persons Housing Information and Support Service* in Victoria. Home at Last has been in operation for four years as a specialist older person's homelessness service and has assisted over 700 older people into long term affordable housing in its first four years. Over 70 per cent of Home at Last clients have been permanently housed within 3-6 months and the early intervention and housing outcomes focus of this service has shown the benefits of government investment in 'upstream' homelessness assistance at an early stage compared to crisis intervention 'downstream'. Cost avoidance analysis by KPMG for the Victorian Government found that Home at Last, and two other pilot early intervention services, provided cost savings of \$2.15 million of diverted demand from Specialist Homelessness Services. Home at Last has won two Victorian Homelessness Achievement Awards for Excellence in Ending Homelessness. Further details about the Home at Last service are available at <https://www.oldertenants.org.au/>.

In addition to housing information, the service could connect and make referrals for older people to appropriate housing support services such as specialist older peoples housing workers in the SHS and ACH sectors, the TAAS Program services for older people needing legal tenancy advice, the Seniors Rights Service for older people needing legal housing advice (such as retirement villages and aged care), the Elder Abuse Hotline for older people experiencing family violence, and MyAgedCare for aged care information etc. `

- **Training for SHSs to improve their accessibility to older people**

Generalist SHSs and SHS Early Intervention Services and other SHSs that are available to assist older people at risk of homelessness should be provided with training on the needs of older people at risk of homelessness. They can then adapt their service model to improve their accessibility and assistance to older people.

Another option could be to provide training on older people's housing options and other aged appropriate services to one key worker in each district or region to specialise in this area. This worker would liaise with the central older people's housing information and support service and also link with Assistance with Care and Housing (ACH) workers in an integrated referral process where scarce resources in each service can be combined.

- **Linking homelessness services with ACH and the health and aged care sectors and creating effective referral pathways**

A working party of NSW FACS and the Commonwealth Department of Health (DOH) should be formed to develop a project that aims to better integrate the Specialist Homelessness Services (SHS), the Commonwealth Home Support Program (CHSP) and the Assistance with Care and Housing (ACH) Program. This should also incorporate the key linkage of a state-wide older people's housing information and support service.

This would be a very timely initiative as the introduction of a more flexible definition and approach to aged care service provision with the development of Consumer Directed Care (CDC) in the CHSP has created a requirement for aged care services to improve their service linkages based on a more holistic definition of clients' needs, such as the importance of housing from an aged care perspective. This should include better help for clients on housing information and support.

The approach could include enhancement of the ACH Program over time and much better integration with the SHSs. For example some of the aims of the ACH Program are quite similar to the aims of SHSs. The key difference is that ACH aims to ensure older people have decent housing from an aged care perspective. Their service approach is aimed to 'support those who are homeless or at risk of homelessness to access appropriate and sustainable housing, as well as community care and other support services, specifically targeted at avoiding homelessness or reducing the impact of homelessness.' (Department of Health 2017). Therefore significant opportunities exist to create a comprehensive service system for older people by ensuring both programs work better together, especially as each has significant resource deficits that in combination could make a significant difference to service delivery for older people.

- **Improve housing eligibility criteria for older people at risk of homelessness**

The report also proposes that eligibility guidelines into public and community housing need to be improved to acknowledge the disadvantages older people at risk of homelessness face. Two areas that need reform are age based eligibility benchmarks and the lack of ability of older people to apply in advance of planned retirement.

Currently the minimum age required to be considered as a priority applicant is 80 years of age. Considering that the life expectancy at birth of males is approximately 80.4 and females 84.6 the current age requirement is unreasonable and unfair. The Victorian Government has recently reviewed its age guidelines for priority housing and it is now set at 55 years of age. It is understood that the Victorian Government has made this change because it has analysed its ageing public housing population and determined that there is a significant level of tenancy turnover due to death rates and moves into residential aged care. The consequent vacancy rate allows for a significant number of older people to be housed annually.

Secondly, the NSW Government should consider the specific problem faced by older people in the private rental market who are working but intending to retire in the near future. Many are not eligible for public housing due to their wages exceeding eligibility criteria. However, if they stop work in order to be income eligible then they may not be able to afford their rent and therefore are at high risk of eviction. Transitional arrangements should be considered to allow older people to apply whilst still working in anticipation of being income eligible at their time of retirement.

Similarly, there are many older people who access moderate superannuation savings upon retirement who then may not be eligible for public and community housing in terms of housing asset limits. Currently applicants have to demonstrate why their savings should not be used to subsidise private rental housing. Older people with small to moderate superannuation should not have to fulfil this requirement as they will not accumulate any further income.

The community housing sector could explore options for older people with some savings who could pay a proportion of their assets as an ingoing contribution (as exists in the retirement villages sector). These 'ingoings' could be used as refundable lump sums that housing providers could also use as a capital fund for future housing investments.

- **More public and community housing as part of an Older People's Housing Strategy**

This report proposes, in addition to short and medium term improvements in housing assistance for older people, that a long term approach must be taken by governments to provide a significant boost to the supply of age-suitable public and community housing. An Older People's Housing Strategy should be developed with an evidence based ageing population analysis that plans for the development of a significant increase in supply and a range of housing models suitable for older people to age-in-place. There are many innovative models that should be explored such as the Apartments for Life concept developed by The Benevolent Society and the Moveable Units Scheme that has been in operation by the Victorian Office of Housing for more than 30 years. A Strategy should also address regional variations across NSW and also assist high need groups of older people who are Aboriginal and

Torres Strait Islanders, from Culturally and Linguistically Diverse (CALD) background and Gay, Lesbian, Bi-Sexual, Transgender and Intersex (GLBTI).

- **The role of the emerging Community Housing sector**

The current transfer of public housing to the community housing sector, soon to reach 32 per cent of all social housing stock, will potentially assist the ability of these organisations to expand their housing portfolios for older people. This acquisition also provides an opportunity for community housing providers to have a more central role in the development of policies and strategies to address the housing needs of older people.

- **Facilitating legislative change**

In early October 2017, the Victorian Government announced that it will legislate to remove no-reason notices to vacate (Consumer Affairs Victoria 2017). At the end of October the NSW Minister for Innovation and Better Regulation was reported as saying: 'No grounds evictions, retaliatory evictions, all these things are currently undermining renters' rights in NSW . We want to make life fairer and better for renters in NSW' (Robertson 2017). This research, based on the views of tenants advice services, demonstrates that security of tenure is the single, biggest concern for older tenants. Many older renters are scared to exercise their rights for fear they'll get evicted, and such changes should make it easier for them to access *all* their rights. It is appropriate that a strategy addressing the needs of older people at risk of homelessness includes a move to end no reason eviction in residential tenancies legislation.

Introduction

Introduction

'I moved to [NSW town] near one of my daughters. The house we're living in is not really suitable for old people. Not sure if we should move, and we would struggle to get the money. We're paying \$350 rent, we're coping as I have a carer pension and we have a small pension from overseas. My biggest fear that keeps me awake at night is what is going to happen when one of us goes. Whoever is left will have a huge reduction in income. Just thinking about it gives me nightmares. I don't sleep well and it always seems worse at 3 o'clock. I try to be independent and think positive. I know there are a lot of people worse off than us. I have a lot to be thankful for.'

Introduction

Research and awareness

This research seeks to add further impetus for action after a series of research and policy papers that have been conducted in NSW and across Australia over the past decade on the growing problem facing older people who are at risk of becoming homeless. The research over the past ten years has been compelling, yet so far unheeded by governments. Reports such as *Rental housing provision for low income older Australians* (Jones et al. 2007), *It could be you: Female, single, older and homeless* (McFerran 2010), *Too big to ignore: Future issues for older women's housing 2006-2025* (Tually et al. 2007), *Preventing first time homelessness amongst older Australians* (Petersen et al. 2014), *Older women's pathways out of homelessness* (Petersen and Parcell 2014), *A plan for change; homes for older women* (Homelessness NSW 2016), *Ageing and homelessness: Solutions to a growing problem* (Mission Australia 2017) and finally *The Australian dream, housing experiences of older Australians* (Morris 2016a) have demonstrated in great detail an understanding of the problem of older people at risk of homelessness in NSW and across Australia.

This series of ground breaking research has been matched by a groundswell of concern in the housing sector and the wider community about older people at risk of homelessness. Many organisations in NSW have lobbied governments about the urgency of the situation for older renters and with recommendations for responses. As the report *A plan for change: Homes for older women* (Homelessness NSW 2016, p.2) stated in 2016, 'There is no Australian or NSW Government strategy for responding to this issue, no targets have been set...and no funds have been allocated to respond.' *A plan for change: Homes for older women* recommended, amongst a raft of actions, the NSW Government develop a comprehensive strategy to address the homelessness of older women.

The tipping point?

The challenge of the NSW phase of the Ageing on the Edge Project is to help push for the 'tipping point' to see that broad scale, comprehensive action starts to be taken. The NSW Government is well placed to act due to recent announcements by the Premier on the need to assist older women with the next funding under the *Social and Affordable Housing Agreement (SAHF)*, the recognition of the problems faced by older women in the *Foundations for change – Homelessness in NSW discussion paper* in September 2016 (Department of Family & Community Services 2016) and the subsequent *What we heard – A Summary of feedback from the foundations for change—homelessness in NSW consultation process* (Department of Family and Community Services 2017b) released in July 2017; and in April 2017 an Older Persons Housing Options Roundtable was held as a part of the NSW Government Ageing Strategy.

We hope this report can contribute to the formulation of specific and tangible actions by the NSW Government and the NSW community sector that will achieve meaningful results for the thousands of older people at risk of homelessness in NSW.

The report aims to continue to not only promote awareness of this rapidly growing problem of older people at risk of homelessness but most importantly propose short and long term solutions that will make a difference to the lives of older people now and in the future.

Factors contributing to older people being at risk of homelessness

Thankfully awareness is also increasing in the NSW community about the housing circumstances of this cohort of older people, the majority whom are women, who have not traditionally been on the radar of homelessness services. Having lived largely conventional lives they have reached older age being forced to consider living their later years without secure housing in which to age-in-place. This is the reality of the private rental market where many older people are forced to pay a majority of their income in rent using meagre savings and superannuation as an unintended personal rent subsidy, constantly worrying if they can stay in their home at the behest of the investment decisions of a landlord and worrying whether the standard and design of their home will be suitable for their needs as they age.

This is a problem that has not yet been adequately understood, appreciated or addressed by governments. The harsh reality that Australia has not yet faced is that home ownership is not necessarily the natural housing life cycle trajectory achieved by all older people in the community. There are a thousand different scenarios that can cause a person to fall out of home ownership or to live a lifetime as a renter. Being female is one key factor as women have lower incomes than men, spend more time as carers looking after parents and children, have significantly less savings and superannuation than men and also tend to live longer. Other factors include lower paid careers that have made it difficult to save for a home loan deposit, later life illness and disability, family business failures and those with lower socio-economic backgrounds where inheritances are not available as a savings and homeownership lifeline...the list goes on.

The undeserving poor?

But does this mean that if you have experienced any of these factors you deserve less in your retirement years than someone who has attained home ownership? The social support system says 'yes' as the sustainability of the age pension, superannuation and aged care systems are designed around the assumption of home ownership to be able to age well. In this context older people in the private rental market have not been considered by governments, and older renters often don't speak out about their circumstances as value judgements can make them feel as if they are a failure in society's eyes.

Difficult for older people to get help

On the other hand these are people who are not really asking for much. They typically have not sought help from society before. They would prefer to keep a low profile, not ask for help and just manage somehow. However, a crisis point can bring someone quickly to the brink of homelessness where they are finally forced to seek help and it is often at this point that the social support system also fails them. At a stage where these people have no idea where to go for help, homelessness services are not geared towards helping them. Whilst there are 300 homelessness agencies in NSW, not one is a specialist service for older people at risk of homelessness. The other key service support system that can directly help older people is the Assistance with Care and Housing (ACH) Program that is part of the

Commonwealth Home Support Program (CHSP). However ACH is so poorly funded it cannot begin to address the community need. Moreover, older people make contact with a range of other service systems that are most relevant to them such as health and aged care services, yet these services are not well integrated into the housing and homelessness sectors.

Problems of the private rental market

As will be outlined in this report, there is a rapidly emerging housing problem for low income older people due to an ageing population, the medium term trends of lower rates of home ownership and a lack of government investment in public housing. Added to this mix is an unregulated private rental market that is geared to assist landlords and investors to increase rents, with no minimum housing standards, not adaptable for ageing and the ability to dispose of tenants on short notice and without reason.

Many older people have also been completely priced out of the private rental market and are forced into overcrowded conditions staying with friends and family, other forms of unsafe temporary accommodation or even sleeping in cars.

What will happen in the future if we don't act?

Apart from the immediate need to take action for the thousands of older people currently experiencing a housing crisis, government plans should now be anticipating the services and facilities required for the next generations as well. If many more future Australian citizens will be renters at retirement age then we need to ask whether half our population will be living in abject poverty in precarious private rental housing or do we have the foresight to design a housing system, not premised on home ownership, that can better cater to the needs of a changing population?

Report outline

The following sections of this paper provide firstly an overview of the changing housing market in Australia and NSW in terms of levels of home ownership, the changing balance between publicly provided housing and the private rental market and the indicators of change for the older age groups. This section is followed by a detailed analysis of the incidence of homelessness for the older population in NSW and the levels of housing stress and severe housing stress for older people in the private rental market. This examination occurs at a state and regional level. Having established the level of homelessness and risk of homelessness for older people in NSW the following section provides a review of NSW government policy across a number of sectors that impact on the housing opportunities for older people. The report concludes with an examination of the range of housing options available for older people on low incomes in NSW and some of the services available to assist older people. The definition of an 'older' person or older people is a fluid concept and depends on the context in which this age group is discussed or information/data collected. In this report we are guided by the data available but often provide information on those aged 55-64, 65 years and over and 75 years and over.

A changing housing market

A changing housing market

'I am a single female aged 76 and paying for private rental. I have never married and I am living on a pension. 'Anxiety' about my living arrangements has been with me for 20 years when I realised I would not earn any more money in my job. I have never married or had children, or applied for a government first home loan. I have rented privately for 50 years at different addresses, as owners wanted to sell, I had to move. I do not smoke or drink. I have worked full time for over 50 years with not much sick leave, I am still healthy and well and active. I do have 6 hours a month paid employment doing data entry which also helps my computer skills. When I was working I tried to get a bank loan to buy a house, but I was seen as a 'single female, not enough deposit.'

A changing housing market

Summary points

- Older people have not been immune to the social, economic and demographic factors that are impacting on present and future housing outcomes for all age groups in Australia.
- Home ownership rates remain stable for the population aged 65 years and over in Australia but there are strong indications this stability will not continue.
- Renting is becoming much more prevalent at all ages.
- If current trends continue in as little as 10-15 years, up to four fifths of older people in the rental market aged 65 years and over, will be in the private rental market.
- With competition from higher income households there has been a deterioration in the supply and availability of affordable private rental housing for people on low incomes.
- The outlook for older people and their need to seek affordable housing within the private rental system is only going to get worse over the coming years.
- The increasingly limited opportunities older people have, other than renting privately, is concerning as the inappropriateness of the private rental market for low income older people has long been known.

Introduction

Over the last 35 years the housing market has been in a state of change (particularly in the context of affordability) and while the focus has been on other age groups, particularly the younger cohorts, older people have not been immune to the social, economic and demographic factors that are impacting on present and future housing outcomes for all age groups in Australia.¹ The implications for older people have been masked by the high and stable levels of home ownership for the population aged 65 years and over, however when looking at the older age groups and those in mid life (50-64 years) in more detail, signs of change are very apparent. This section of the report provides a broad overview of these changes nationally and more specifically in NSW.

Home ownership

Home ownership, has in the post war period, been the aspiration and preference among Australian households (Faulkner 2017).² As such Australia has one of the highest rates of home ownership in the world (Ong et al. 2013a).

1. For an excellent overview of the broad housing trends in Australia and recommendations for government to address supply and demand issues, see CEDA 2017.

2. This is being questioned as a current and ongoing aspiration of younger households, see Stapleton 2017.

Since the early 1980s, however, as house prices have outstripped incomes, the ability or willingness of households to enter the home ownership market has decreased, resulting in declining rates of home ownership, particularly amongst younger households, those aged 25-34 and 35-44 (Table 1) (AIHW 2017a; CEDA 2017). While there are an additional number of factors besides affordability (later age at partnering and child bearing for example) contributing to this decline in home ownership, the decline has been ‘most dramatic for lower income households where economic constraints dominate.’ (Yates 2017 p.19).

Table 1: Home ownership rates as a percentage, by age of household reference person, Australia 1981-2016

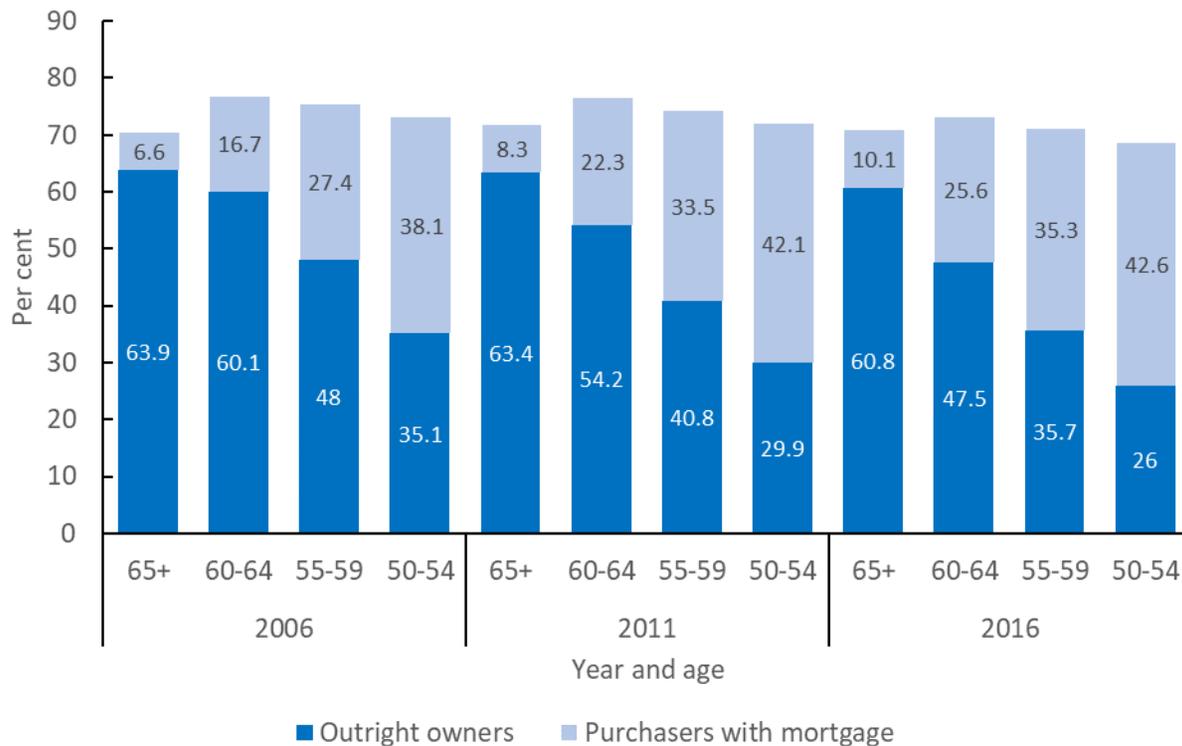
Year	Age of household reference person					All h'holds
	25-34	35-44	45-54	55-64	65+	
1981	61	75	79	81	78	70
1986	58	74	79	82	80	70
1991	56	74	81	84	84	72
1996	52	70	79	83	82	69
2001	51	69	78	82	82	70
2006	51	69	78	82	82	70
2011	47	64	73	79	79	67
2016	45	62	72	78	82	67

Source: Yates 2017 p.19

From Table 1 it is evident that older households (those aged 65 and over) are the only group to have seen an increase in owner occupation rates over the period since 1981. Despite this seemingly against the tide trend, there are strong indications this stability will not continue (Stone et al. 2017). Evidence suggests if people have not been able to attain entry into the home ownership market by the age of 45 (Sharam et al. 2016) then their chances of ever doing so are greatly diminished. Consequently, the declines experienced by all the other age groups will be reflected at the older ages in the coming decades. In addition it has been evident for some time now that people are carrying housing debt into older age. Reflecting national trends, Figure 2 shows the increasing proportion of owner occupiers in NSW with mortgage debt over the last decade. In 2006 around 6.6 per cent of people aged 65 years and over still had a mortgage and 16.7 per cent of people aged 60-64. By 2016 this had increased to 10.1 per cent and 25.6 per cent respectively. The level of debt people still have at retirement is also larger than has been the case in the past and older people are using their superannuation to pay down this debt into retirement (Kelly 2012; Ong et al. 2013a, 2013b; Lovering 2014). This has consequences for older people’s ongoing financial resources as they age and their ability to maintain the lifestyle they expect, and to pay for the services they may require with increasing age and frailty to assist them to age at home in the communities of their choice. Adding to these changes is a trend in the relinquishment of home ownership at ages 50 years and over, as a result for example, of separation/divorce, health, bereavement and retrenchment. Analysis of the Household, Income and Labour

Dynamics in Australia Survey (HILDA) indicates during the first decade of this century 16 per cent of people aged 50 years and over in Australia exited the home ownership market (Ong 2017). As a consequence of these emerging and ongoing trends it is possible home ownership rates at age 65 may fall from a current rate of 82 per cent to just 55 per cent by the middle of the century (Bridge et al. 2011) and the long standing assumption most retirees are home owners will no longer be true. These emerging trends are already impacting on older individuals.

Figure 2: Percentage of people in older age groups in NSW outright owners and purchasers, 2016, 2011 and 2006 censuses



Source: ABS censuses

Renting

Reflecting the changes in home ownership rates, Table 2 indicates the changes in mid life and older age groups renting across the 2006, 2011 and 2016 censuses. Around 11.6 per cent of people aged 65 years and over were renting at the 2016 census, just a slight increase on 2011 and 2006. The increase in renters has been a little more significant for the mid life age groups with, for example, an increase for people aged 55-59 from 15.3 per cent renting in 2006 to 18.7 in 2016 and for those aged 50-54 from 17.7 to 21.2 per cent across the inter-censal periods. The two forms of renting are public rental (or social renting now as this sector increases its share in the market with the transfer of a proportion of public dwellings to community housing providers) and private renting.

Table 2: Number and percentage of people renting in NSW, all landlord types, 2016, 2011 and 2006 censuses

Age	2016		2011		2006	
	Number	Per cent	Number	Per cent	Number	Per cent
65 years and over	142,321	11.6	115,169	11.3	100,464	11.1
60-64	69,736	16.4	57,785	14.7	42,999	13.5
55-59	88,997	18.7	72,169	17.1	61,514	15.3
50-54	104,063	21.2	91,720	19.5	76,317	17.7

Source: ABS censuses

Public housing

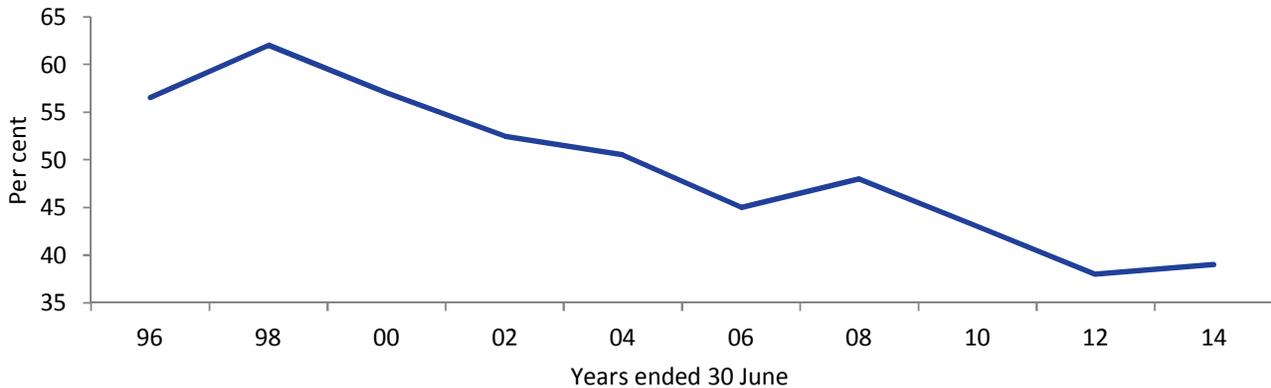
In the past if older people were not home owners then they were almost certainly public housing (or for a very small percentage) community housing tenants. Public housing has always been a good, affordable, stable housing option. Surveys of residents living in public housing indicate high levels of satisfaction with the housing provided (AIHW 2017a). Since the 1990s all state governments have struggled with decreasing support from the Commonwealth government who changed their policy direction from capital investment in public housing in favour of the provision of subsidies in the private rental market through the expansion of the Commonwealth Rental Assistance Program (CRA). This change has created great pressures on the public housing system to maintain, let alone increase the supply of housing, (Martin and Pawson 2017) resulting in a steady decline in dwelling numbers.

Since 1990 there has been a 50 per cent decline in the number of public dwellings (Yates 2015 p.75) and a targeting of stock to those defined to be in greatest need. In recent years there have also been policy changes that have seen the transfer of public housing property to the community housing sector but this is not increasing the number of social housing tenancies. Consequently, waiting lists for public housing continue to increase and nationally the list totals 195,000 households (June 2016) (AIHW 2017 p.190). Public housing comprises only a small proportion of the housing stock, around 4.2 per cent, and as Ong comments 'the demand for low-income rental housing is clearly outstripping the supply of public housing' (Ong 2017 p.89).

The changes in policy direction affect all age groups. The proportion of tenanted households headed by a person aged 65 years and over has declined from a high of around 60 per cent in the late 1990s to less than 40 per cent now (Figure 3).

In NSW there are currently around 122,000 houses in the public sector, 19,000 houses provided by Housing NSW in the community housing sector and an additional 4,300 homes managed by Housing NSW that are Aboriginal housing. As can be seen from Table 3 the older age groups represent an increasing proportion of Housing NSW tenancies but the increase in people in social housing has only increased marginally over the 2011-12 to 2015-16 period and many of these tenancies are people ageing-in-place. The distribution of households across NSW as of July 2016 is provided in Table 4. The greatest number of tenancies are in the districts of Sydney, Western Sydney and South Western Sydney. As of June 2016 there were 12,363 people 55 years and over awaiting an offer of housing. Of these 328 were Indigenous people.

Figure 3: Proportion of tenant households headed by a person aged 65 years and over renting from housing authorities, Australia



Source: Adapted from Eslake for AITS 2017, p.13. Reproduced with permission

Table 3: Number of public and community housing tenants by age in NSW 2011-12 to 2015-16

Public housing	2011-12	2012-13	2013-14	2014-15	2015-16
Age of all household members	Number	Number	Number	Number	Number
55-64	31,049	31,143	31,461	31,434	31,939
65-74	23,887	24,117	24,489	24,799	25,299
75-79	8,957	8,865	8,876	8,869	8,875
80 and over	11,651	11,535	11,451	11,523	11,489
Total	75,544	75,660	76,277	76,625	77,602
Total persons in public housing	216,300	213,700	210,700	206,300	203,400
Older age groups as a percentage of total persons	34.9	35.4	36.2	37.1	38.2
Community housing	2011-12	2012-13	2013-14	2014-15	2015-16
Age of all household members	Number	Number	Number	Number	Number
55-64	5,973	6,000	6,592	6,650	6,924
65-74	4,480	4,645	5,043	5,006	5,317
75 and over	3,484	3,694	4,201	4,308	4,609
Total	13,937	14,339	15,836	15,964	16,850
Total persons in community housing	49,775	52,802	51,814	53,092	53,323
Older age groups as a percentage of total persons	28.0	27.2	30.6	30.1	31.6

Source: Department of Family & Community Services (FACS), unpublished data

Table 4: Age of main tenant by district in NSW, July 2016

District	55-64	65-74	75-84	85-94	95 and over	Total
Central Coast	912	652	440	130	9	2,143
Hunter New England	2,908	2,189	1,136	332	19	6,384
Illawarra Shoalhaven	1,980	1,432	1,022	315	13	4,763
Mid North Coast	600	455	301	113	3	1,472
Murrumbidgee	555	406	223	61	3	1,248
Nepean Blue Mountains	749	522	299	88	6	1,664
Northern NSW	585	480	302	160	4	1,531
Northern Sydney	1,117	998	831	358	21	3,325
South Eastern Sydney	2,713	2,655	1,749	670	27	7,814
South Western Sydney	5,053	3,916	2,295	721	29	12,014
Southern NSW	411	272	142	45	3	873
Sydney	3,120	2,747	1,889	688	35	8,479
Western	660	499	247	73	3	1,482
Western Sydney	4,111	3,352	1,866	621	32	9,982
NSW	25,474	20,575	12,742	4,376	207	63,374

Source: Department of Families and Community Services (FACS), unpublished data

The public housing sector plays a role in providing housing to homeless people or people at risk of homelessness. Table 5 shows that over the last five years the number of newly housed applicants aged 55 years and over who were previously homeless or at risk of homelessness has fluctuated between 933 applicants and 733. This is a small fraction of older people 55 years and over homeless or at risk of homelessness in NSW.

Table 5: Newly housed applicants aged 55 years and over in social housing who were previously homeless or at risk of homelessness

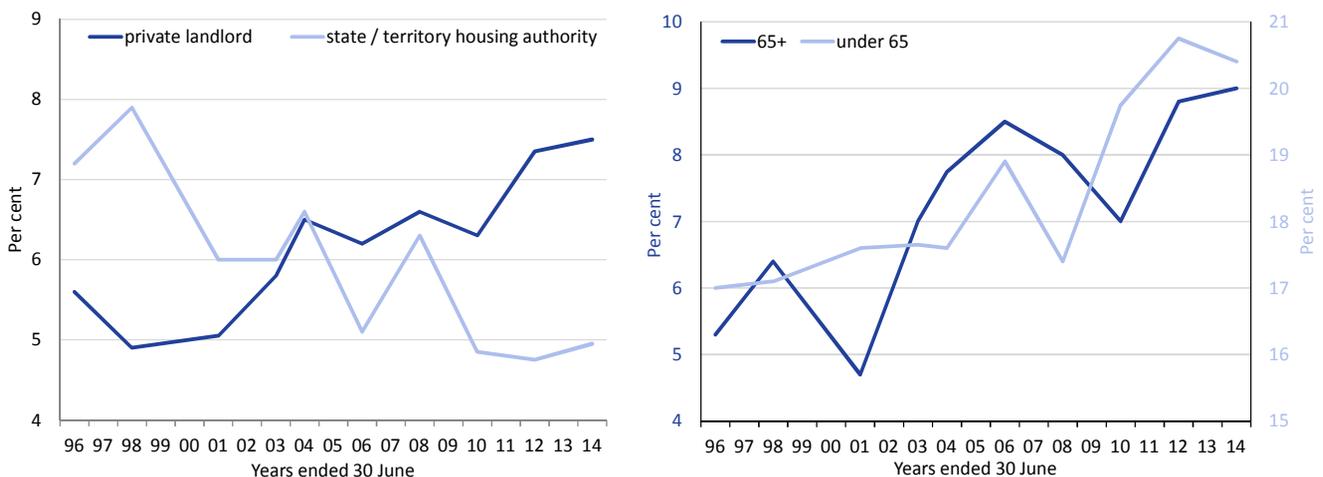
Year	2011-12	2012-13	2013-14	2014-15	2015-16
Number	793	802	933	738	733
Per cent	16.7	17.2	17.9	18.8	18.0

Source: Department of Family & Community Services (FACS), unpublished data

Private rental

With the declines in home ownership and the reduced access to public housing, the private rental market is increasingly important as a tenure option. Nationally the proportion of occupied private dwellings in the private rental market has increased over the last three decades and is expected to continue to do so (Wood et al. 2016; Yates 2017). Early this century the proportion of households in Australia headed by a person aged 65 years and over in private rental accommodation surpassed those households in the public housing system (Figure 4).

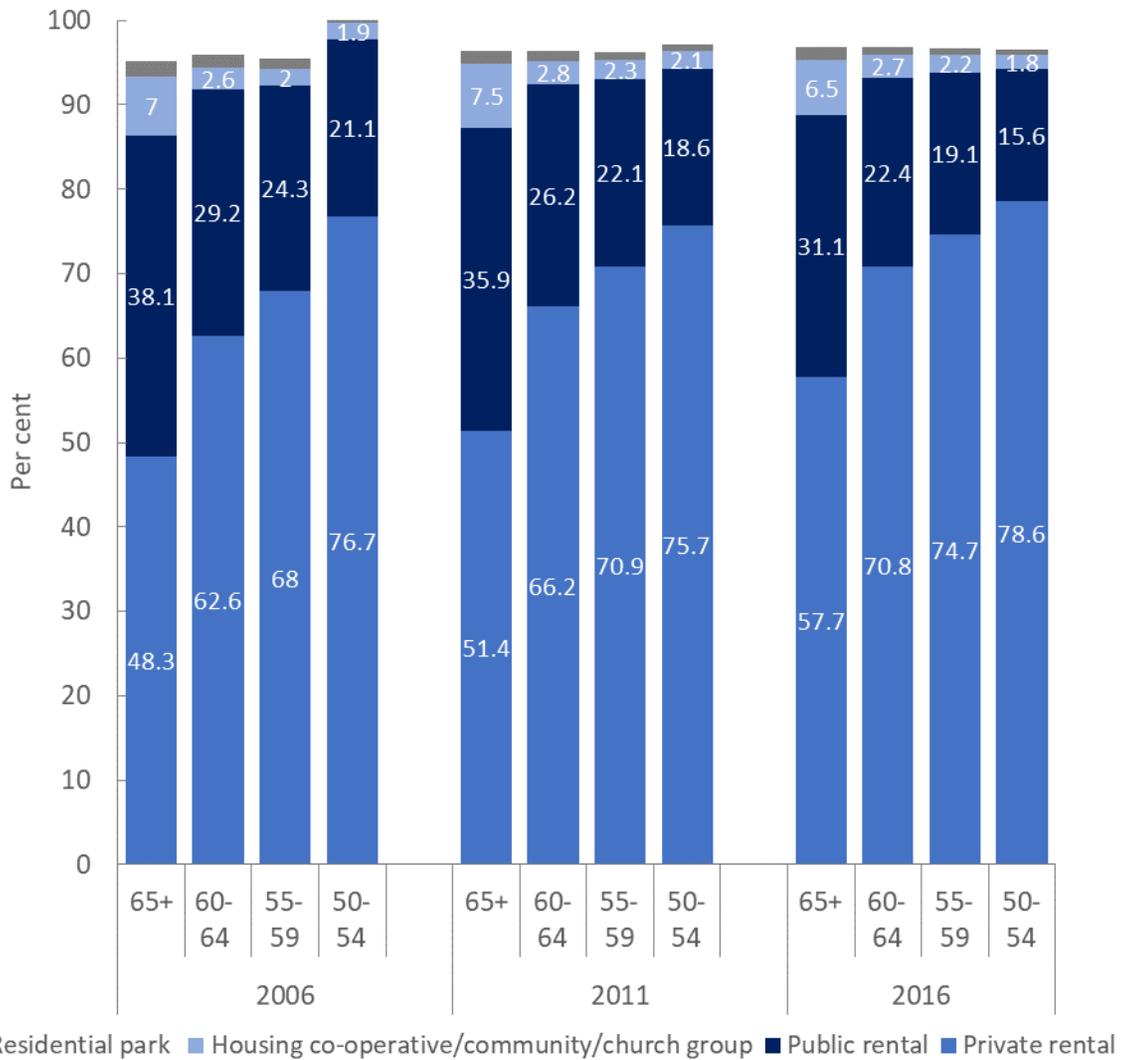
Figure 4: Proportion of households headed by person aged 65 years and over in rented accommodation by landlord and proportion of households spending more than 30 per cent of income on housing



Source : Adapted from Eslake for AITS 2017, p.13. Reproduced with permission

Figure 5 presents the trends in rental housing for mid life and older age groups in NSW at the 2006, 2011 and 2016 censuses. The decline in the proportion of people in public housing and the almost steady state representation of people in community/co-operative housing is in stark contrast to the ever increasing representation of private rental tenancies over the inter-censal periods. For those aged 65 years and over, close to 40 per cent (38.1 per cent) were in the public housing system in 2006 but in just ten years this proportion has declined to 31 per cent. At the same time 48.3 per cent of people aged 65 years and over in the rental market were renters in private rental housing in 2006 and this has now increased to 57.7 percent. Similar patterns are evident for each of the age groups represented, 60-64, 55-59 and 50-54. If these trends continue, it is evident that in as little as 10-15 years, up to four fifths of older people in the rental market aged 65 years and over, will be in the private rental market.

Figure 4: Older people in rental housing by landlord type in NSW, 2016, 2011, 2006 censuses



May not add to 100 per cent due to tenure and landlord not stated

Source: ABS censuses

As a result of these changing trends where private rental is no longer just a short term measure before finding more stable housing, a greater number of older people are now long term renters (ten years or more) than has been the case in the past (Stone et al. 2013). This increase in private rental households is distributed across the income spectrum reflecting the choice of middle and higher income households to choose renting in more desirable locations if they are unable to afford to purchase in areas where they wish to live, or just to be more mobile to take advantage of other opportunities such as employment (Hulse et al. 2015; Yates 2015, 2017). With the competition from these higher income households there has been a deterioration in the supply and availability of affordable private rental housing for people on low incomes. These changing lifestyle choices of higher income households for better located rental dwellings has spatial ramifications in that it leaves low income households little choice but to seek affordable housing on the urban fringes or in regional areas.

The outlook for older people and their need to seek affordable housing within the private rental system is, according to Yates (2015) and Ong (2017), only going to intensify over the coming years. Based just on the assumption that the proportion of older people in the rental market remains the same over the next four decades, ageing of the population means the projected growth in older households in the rental market (social and private) across the country will increase from 300,000 in 2014 to 600,000 in 2054. The increasingly limited opportunities older people have, other than renting privately, is concerning as the inappropriateness of the private rental market for low income older people has long been known (Faulkner 2009; Beer and Faulkner 2011). The private rental market very much favours landlords over tenants and so there are a range of factors that place low income older people at risk in the private rental market that can ultimately lead to homelessness. These key factors are:

- **Private rental housing is too expensive for older people on an aged pension** and this is especially so in Sydney which has experienced the greatest increases in house prices and rents (Yates 2017 p.126). Pension rates within Australia's retirement income system are premised on the fact older people have low housing costs due to home ownership (Yates 2015) yet housing costs for private renters can account for 50-80 per cent of their income. A recent study by Smith and Hetherington (2016, p.20) investigating housing costs found older private renters have the greatest housing costs of all tenure groups and they concluded from their modelling of the HILDA data 'on average renters spend about \$8 per week less on transport, \$10 per week less on health and, if they're women, about \$15 per week less on food.'

My Centrelink income is currently \$727 per fortnight, inclusive of rent allowance, medical and miniscule power subsidies. The rent is \$550 per fortnight that is about 75% of my income. So I am left with \$177 per fortnight for everything else.

My income per week is approximately \$420 and my rent is \$320. Aside from the fear of rental increases, my biggest worry and constant stress is not having the security of knowing I have a roof over my head for as long as I need one. The older I get the scarier it becomes. I am now in my seventies and am hoping to remain independent for a number of years to come, but the thought of having to go through the hassle of first finding somewhere I can afford, actually moving and then still having no security of tenure fills me with dread.

- **Private rental housing offers limited security of tenure.** Leases if a tenant is able to negotiate one at all, are rarely longer than six or 12 months in duration. This means people are often moving from place to place.

I'm soon to be 65 and have secure work. Apart from 16 years worth of superannuation and a small amount of savings I have no assets. I haven't been on the lease in the last three (including current) rental properties and was evicted from the last two places. Firstly as the owner wished her son to move in, and in the second instance, after living in the place for five years, the leaseholder wished for a friend of hers to move in. In short the rental situation in Sydney over the past 12 years has become horrendous. Suffice to say the inability to find secure affordable housing for a couple of months (2010) caused the breakdown of my health. The second eviction (2015) was three weeks after having a hip replacement and again a very stressful situation trying to find accommodation, pack and move within the time constraints while recovering.

- **There are few minimum housing standards in private rental housing.** Accessing 'low cost' housing in the private rental market, frequently therefore means the poorest quality housing. Houses can often be in a state of disrepair and landlords are not required to provide housing that has heating, insulation or that is draught proof.

I work part time but before getting the age part-pension was spending more than half of my income on rent. Even so the condition of my unit is unsatisfactory. I have resisted rent increases for a couple of years now because the paint is peeling off the walls and there is a dampness problem with associated mould. I estimate that another unit in inner western Sydney would cost at least one hundred dollars a week more in rent. That's a big increase and would have a significant impact on my discretionary income. Housing NSW is not an option because my combined income is above their threshold for a single person.

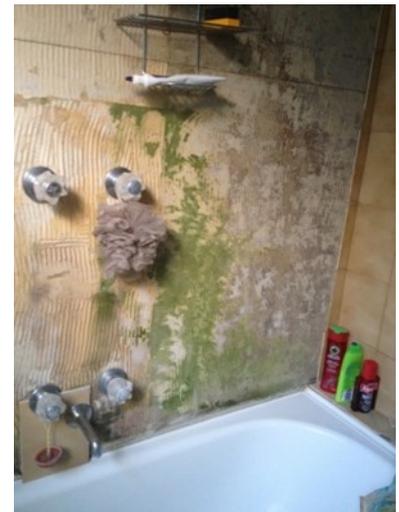


Photo courtesy of HAAG

- **Private rental housing is not adaptable as people age.** There are no legal requirements for landlords to agree to allow home modifications such as ramps, rails, or accessible showers for example. If a landlord provides permission for such alterations, they have the right to demand they be removed when a tenant vacates, further financially penalising older people on exiting their home. For low income older people, this usually means forgoing the modification completely, thus causing severe inconvenience and possible reliance on more substantial and expensive age care services.

Housing affordability is not just about the economic impacts, it has much wider ramifications. In addition to issues of housing quality and not being able to modify housing with changing needs, affordability negatively impacts on choice of location, security, safety, the economic and social participation of a person and the health and wellbeing of people (Bentley et al 2016; Howden-Chapman et al. 2011; Hulse and Saugeres 2008; Waters 2001; Productivity Commission 2015 p.9; Morris 2017a) – the the key attributes of housing valued by older people (Jones et al. 2007).

This chapter has outlined the current and changing status of the housing market for older people generally and in NSW. As noted earlier house and rental prices increases have been greater in Sydney and NSW than anywhere else in the country. The next chapter examines the rental affordability of the housing market in NSW and its impact on low income older households.

Housing affordability and its impact on older people in NSW

Housing affordability and its impact on older people

'I am aged 62 and after a lifetime of work, home ownership and 27 years in a relationship, I find myself single, unemployed, renting and almost broke! I seem to be too old to get a full time job and too young to get an aged pension. The fortnightly Centrelink "Newstart" payment only covers one week's rent on a modest one-bed unit (in Sydney), so for the past two years I have been living off my savings (which included a small amount of super) supplemented by part-time casual work. With no family to help (my beautiful son is just starting life and doesn't need to know about any of this), the bottom line is unless I can find full-time work very soon, I estimate I will be homeless within six months. I try to stay cheerful but the situation is actually very scary.'

Housing affordability and its impact on older people

Summary points

- Housing affordability in the private rental market in NSW is at its lowest level in years.
- Increasingly older people in the private rental market are at risk of housing poverty.
- Since 2012 there has been a 53.7 per cent increase (or an annual average growth rate of nine per cent) in the number of low income households (receiving Commonwealth Rent Assistance) with a household member aged 65 years and over paying unaffordable rents (at over 30 per cent of income) in NSW.
- This increase represents a rise from 21,000 low income households in 2012 to nearly 33,300 in 2017.
- In 2017 single female households accounted for 45.5 per cent of all households in housing stress (single male households 30.5 per cent and couples 24.0 per cent).
- 12,000 of these households were of people aged 75 years and over.
- In 2017, 9,314 low income older households were in severe housing stress paying more than 50 per cent of their income in rent.
- Older households in stress can be found across the state, though 63 per cent are located in Greater Sydney.
- While the number of female households is greater, for age groups and in certain regions male households in housing stress are growing at a faster rate than females.
- There appears to be an indication of movement out of Sydney to regional NSW in search of affordability.
- Increasingly older people in NSW are at risk of homelessness or homeless.

The private rental market in NSW

The private rental market across Australia is tight and has been for some time now and this is particularly so in NSW. Persistent headlines exist in the media with regard to the difficulties of living in Sydney 'Sydney rental affordability hits new crisis levels' (Browne 2017) but also in other parts of NSW, 'Concerns rental affordability could pose long-term challenges in central-west NSW cities' (Coote 2016), 'Areas traditionally viewed as affordable, such as south-west Sydney, the Blue Mountains and the Central Coast, are now beyond the reach of most renters on low incomes due to the steep rise in rental prices' (King 2017 in Browne 2017).

No matter what means is used to measure affordability the results are the same. According to the Rental Affordability Index December quarter 2016 (National Shelter, Community Sector Banking and SGS Economic and Planning 2017) affordability in Sydney was then at its lowest level since at least the middle of 2012. Median rents in Sydney at this time were \$500 per week. Rental affordability also

declined in regional NSW with the 'rest of NSW' Section of State remaining the least affordable of these areas across the country. Information provided on older households indicates rents would consume at least 60 per cent of a single pensioner's income if they were to rent a one bedroom dwelling in Metropolitan Sydney. For couple households, where there are two incomes the situation is no better, with them still having to spend 60 per cent of their income on rent for a two bedroom dwelling.

The latest Anglicare snapshot of housing affordability in NSW (April 2017) indicated the results 'are the worst in the seven years the organisation has been analysing rental affordability' (King 2017 in Browne and Ting 2017). The Anglicare Rental Affordability snapshot indicates some variation in the NSW marketplace over time, however it is clear there are very limited options of affordable housing for older people. Table 6 outlines the changes in the rental affordability snapshot over the last three years in NSW for older couples and single older people on a pension.

It is clear that on a limited income older people have little chance of finding affordable and appropriate housing in Greater Sydney and the Illawarra where for a single pensioner household only seven or eight properties have been available over each of the last three years and, while it is normally easier for couples, the available properties more than halved in the 12 months from 2016 to 2017 from a low of 50 to just 18. This situation is no different in the North Coast, Port Macquarie to Tweed Heads region and in most regions across NSW; even where there is a more abundant number of properties there has been a decline in available, affordable properties over the last three years.

This shortage has serious impacts on the housing circumstances of older people who are not home owners.

Incidence of homelessness

The incidence of homelessness in a population is a serious indication of the impact such a tight and deteriorating housing market is having on the community. In recent years governments at all levels in Australia, and the wider community, have become aware of a new form of homelessness risk amongst older people. Until recently, the issue of homelessness amongst older people has been characterised as one mainly affecting older men sleeping rough on the streets. In 2008 this was the prevailing belief as evident by the Rudd Government's The Road Home Report that stated 'Older people experiencing homelessness have a different profile to that of other older Australians. They are more likely to have experienced mental illness or cognitive impairment, often as a result of alcohol and substance abuse' (FaHCSIA 2008).

Over the last decade or so there have been a number of reports that have drawn attention to the rising incidence of homelessness amongst older people, particularly women. These people have generally led conventional lives but find themselves in difficulty in later life. Their disadvantage has been caused by factors such as low incomes, casual employment, periods of time out of the workforce raising families, low levels of savings and superannuation, illness, relationship breakdown, domestic violence, or the need to care for others (Carson 2015; Petersen and Jones 2013; Judd et al. 2004; McFerran 2010; Mallett and Westmore 2011).

Homelessness data from the 2016 census is yet to be released and so the most readily available data are through the Specialist Homelessness Services Collection which reports on individuals who make contact with these services.

Table 6: Housing Affordability in New South Wales, 2015-2017

Region	Household Type	Affordable and Appropriate Housing					
		2017		2016		2015	
		No.	%	No	%	No	%
North Coast– Port Macquarie to Tweed Heads	Couple no children	21	3	48	6.3	40	5.8
	Single	3	0	8	1.1	5	0.7
	Total No properties	795		757		690	
Northern Inland – Tamworth, Armidale, Inverell, Moree	Couple no children	85	19	65	12.3	62	13.1
	Single	26	6	16	3.0	13	2.8
	Total No properties	436		528		472	
Central Coast, Hunter, Great Lakes, Taree	Couple no children	152	5	245	7.6	228	5.6
	Single	178*	5	37	1.2	75	1.8
	Total No properties	3,283		3,207		4,107	
South, West & ACT – Central West	Couple no children	172	21	255	23.9	126	11.8
	Single	49	6	38	3.6	40	3.8
	Total No properties	836		1069		1065	
Greater Sydney and the Illawarra	Couple no children	18	< 1	50	0.4	50	0.4
	Single	8	< 1	7	< 0.1	7	< 0.1
	Total No properties	13,447		14,154			
NSW South, West & ACT – South East NSW	Couple no children	56	11	71	11.1	62	10.5
	Single	20	4	11	1.7	16	2.7
	Total No properties	525		637		590	
South, West and ACT – ACT and Queanbeyan	Couple no children	16	1.3	20	1.3	57	2.7
	Single	24	1.9	23	1.5	70	3.3
	Total No properties	1,280		1,497			
South, West and ACT – Riverina NSW	Couple no children	253	25	292	24.8	244	23.6
	Single	58	6	47	4.0	77	7.4
	Total No properties	997		1,177		1,034	

* all located in Newcastle

Source: Anglicare 2015, 2016, 2017

An examination of time series data on the incidence of homelessness for New South Wales from the Specialist Homelessness Services Collection (SHSC)³ available through the Australian Institute of Health and Welfare indicates that overall, regardless of age, homelessness in NSW increased significantly in 2015-16 (an increase overall of 21,453 clients or 44 per cent from the previous year) and more new clients were assisted than returning clients (AIHW 2017b). As this is an administrative dataset changes in the data can, and are, affected by changes in state and territory policies, programs and systems (AIHW quality statement). In relation to the increase above for NSW, the AIHW (2016a) states

New South Wales homelessness services underwent a period of major transition in 2014–15 that affected continuity of reporting for some service providers. These issues did not affect New South Wales data for 2015–16. The increase in client numbers in New South Wales is largely a result of the consolidation of new post-reform service models. Caution should be used when making comparisons of 2014–15 data with other years' figures for New South Wales and with data for other states and territories. Data quality issues associated with this transition will continue to be monitored in future trend analyses.⁴

In the SHSC people aged 55 years and over are classified as the 'older population'. All clients of Specialist Homelessness Services are considered to be 'homeless' or 'at risk of homelessness' and clients who do not provide enough information to be able to make this determinant are classified as not stated (for more detail on defining homelessness and at risk of homelessness see Appendix A).

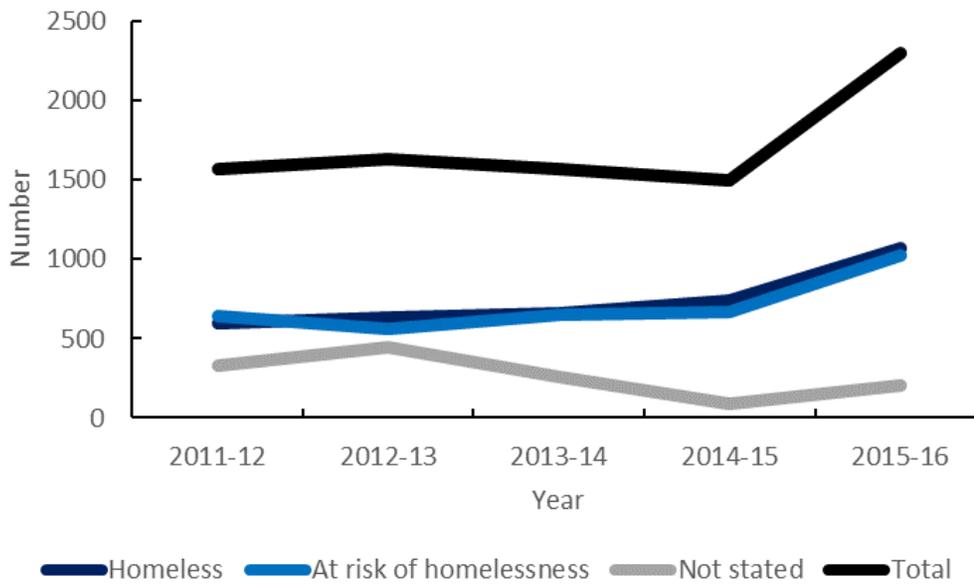
Bearing in mind the statement about the quality of the data, Figures 5 and 6 show the incidence of homelessness for older people in NSW over the 2011-12 to 2015-16 period and these trends reflect the overall changes for the total population. It is evident over time the incidence of not stated in classifying people has reduced significantly. Since this data collection began in 2011-12 there appears to have been a slight incline in older male's homelessness or at risk of homelessness before the significant increase in the numbers of identified older men in need of assistance in 2015-16. The trajectory for females is a little different. As for males overall the trend line for total clients who contacted Specialist Homelessness Services was reasonable steady over time until 2015-16, however females are more likely to be identified as being at risk of homelessness rather than homeless.

3. The Specialist Homelessness Services Collection (SHSC) can only report on people who access homelessness services. This collection therefore does not include all homeless people or people at risk of homelessness. (Quality statement)

4. 'Recent changes in homelessness policy in New South Wales include:

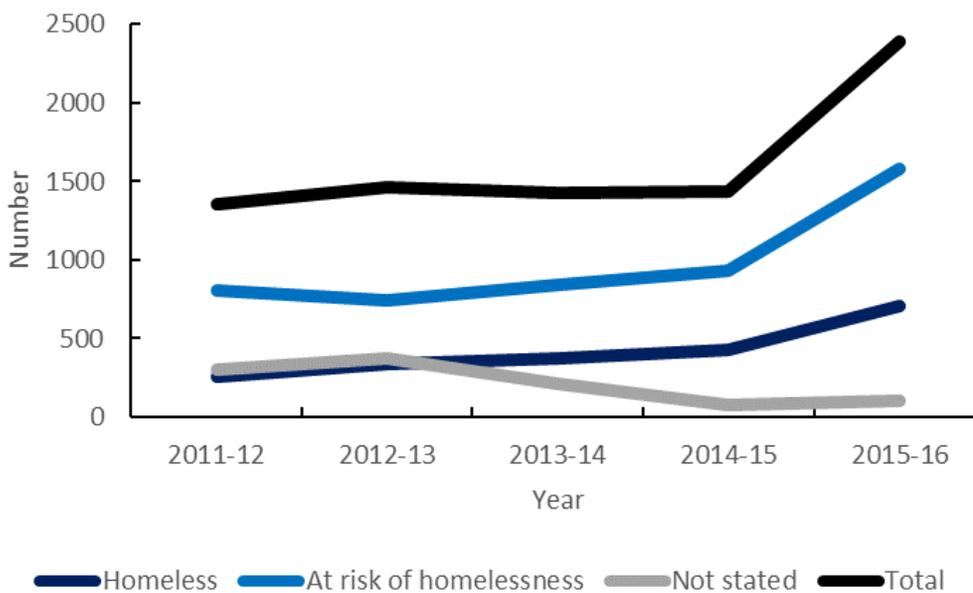
- Consolidation of new service models and local partnerships following sector-wide reforms in 2014–15, including new Specialist Homelessness Services contracted through the Going Home Staying Home reforms and other recent initiatives such as the Service Support Fund and Homeless Youth Assistance Program. These changes were not fully reflected in the 2014–15 data due to mid-year implementation and the impact of the reform transition on the continuity of data collection.
- The implementation of new access arrangements from 2014–15, including a No Wrong Door policy that requires agencies to conduct an initial assessment and make appropriate referrals for any person who is homeless or at risk of homelessness who presents to their service.' (Quality statement)

Figure 5: Incidence of homelessness for males aged 55 years and over in NSW, 2011-12 to 2015-16



Source: AIHW SHS Collection Data cubes

Figure 6: Incidence of homelessness for females aged 55 years and over in NSW, 2011-12 to 2015-16



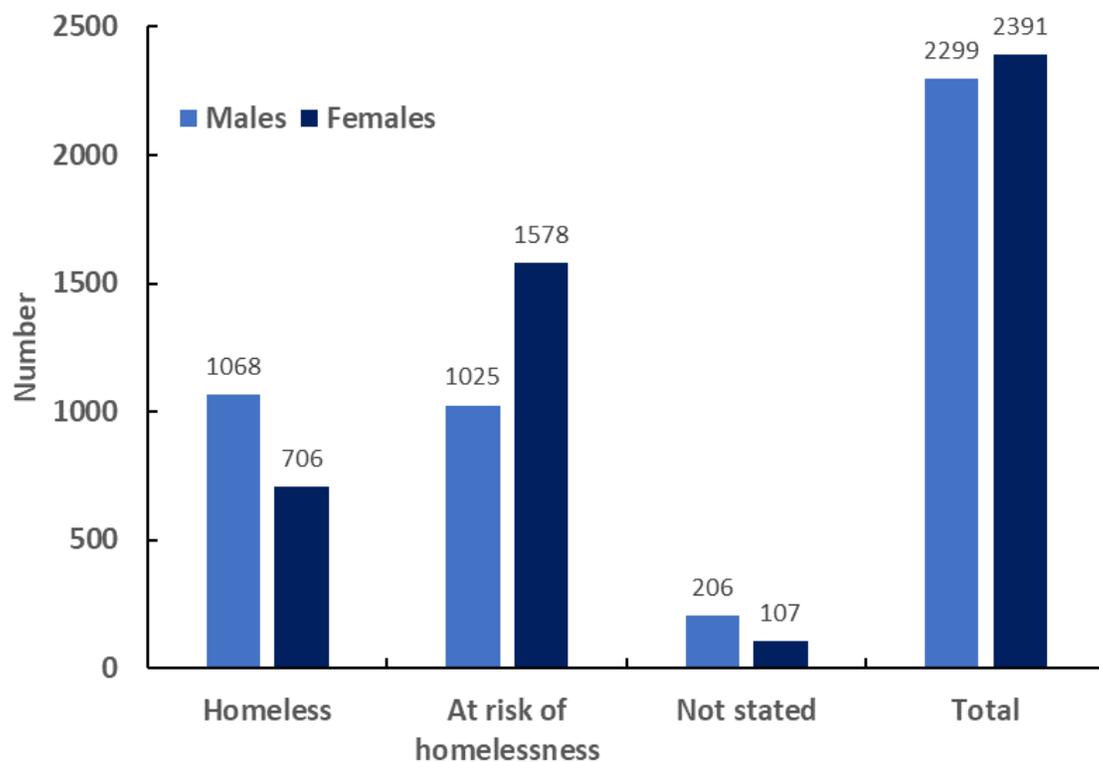
Source: AIHW SHS Collection Data cubes

As noted this significant increase in just one year, 2015-16, is because of the transition in the homelessness sector in 2014-15 which affected the reporting of clients in the data collection for that year and the changes in the service models and programs that are better able to identify and account for people in need.

As noted this significant increase in just one year, 2015-16, is because of the transition in the homelessness sector in 2014-15 which affected the reporting of clients in the data collection for that year and the changes in the service models and programs that are better able to identify and account for people in need.

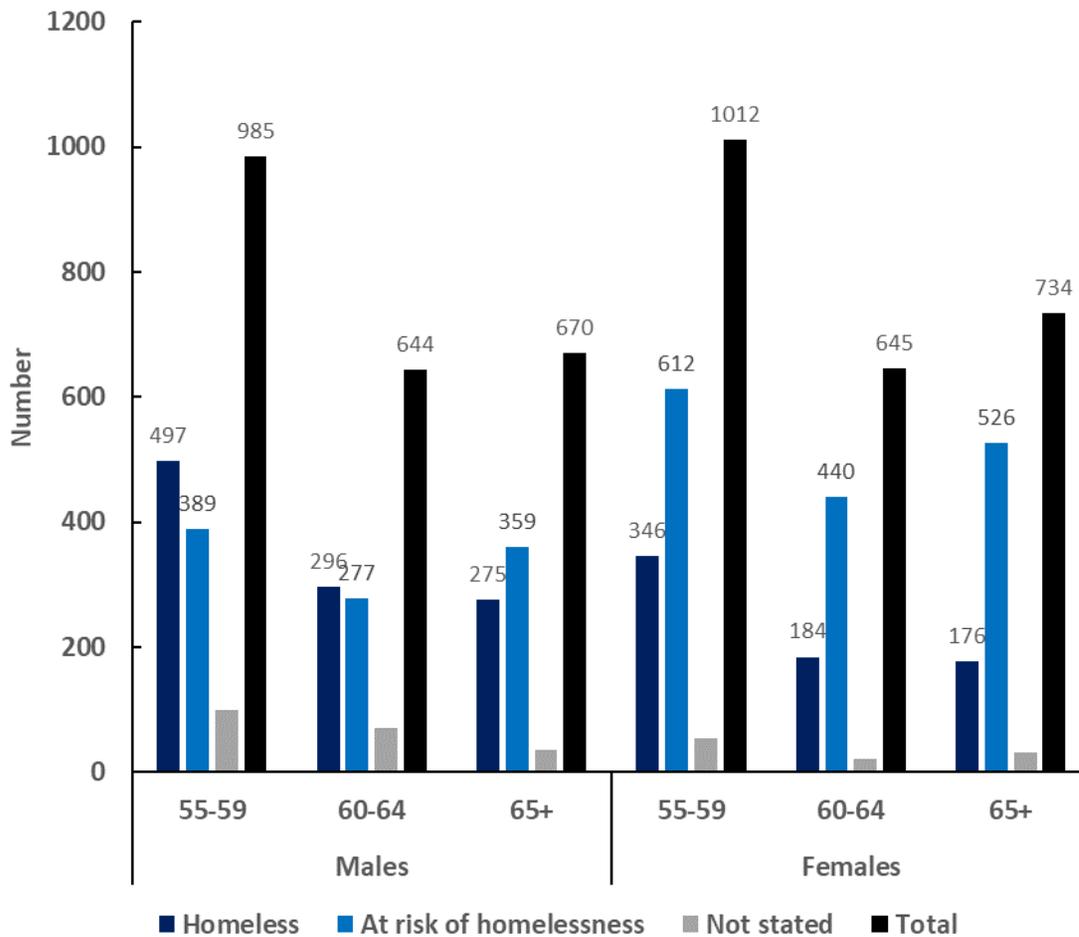
Clearly by 2015-16 the identified incidence of older people homeless or at risk of homelessness is greater than has ever been the case previously. Figure 7 presents the data for older people for the 2015-16 year only. In this reporting year 2,299 older males and 2,391 older females presented to SHS. Figure 7 shows for males the division between homelessness and at risk is an even split at 1,068 males homeless and 1,025 males considered 'at risk'. For females the pattern is very different with 706 clients classified as homeless, so about one third less than for males, but twice as many females (1,578 clients) were deemed to be 'at risk of homelessness'. Figure 8 provides a breakdown of this data by age. It is clear that levels of homelessness, or older people at risk of homelessness, is greater for the population aged 55-59, accounting for about 42 per cent of clients in the 55 plus age group. At ages 65 years and over there were 670 males and 734 females counted in the SHSC.

Figure 7: Number of older people (55 years and over) homeless or at risk of homelessness, 2015-16, NSW



Source: AIHW SHS Collection Data cubes

Figure 8: Number of people by age homeless or at risk of homelessness, 2015-16, NSW



Source: AIHW SHS Collection Data cubes

Analysis of the 2015-16 data of the top five reasons older people first reported to a homelessness service indicates that for both males and females aged 55 years and over, and 65 years and over, housing affordability stress and housing crisis issues were the most significant problems (Table 7). If the additional housing issues of an inappropriate or inadequate dwelling and that the previous accommodation ended are considered, then housing issues are the main reason for 58.6 per cent of males aged 55 years and over (57.5 for males 65 years and over) and the main reason for 45.0 per cent of females aged 55 years and over (43.6 for females aged 65 years and over). Financial difficulties are the second main reason reported for both males and females. Family and domestic violence is significant for women, being the first reported reason for 370 women aged 55 years and over and for 100 women aged 65 years and over.

As noted above, women are more likely to be at risk of homelessness and therefore at the time of engaging with service providers in 2015-16, 26.6 per cent of women aged 55 and over were resident in 'public or community housing – renter or rent free' and 64.3 per cent were in 'private or other housing – renter, rent free, owner'. Housing for the Aged Action Group's experience is that women who have led conventional lives in terms of employment and housing and find themselves homeless or at risk of

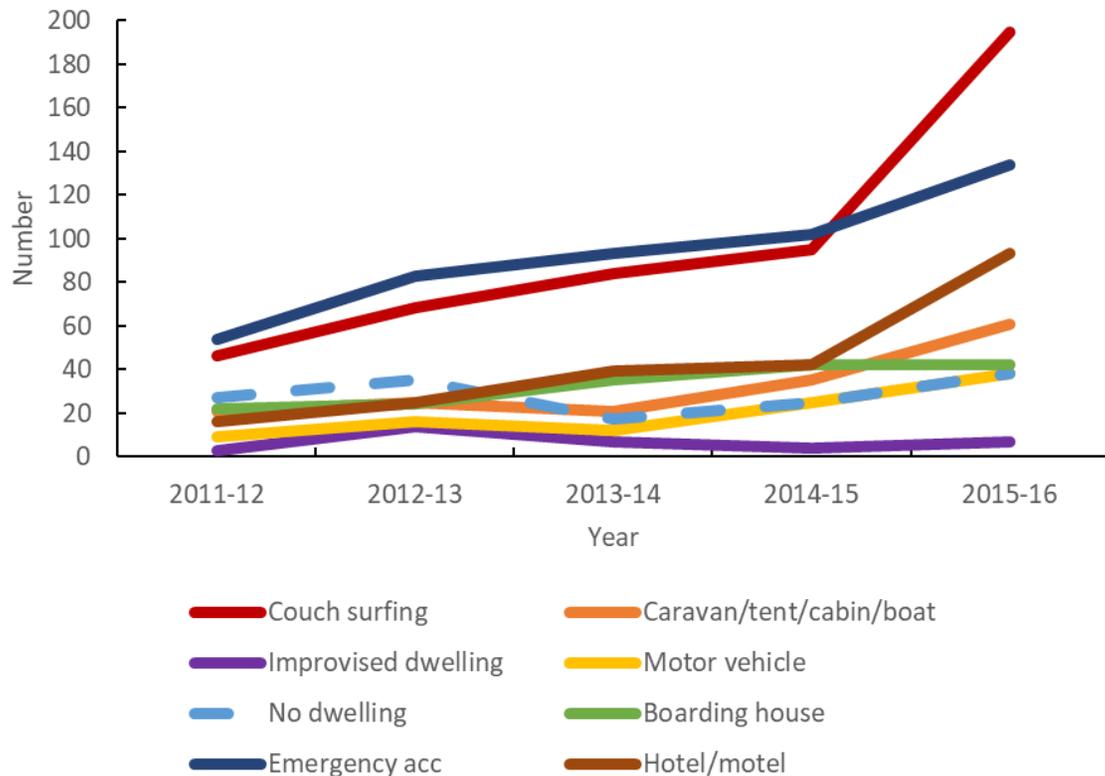
homelessness for the first time do not readily access SHS. If they are evicted they may find that they don't have the funds to establish a new home or pay increasingly higher rents and can enter a rapidly downward spiral into homelessness. We don't hear from them or see them on the streets because they mostly have found a medium term couch surfing option staying with family and friends or, even worse, sleeping in their car or other temporary arrangement. As can be seen from Figure 9 and Table 8, there has been a significant increase in older women in NSW (reflecting national trends) of women couching surfing and sleeping in cars, a 300 per cent increase for women aged 55 plus over the last five years (although from a relatively low base). At ages 65 plus the percentage change over time has been worse but thankfully the numbers are still very low.

Table 7: Top five main reasons first reported for attending Specialist Homelessness Services for males and females aged 55 years and over and 65 years and over, NSW 2015-16

Main reason first reported	Males			
	55+		65+	
	No.	%	No.	%
Housing affordability stress and housing crisis (pending evictions/foreclosures, rental and/or mortgage arrears)	930	40.5	254	37.9
Financial difficulties	371	16.1	124	18.5
Inadequate or inappropriate dwelling conditions, including accommodation that is unsafe, unsuitable or overcrowded	234	10.2	77	11.5
Previous accommodation ended	181	7.9	54	8.1
Mental health	68	3.0		
Medical issues			29	4.3
Main reason first reported	Females			
	55+		65+	
	No.	%	No.	%
Housing affordability stress and housing crisis (pending evictions/foreclosures, rental and/or mortgage arrears)	765	32.0	226	30.8
Financial difficulties	371	15.5	118	16.1
Family and domestic violence	370	15.5	100	13.6
Inadequate or inappropriate dwelling conditions, including accommodation that is unsafe, unsuitable or overcrowded	185	7.7	51	6.9
Previous accommodation ended	126	5.3	43	5.9

Source: AIHW SHS Collection Data cubes

Figure 9: Living circumstances of women aged 55 years and over at the time of presentation to Specialist Homelessness Services, NSW 2011-12 to 2015-16



Source: AIHW SHS Collection Data cubes

Table 8: Living circumstances of women aged 55 years and over and 65 years and over at the time of presentation to Specialist Homelessness Services, NSW 2011-12 to 2015-16

Dwelling type	Women aged 55 years and over (number)					% change
	2011-12	2012-13	2013-14	2014-15	2015-16	
Couch surfing	46	68	84	95	195	323.9
Caravan/tent/cabin/boat	21	25	21	35	61	190.5
Improvised dwelling	3	14	7	4	7	133.3
Motor vehicle	9	16	12	25	38	322.2
No dwelling	27	35	17	25	38	40.7
Boarding house	22	24	35	42	42	90.9
Emergency acc	54	83	93	102	134	148.1
Hotel/motel	16	25	39	42	93	481.3
	Women aged 65 years and over (number)					
Couch surfing	7	20	27	22	54	671.4
Caravan/tent/cabin/boat	5	8	5	7	20	300.0
Improvised dwelling	2	5	1	1	1	-50.0
Motor vehicle	0	7	2	6	7	-
No dwelling	5	7	4	3	8	60.0
Boarding house	4	2	7	9	11	175.0
Emergency acc	13	22	18	25	32	146.2
Hotel/motel	7	4	7	6	24	242.9

The data presented here is for older people who have engaged with the homelessness sector. The monitoring and knowledge of the trends in the housing market over the last 30 years outlined in this report, and the concurrent life course changes over this period (more single person households, increasing levels of divorce at all ages, greater reporting of domestic violence at older ages, casualisation of the workforce for example) means that, as pointed out by Sharam recently, at a solutions-based workshop in Canberra, we should have seen this increase in homelessness coming (Francis 2017).

Taking a step back the next section looks at the number of older people, that due to rental affordability issues, could be considered, to be at risk of housing rental stress and homelessness and needing the help of services like the Specialist Homelessness Service system.

'I am 77 years old and this has taken a great toll on my life. The rental prices in my area are so high it has been a big problem for me to find anything I could afford to pay on a pension. The stress is unbelievable. I had to put all my belongings in storage and live out of a suitcase and box. If it had not been for a good friend to take me into their home I do not know where I would have gone. The effect of being homeless has really taken a big toll on my health, where once I was active, happy, mentally alert, doing everything for myself. I am now depressed, lost lots of weight, I hate every day having to get out of bed, I am so depressed unable to eat a proper diet, loosing over 10kgs I am so unhappy not having my belongings around me. So yes, this high cost of rentals, and having to be moved at this age does have a very big effect on one's mental health.'

Low income households at risk in the rental market place

There is no one source of information that can provide a comprehensive picture of the current numbers of older people in housing rental stress at any given time. In this report two sources of data will be used to highlight the plight of older people who are not home owners in the NSW housing market – census data and Department of Social Services data.

Census data

Hulse et al. (2015) conducted considerable detailed work using customised ABS data from the 2011 census to provide a detailed understanding of 'the characteristics of lower income households in the private rental sector with poor affordability outcomes as a result of supply shortages' (Hulse et al. 2015 p. x) as well as providing an examination of longer term changes in the private rental sector 1996-2011. These longer term trends indicate that while in some state markets there is housing that is affordable to low income households, this housing is being occupied by 'more affluent' households.

In their study Hulse et al. use the most readily acceptable measure of housing affordability – those

households in the bottom two quintiles (lowest 40 per cent) of Australian gross household income distribution, and the research applies the commonly used and accepted affordability benchmark of spending no more than 30 per cent of household income on rent (Hulse et al. 2015 p.1).⁵ According to their research, nationally at the 2011 census, 60 per cent of quintile 1 households (those in the bottom 20 per cent of the gross household income distribution) aged 65 years and over were not living in affordable housing and almost 75 per cent of these households were located in metropolitan areas (Hulse et al. 2015 p.34). At the NSW state level they found 55 per cent of quintile 1 older households in Sydney were paying unaffordable rents (more than 30 per cent of income in rent) and 26 per cent were paying severely unaffordable rents. The situation was a little better in Regional NSW (Table 9).

Table 9: Rental affordability of older* low income private rental households in NSW, 2011

Rental affordability	Older Q1** private rental households		Older Q2** private rental households	
	Sydney	NSW balance	Sydney	NSW balance
Paying affordable rent	20	55	59	41
Paying unaffordable rent	55	41	90	10
Paying severely unaffordable rent	26	4	-	-
Total	100	100	100	100
Number	7,300	9,500	6,100	5,700

Household reference person aged 65 years and above;

**income quintiles Q1 \$30,500 or less; Q2 \$30,500-\$56,000

Source: Hulse et al. 2015 p.86

This report uses some of the parameters included in the Hulse et al. work. Using 2016 census data the analysis presented here provides an indication of low income older people in housing stress defined as paying over 30 per cent of gross household income in rent and in severe housing stress (paying over 50 per cent of gross household income in rent) in the private rental market. This analysis provides the lower end of the spectrum of the number of older households with housing affordability issues. This is because this census analysis, from readily available data, only includes those people at the census who identified as:

- either a lone person household or couple no children household only living in a private dwelling;
- the tenure of the household was the private rental market;

5. The 30/40 measure is one of ongoing debates however it is the most widely used measure in research and policy on housing affordability. It measures the risk of housing affordability or unaffordability and not necessarily the reality of the impact of housing costs for the individual or household. For debates around the concept of housing stress and housing affordability see for example Rowley and Ong 2012.

- renting only from a 'real estate agent' or 'someone outside the household' (households where the tenure or landlord was 'other', 'not stated' or 'housing co-op, community or church group' excluded from this analysis);
- on a very low income which equates to a full pension (inclusive of the supplement and energy supplement as of June 2016) plus Commonwealth Rent Assistance with no or minimal other weekly income (the upper limit of household income used here is \$33,799 for lone person households and \$41,599 for couples).⁶

Based on this categorisation Table 10 and Table 11 provide data on the number and proportion of older people aged 65 years and over at the 2016 census that could be considered to be in housing rental stress. As stated above, the data provides the lower end of the spectrum of the number of older households with housing affordability issues. From this analysis:

- 20,825 low income people aged 65 years and over, or 74.4 per cent of all low income people in private rental households aged 65 years and over (where income, tenure and rent were specified and paying rent to a real estate agent or someone outside the household that is not family), in NSW were paying more than 30 per cent of their income in rent.
- These people were evenly split across the state with 10,289 in Greater Sydney and 10,535 in regional NSW.
- In Greater Sydney however this represented 82.9 per cent of older low income persons in the private rental market compared to 67.7 per cent of persons in regional NSW.
- In terms of household type across the state, two thirds of people in stress lived in lone person households, with 57 per cent being lone female households. In Greater Sydney 84.1 per cent of lone female households and 87.0 per cent of lone male households were paying more than 30 per cent of their income in rent. The proportion of persons in couple households was just lower at 80 per cent of all low income persons in couple households in the private rental market. In regional NSW a lower proportion of all household types were in housing stress and this was particularly so for people in a couple household.
- Table 11 provides the same breakdown of census data except these people are in severe or extreme housing stress paying more than 50 per cent of their income in rent. and paying rent to a real estate agent or someone outside the household that is not family), in NSW were paying more than 50 per cent of their income in rent.

6. The annual household income for a lone person household aged 65 years and over inclusive of a full Centrelink payment and full CRA at the time of the census was around \$502 per week. This equates with Gross Household Income Quintile 1 from the Household Income and Wealth Survey 2015-16, (ABS 2017) for the population aged 65 years and over. This is slightly more than the available census household income category of less than 499 (an upper limit of \$25,999) at the 2016 census. Included in this analysis therefore is the next income category at the census of \$500-\$649 (\$26,000-\$33,799) which therefore includes additional weekly income beyond the basic full pension. Gross household income quintile 2 for the population aged 65 years and over (ABS 2017) is \$47,944. For couples the upper income range used here in this study is up to \$799 per week (\$41,599), less than the upper limit of quintile 2 and less than the upper limit of Hulse et al. (2015). This upper limit of household income of less than \$799 per week is greater than a full Centrelink payment and CRA and the next census income category has an upper limit of \$51,999 .

The data indicates:

- 8,745 low income people aged 65 years and over, or 31.2 per cent of all low income people in private rental households aged 65 years and over (where income, tenure and rent were specified were paying more than 50 per cent of income in rent;
- two thirds (68.5 per cent) of these people are located in Greater Sydney;
- overall 6,205 people live in a lone person household with 63 per cent of these households female;
- a lower proportion and number of people in couple households are in severe housing stress.

Table 10: Low income person and couple households at age 65 years and over in rental stress for major regions in NSW, 2016 census

Income level and household type	Greater Sydney	Rest of NSW	Total State
Lone female household paying over 30% income in rent	3,076	4,376	7,441
Total lone female households paying rent*	3,656	5,726	9,387
Per cent	84.1	76.4	79.3
Lone male household paying over 30% income in rent	2,629	2,967	5,597
Total lone male households paying rent*	3,023	4,146	7,169
Per cent	87.0	71.6	78.1
Total lone person households paying over 30% income in rent	5,707	7,333	13,040
Total lone households paying rent*	6,679	9,872	16,556
Per cent	85.4	74.3	78.8
Couple only household paying over 30% income in rent	4,582	3,202	7,785
Total couple households paying rent*	5,728	5,713	11,446
Per cent	80.0	56.0	68.0
Total households paying over 30% income in rent	10,289	10,535	20,825
Total households paying rent*	12,407	15,585	28,002
Per cent	82.9	67.6	74.4

* where rent stated

Source: ABS census 2016

Table 11: Low income person and couple households at age 65 years and over in severe rental stress for major regions in NSW, 2016 census

Income level and household type	Greater Sydney	Rest of NSW	Total State
Lone female household paying over 50% income in rent	2,184	1,474	3,652
Total lone female households paying rent*	3,656	5,726	9,387
Per cent		25.7	38.9
Lone male household paying over 50% income in rent	1,725	832	2,553
Total lone male households paying rent*	3,023	4,146	7,169
Per cent		20.1	35.6
Total lone person households paying over 50% income in rent	3,909	2,306	6,205
Total lone households paying rent*	6,679	9,872	16,556
Per cent		23.4	37.5
Couple only household paying over 50% income in rent	2,085	450	2,540
Total couple households paying rent*	5,728	5,713	11,446
Per cent	36.4	7.9	22.2
Total households paying over 50% income in rent	5,994	2,756	8,745
Total households paying rent*	12,407	15,585	28,002
Per cent	48.3	17.7	31.2

* where rent stated

Source: ABS census 2016

Due to the diversity of information collected in the census, it is possible to get a breakdown of this data by birthplace and Indigenous status. Table 12 presents this data for the top culturally and linguistically diverse groups and the Indigenous population aged 65 years and over living in the private rental market and paying more than 30 or 50 per cent of their income in rent. The data for some groups particularly in regional NSW are very low and therefore unreliable, however the data for the Greater Sydney and total NSW provides an insight into the number of households who, as well as having a low income, may have language difficulties in navigating the housing and service systems to seek help. As to be expected most of the Indigenous people in housing stress are located in regional NSW whereas most CALD groups are highly concentrated in Greater Sydney, with people born in Germany being the exception here. Also of note from this table is that it is more likely to be couples rather than single person households in rental stress for people from Greece, Lebanon and China.

Table 12: The number of selected CALD and Indigenous people aged 65 years and over in rental stress in NSW, 2016 census

Paying 30% of income in rent*	Lone person			Couple			Total		
	Greater Sydney	Rest NSW	Total NSW	Greater Sydney	Rest NSW	Total NSW	Greater Sydney	Rest NSW	Total NSW
Croatia	19	20	39	28	3	31	47	23	70
Germany	99	83	182	50	34	84	149	117	266
Greece	89	9	98	105	10	115	194	19	213
Hungary	25	18	43	27	3	30	52	21	73
Italy	95	45	140	78	16	94	173	61	234
Lebanon	71	6	77	129	4	133	200	10	210
Malta	37	19	56	13	10	23	50	29	79
Netherlands	67	53	120	26	42	68	93	95	188
China	155	10	165	533	7	540	688	17	705
Vietnam	54	0	54	69	0	69	123	0	123
Indigenous	37	167	204	22	38	60	59	205	264

Paying 50% of income in rent*	Lone person			Couple			Total		
	Greater Sydney	Rest NSW	Total NSW	Greater Sydney	Rest NSW	Total NSW	Greater Sydney	Rest NSW	Total NSW
Croatia	18	4	22	7	1	8	25	5	30
Germany	61	30	91	22	5	27	83	35	128
Greece	59	5	64	54	6	60	113	11	124
Hungary	23	4	27	13	0	13	36	4	40
Italy	66	21	87	45	1	46	111	22	133
Lebanon	50	2	52	72	0	72	122	2	124
Malta	20	8	28	8	1	9	28	9	37
Netherlands	28	18	46	6	6	12	34	24	58
China	108	6	114	238	0	238	346	6	352
Vietnam	34	00	34	24	0	24	58	0	58
Indigenous	22	51	73	6	4	10	28	55	83

*Low numbers are not reliable due to randomisation of small numbers to preserve confidentiality

Source: ABS census 2016

In summary the census data provides a picture of the status of older households in housing stress in Greater Sydney, rest of NSW and in the state overall. This data provides the lower range of the households in potential difficulty as there are a number of restrictions on the data which has been included. The following section, using different, and more accurate and inclusive data in terms of tenure, rent and income provides another insight into housing affordability for low income older households in NSW.

Department of Social Services Data of Households in Receipt of Commonwealth Rent Assistance (CRA)

A different analysis into housing affordability and housing stress for low income households can be provided by the Department of Social Services data on low income households in receipt of Commonwealth Rent Assistance.⁷ CRA is a 'non-taxable income supplement payable to eligible people who rent in the private or community housing rental markets. Pensioners, allowees and those receiving more than the base rate of Family Tax Benefit part A may be eligible for Rent Assistance' (Department of Social Services 2017a). CRA does not just reflect the situation of people living in private rental accommodation as it is also payable to low income recipients in state owned and managed Indigenous housing and community housing (however people renting state owned and managed Indigenous housing and community housing generally have rent thresholds set at not more than 30 per cent of household income) (National Welfare Rights Network 2014). In addition to an income qualification, to be eligible for CRA a person must be paying more than a minimum amount of rent, called the rent threshold for:

- rent (other than public housing);
- service and maintenance fees in a retirement village;
- lodging;
- the use of a site for a caravan, mobile home, tent or other structure you occupy as your principal residence;
- fees paid to moor a vessel (Department of Social Services 2017a).

The Department of Social Services calculates those income units paying more than 30 and 50 per cent of income in rent with and without CRA.

7. This DSS data has been used by the National Welfare Rights Network (2014), Melhuish, King and Taylor (2004) to establish levels of housing affordability in the market.

This section of the report presents this data for March 2017 in a number of ways:

- Tables present the overall numbers by age (65 years and over, 75 years and over and 55-64 years), income unit type (lone female household, lone male household, couple household) and level of housing stress (over 30 per cent and over 50 per cent of income in rent) for the Greater Sydney Region, Regional NSW and for the total state.
- The data is disaggregated to the level of a Statistical Area and maps are provided of the number of income units/households⁸ across the Greater Sydney Region or Regional NSW for those households in housing stress or severe housing stress, i.e., an indicator of the deficiency in affordable and appropriate dwellings in an area; and the proportion of low income households in each area in housing stress, i.e. a measure of the affordability of areas for particular age groups or household types.

The section begins with an examination of the population aged 65 years and over.

Households aged 65 years and over

Table 13 presents the number and percentage of households with a reference person aged 65 years and over receiving a government payment (age pension, disability support pension, carers payment) with and without CRA who were paying more than 30 per cent of their income in rent as of March 2017. From this analysis:

- 20,498 households just living in Greater Sydney were paying more than 30 per cent of their income in rent representing 40.7 per cent of all households in Greater Sydney receiving a payment from the Department of Social Services including CRA. In fact without CRA over 35,000 households or 70.8 per cent would be paying more than 30 per cent of their income in rental costs. While this table clearly show the importance of rent assistance it has been argued for a long time, it is insufficient in keeping a significant proportion and number of older persons and other low income households from housing stress (Welfare Rights Centre NSW and the National Welfare Rights Network 2013). While CRA is indexed to the Consumer Price Index (CPI) rental costs have increased above CPI since 2008 and so the value of the CRA payment has diminished over time for households (SCRGSP 2017 p.G4).
- Of the households in Greater Sydney, 42.7 per cent were single female households, 30.6 single male households and 26.7 per cent couple households.
- A greater proportion of couple households (43.7 per cent) receiving CRA in Greater Sydney were paying more than 30 per cent of their income in rent compared with single person households.
- 12,239 income units/households paying more than 30 per cent of their income in rent were located in regional NSW representing 25.5 per cent of all low income households living in regional NSW receiving CRA. Without CRA the number of households in housing stress would increase by 129 per cent.

8. Income unit is the terminology used by the Department of Social Services and is substituted in this discussion by the word 'household'.

Table 13: Number and percentage of households aged 65 years and over receiving a payment from the Department of Social Services, with and without CRA by rental affordability – paying more than 30 per cent of household income in rent, March 2017

Household type (65 years and over)	Paying over 30% of income in rent				
	Greater Sydney				Total Number
	With CRA		Without CRA		
Number	Per cent	Number	Per cent		
Single female	8,755	37.7	16,748	72.2	23,199
Single male	6,278	42.6	11,198	76.0	14,726
Couple	5,465	43.7	7,751	62.0	12,492
Total	20,498	40.7	35,697	70.8	50,417

Household type (65 years and over)	Regional New South Wales				
	With CRA		Without CRA		Total Number
	Number	Per cent	Number	Per cent	
Single female	6,157	29.2	14,116	66.9	21,111
Single male	3,718	24.6	9,505	62.8	15,129
Couple	2,364	20.2	4,402	37.6	11,722
Total	12,239	25.5	28,023	58.4	47,962

Household type (65 years and over)	New South Wales				
	With CRA		Without CRA		Total Number
	Number	Per cent	Number	Per cent	
Single female	14,912	33.7	30,864	69.7	44,310
Single male	9,996	33.5	20,703	69.3	29,855
Couple	7,829	32.3	12,153	50.2	24,214
Total	32,737	33.3	63,720	64.8	98,379

Notes: An income unit, (named households) comprises a single person (with or without dependent children) or a couple (with or without dependent children). Single social security recipients living together in the same household are regarded as separate income units. Includes income units receiving the age pension, disability support, carers payment. Income unit is entitled to receive a daily entitlement for Commonwealth Rent Assistance (CRA) as at 31 March 2017. A small number of income units in receipt of CRA are excluded from housing stress calculations. One member of a couple is treated as the reference person for the income unit based on the type of payment that they receive. These tables have been created by summing the values for ABS Statistical Area level 3 code (SA3). To protect confidentiality a small number of cells at SA3 level were listed as <5 and where the actual value could not be derived these cells were converted to the number 2.

This table is exclusive of households receiving a Veterans Affairs pension and includes older people in housing where CRA is payable including community housing. Department of Social Services pays the vast majority of Age Pensions.

Source: Department of Social Services 2017, Commonwealth Housing Dataset unpublished.

- Single female households accounted for 50.3 per cent of all the households in non-metropolitan NSW in housing stress.
- For total NSW, 32,737 households were in housing stress as of March 2017, equivalent to 33.3 per cent of all low income households receiving a payment from Department of Social Services including rent assistance. Single female households account for 45.5 per cent, single male 30.5 per cent and couple households 24 per cent of these households in housing stress.

Table 14 and Figure 10 present comparative data for low income households in NSW aged 65 years and over paying more than 30 per cent of their income in rent after the payment of CRA as of March 2012.

Table 14: Number and percentage of households aged 65 years and over receiving a payment from the Department of Social Services, with and without CRA by rental affordability – paying more than 30 per cent of household income in rent, March 2012

Gender and house-hold type	Greater Sydney			Regional NSW			Total NSW		
	Paying over 30% of income in rent		Total house-	Paying over 30% of income in		Total house-	Paying over 30% of income in		Total house-
	No.	%	No.	No.	%	No.	No.	%	No.
Single female	5,973	32.6	18,342	3,793	23.7	15,978	9,766	28.5	34,320
Single male	4,062	37.1	10,953	2,069	18.9	10,936	6,131	28.0	21,889
Couple	3,955	39.2	10,091	1,450	15.6	9,300	5,405	27.9	19,391
Total	13,990	35.5	39,386	7,312	20.2	36,214	21,302	28.2	75,600

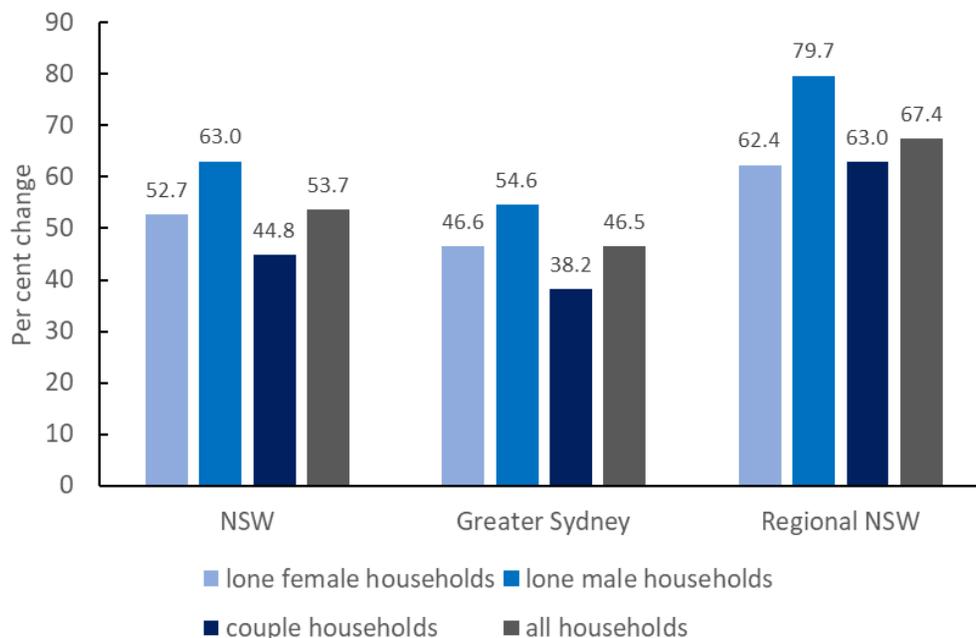
Note: Refer to the notes, Table 13

Source: Department of Social Services 2012, Commonwealth Housing Dataset unpublished.

over the 2012 to 2017 period:

- There has been an increase of around 11,000 households (or a 53.7 per cent increase) paying more than 30 per cent of their income in rent, an average growth rate of 9 per cent per annum.
- The proportion of low income households receiving CRA in housing stress has increased from 28.2 per cent in 2012 to 33.3 per cent in 2017.
- The greatest proportional increase in households in housing stress was in regional NSW (at 67.4 per cent, an average annual growth rate of 11 per cent) and not in Greater Sydney (at 48.6 per cent, an annual average growth rate of 8 per cent) over the 2012-2017 period.
- Across the state, Greater Sydney and Regional NSW male lone person households in housing stress have grown at a slightly faster rate than female lone person households and couple households between 2012 and 2017. At the state level couple households in stress have grown by 7.7 per cent per annum, female lone person households by 8.8 per cent per annum and male lone person households by 10.3 per cent per annum. In Greater Sydney these rates are 6.7, 7.9 and 9.1 per cent respectively and in regional NSW 10.3, 10.2 and 12.4 per cent.

Figure 10: Percentage change in households paying more than 30 per cent of household income in rent, NSW, 2012-2017



Source: Department of Social Services 2012 and 2017, Commonwealth Housing Datasets unpublished

Figure 11 presents the number of households with a person aged 65 years and over in housing stress (paying more than 30 per cent of income in rent) for the Greater Sydney Region. It is clear that households in housing stress can be found across the Greater Sydney area. Often, but not always, the distribution of the number of households in housing stress reflects the size of an area and the general distribution of the population age group represented.

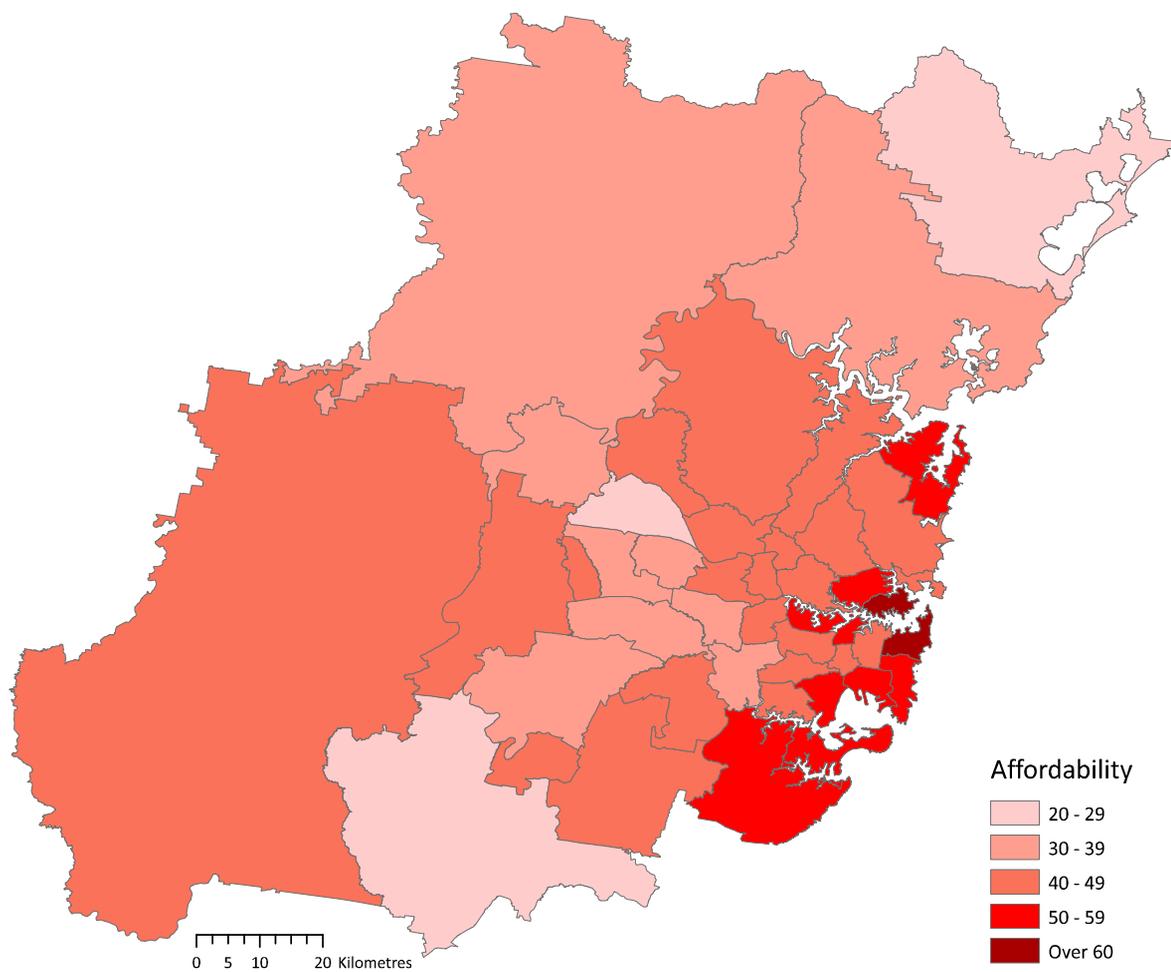
The patterns of note are:

- Generally the number of households in housing stress is greater around inner Sydney and the numbers decline with increasing distance away from the harbour though there is a strong band of areas with relatively high numbers out to the west including the Blue Mountains and to the north-eastern end of the Greater Sydney region in Wyong and Gosford.
- The highest numbers of households in housing stress are located in the statistical areas of Wyong (1,110 income units), Gosford (1,151) and Fairfield (1,345). Wyong and Gosford are relatively large geographical areas and had the greatest number of people aged 65 years and over at the 2016 census at 31,816 and 35,175 respectively. These two areas also had one of the highest proportional representations across Greater Sydney of households aged 65 years and over in housing stress at 5.4 and 5.6 per cent.
- Fairfield is the area with the greatest number and proportion of households in housing stress accounting for 6.6 per cent of all households in housing stress in the Greater Sydney region even though the population aged 65 years and over is less than that of Wyong and Gosford at 25,593.
- The areas with the lowest number of households in housing stress are Wollondilly to the south-east, Dural-Wiesemans Ferry, Rouse-Hill-McGraths Hill, and Hawkesbury to the north-west.

compared with Wyong and Blacktown. Even in Fairfield, one of the most disadvantaged areas in Sydney, 35.7 per cent of households were in housing stress in March 2017.

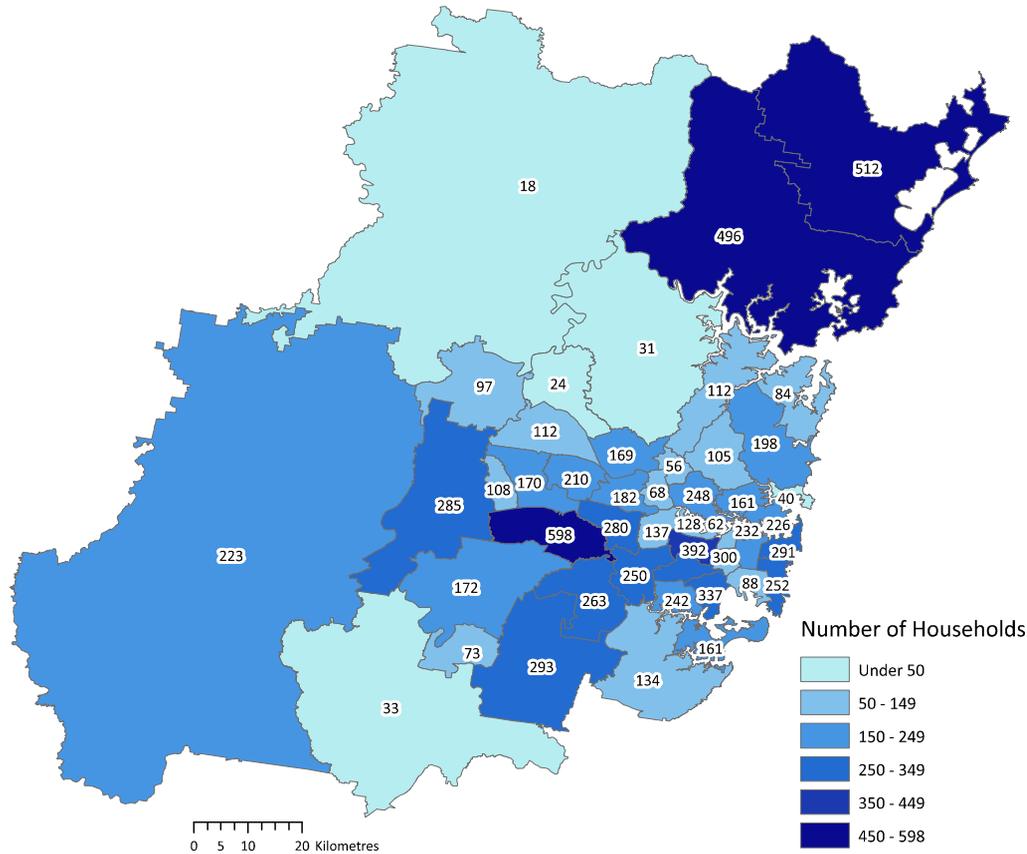
As 42.7 per cent of households in Greater Sydney were lone female households, Figure 13 provides the geographic distribution of these households. The spatial representation is almost identical to that of all households aged 65 years and over in housing stress (Figure 11). The highest number of households in stress are in Fairfield, Gosford and Wyong while the lowest numbers are in the south statistical area of Wollondilly and the north-eastern areas of Hawkesbury, Rouse Hill–McGraths Hill, and Dural–Wisemans Ferry. In a number of areas over 50 per cent of all female lone households were in housing stress: Botany (51.2 per cent, 88 households); Eastern–suburbs–North (62.2 per cent, 291 households), Kogarah–Rockdale (50.1 per cent, 337 households), Leichhardt (54.9 per cent, 62 households), North–Sydney Mosman (60.3 per cent, 226 households), Pittwater (50.3 per cent, 84 households) and Sutherland–Menai–Heathcote (51.0 per cent, 134 households). The most affordable areas for female lone person households appear to be Wollondilly, Blacktown–North, Gosford, Mount Druitt, Bankstown, Richmond–Windsor, Parramatta, Bringelly–Green Valley and Fairfield. Many of these areas rank highly as areas of disadvantage and so while relatively affordable the quality of the housing may be questionable.

Figure 12: The percentage of low income households aged 65 years and over in each area (SA3) in the Greater Sydney region paying more than 30 per cent of household income in rent, March 2017



Source: Department of Social Services 2017 , Commonwealth Housing Datasets unpublished

Figure 13: The number of low income lone female households, aged 65 years and over in the Greater Sydney Region paying more than 30 per cent of household income in rent, March 2017



Source: Department of Social Services 2017 , Commonwealth Housing Datasets unpublished

Figure 14 provides the distribution of households aged 65 years and over in Regional NSW. As noted above Regional NSW has experienced greater increases in the number of households in housing stress over the 2012-2017 period than the Greater Sydney area. In March 2017 there were 12,239 households paying more than 30 per cent of their income in rent.

It is clear from Figure 14:

- it is the coastal regions and cities that have the highest number of households in stress. These areas include in particular Shoalhaven (588 households), Coffs Harbour (596), Port Macquarie (627), Newcastle (695) and Tweed Valley (926). These are also areas that rank highly in terms of the number of people aged 65 years and over resident in these areas.
- A much lower proportion of the population in regional areas is in housing stress indicating that the proportional growth of households in regional NSW may be due to the movement of households out of Greater Sydney. While they may still be paying over 30 per cent of their income in rent, this rent could be less than rental costs in Sydney and for possibly better quality housing.
- The areas with the greatest representation of households in housing stress are the Southern Highlands (39.6 per cent of low income households in the area), Wollongong (34.9), Kiama–Shellharbour (34.3), Maitland (33.4), Lower Hunter (32.9), Bathurst (36.3), and Queanbeyan (34.6).

The incidence of these households is also growing at a rapid rate, faster than households paying more than 30 per cent of income in rent (though of course they are a subset of this group). Table 16 and Figure 15 present comparative data for low income households in NSW aged 65 years and over paying more than 50 per cent of their income in rent after the payment of CRA as of March 2012. For total NSW there has been an increase of 3,783 households representing a percentage change over time of 68.4 per cent or an average annual growth rate of 11.0 per cent. Again the change has been most prominent in Regional NSW with a growth rate of 13.6 per cent per annum (or a percentage change of 89 per cent) though the numbers are relatively small, increasing from 1,209 households in 2012 to 2,285 in 2017.

When analysed by gender and location some contrasting and interesting trends are evident:

- As for the population paying more than 30 per cent of income in rent, it is the male lone person households, while fewer in number than the female lone person households, that are growing at a faster rate across the state as a whole and in Greater Sydney.
- In Regional NSW couple households in severe housing stress have increased by 133 per cent from 160 households in 2012 to 373 in 2017, male lone person households have increased by 90 per cent from 373 to 710 households and female lone person households have increased by 78 per cent from 676 to 1,202 households.

Figure 16 presents the number of households with a person aged 65 years and over in severe housing stress (paying more than 50 per cent of income in rent) for the Greater Sydney Region. The spatial distribution is almost identical to that for the population aged 65 years and over and paying more than 30 per cent of income in rent (Figure 11). Fairfield is the area with the highest number of households in severe housing stress (355), followed by Eastern–Suburbs North (320), Gosford (305), Strathfield–Burwood–Ashfield (295), Kogarah–Rockdale (287), Sydney Inner Sydney (280), Canterbury (275), North Sydney–Mosman (258) and Eastern–Suburbs South (250). The areas with the lowest number of households in severe housing stress are located to the outer north-west areas of the Greater Sydney Region and in Wollondilly to the south.

Table 15: Number and percentage of households aged 65 years and over receiving a payment from the Department of Social Services, with and without CRA by rental affordability – paying more than 50 per cent of household income in rent, March 2017

Household type (65 years and over)	Paying over 50% of income in rent				
	Greater Sydney				
	With CRA		Without CRA		Total
	Number	Per cent	Number	Per cent	Number
Single female	3,054	13.2	5,611	24.2	23,199
Single male	2,165	14.7	4,198	28.5	14,726
Couple	1,810	14.5	3,057	24.4	12,492
Total	7,029	13.9	12,866	25.5	50,417

Household type (65 years and over)	Regional New South Wales				
	With CRA		Without CRA		Total
	Number	Per cent	Number	Per cent	Number
Single female	1,202	5.7	3,740	17.7	21,111
Single male	710	4.7	2,242	14.8	15,129
Couple	373	3.2	783	6.7	11,722
Total	2,285	4.8	6,765	14.1	47,962

Household type (65 years and over)	New South Wales				
	With CRA		Without CRA		Total
	Number	Per cent	Number	Per cent	Number
Single female	4,256	9.6	9,351	21.1	44,310
Single male	2,875	9.6	6,440	21.6	29,855
Couple	2,183	9.0	3,840	15.9	24,214
Total	9,314	9.5	19,631	20.0	98,379

Note: Refer to the notes, Table 13

Source Department of Social Services 2017, Commonwealth Housing Dataset unpublished.

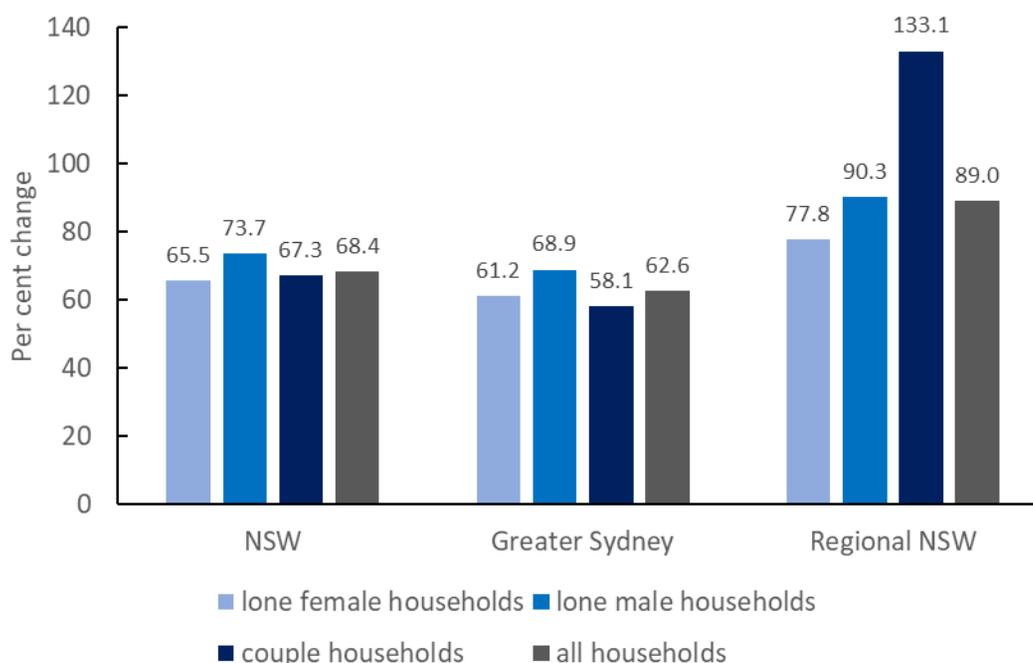
Table 16: Number and percentage of households aged 65 years and over receiving a payment from the Department of Social Services, with and without CRA by rental affordability – paying more than 50 per cent of household income in rent, March 2012

Gender and household type	Greater Sydney		Regional NSW			Total NSW			
	Paying over 50% of income in rent after CRA		Total households	Paying over 50% of income in rent after		Total households	Paying over 50% of income in rent after		Total households
	No.	%	No.	No.	%	No.	No.	%	No.
Single female	1,895	10.3	18,342	676	4.2	15,978	2,571	7.5	34,320
Single male	1,282	11.7	10,953	373	3.4	10,936	1,655	7.6	21,889
Couple	1,145	11.3	10,091	160	1.7	9,300	1,305	6.7	19,391
Total	4,322	11.0	39,386	1209	3.3	36,214	5,531	7.3	75,600

Note: Refer to the notes, Table 13

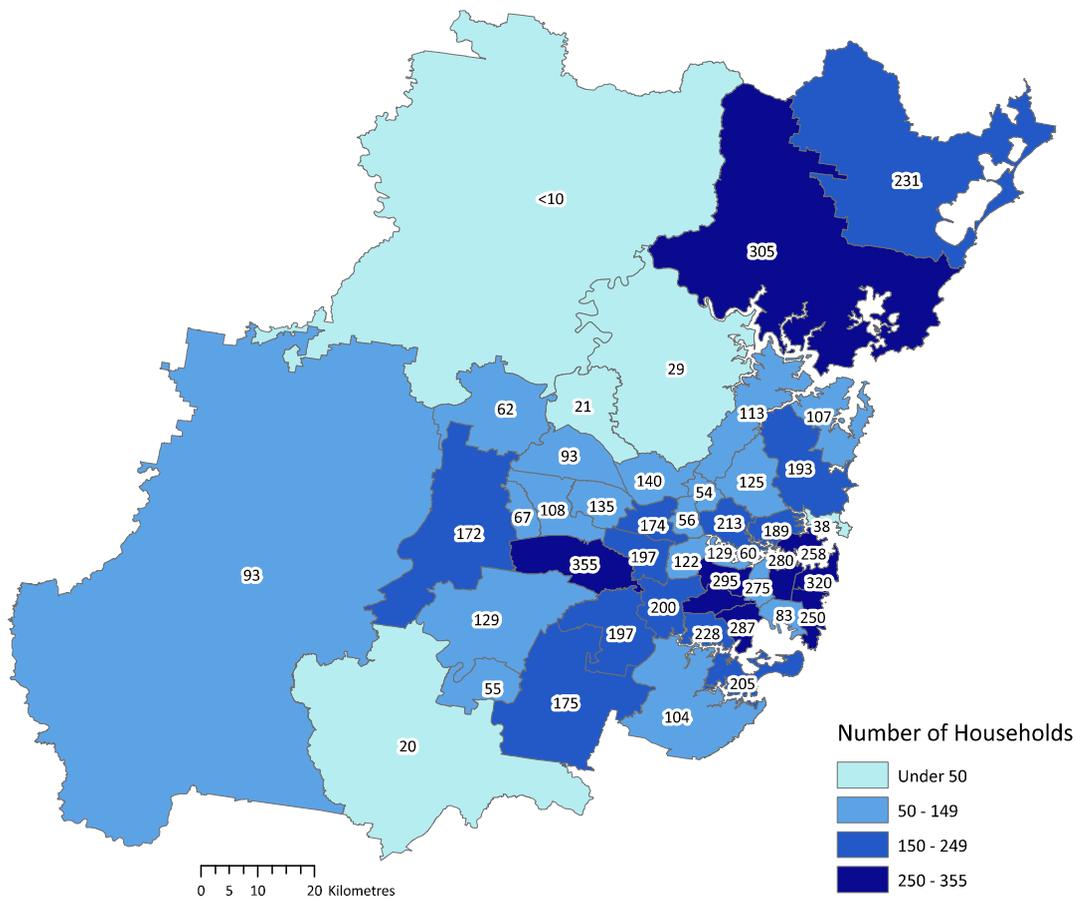
Source Department of Social Services 2012, Commonwealth Housing Dataset unpublished.

Figure 15: Percentage change in households paying more than 50 per cent of household income in rent NSW, 2012-2017



Source: Department of Social Services 2012 and 2017, Commonwealth Housing Datasets unpublished

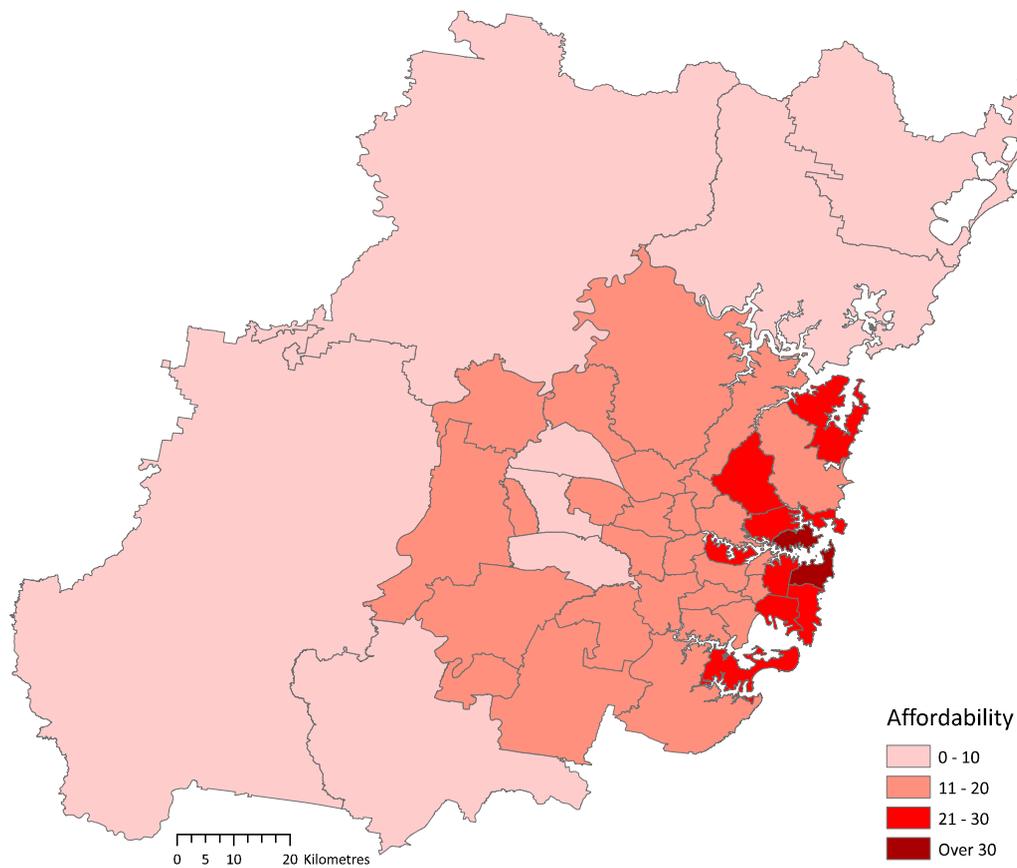
Figure 16: The number of low income households aged 65 years and over in the Greater Sydney Region paying more than 50 per cent of household income in rent, March 2017



Source: Department of Social Services 2017, Commonwealth Housing Datasets unpublished

Figure 17 presents the proportion of people in each area paying more than 50 per cent of their income in rent and here there is a very decisive pattern of a lower proportion of people in housing stress with increasing distance from the city centre. The areas with the highest proportion of people in severe housing stress are in Eastern Suburbs–North (at 31 per cent), North Sydney–Mosman (33.7 per cent), Pittwater (29.2 per cent) and Chatswood–Lane Cove (26.8 per cent). The more affordable areas of Sydney are to the west of the city but even in places like Blacktown, Blacktown–North, Mount Druitt and Fairfield around 10 per cent of older people are paying more than 50 per cent of income in rent.

Figure 17: The percentage of low income households aged 65 years and over in each area in the Greater Sydney Region paying more than 50 per cent of household income in rent, March 2017



Source: Department of Social Services 2017, Commonwealth Housing Datasets unpublished

Households aged 55 years and over

The population aged 75 years and over is viewed as a ‘special needs’ group as with advancing age, greater frailty and other aged care/health needs these people are particularly vulnerable and therefore have a critical need for secure and affordable housing. Each year the Productivity Commission, as part of its *Report on Government Services*, provides Department of Social Services data on those low income households with a person aged 75 years and over paying more than 30 per cent of their income in rent, and more seriously, the proportion paying more than 50 per cent of their income on rent. Table 17 presents the number of low income households aged 75 years and over paying more than 30 per cent of household expenses in rent in NSW.

Table 17: Number and percentage of households aged 75 years and over receiving a payment from the Department of Social Services, with and without CRA by rental affordability – paying more than 30 per cent of household income in rent, March 2017

Household type (75 years and over)	Paying over 30% of income in rent				
	Greater Sydney				Total Number
	With CRA		Without CRA		
Number	Per cent	Number	Per cent		
Single female	3,455	30.8	7,429	66.3	11,212
Single male	1,915	36.9	3,698	71.2	5,194
Couple	1,959	34.5	3,075	54.1	5,681
Total	7,329	33.2	14,202	64.3	22,087

Household type (75 years and over)	Regional New South Wales				
	With CRA		Without CRA		Total Number
	Number	Per cent	Number	Per cent	
Single female	2,542	25.7	6,209	62.9	9,878
Single male	1,151	21.2	3,131	57.7	5,423
Couple	822	15.6	1,673	31.8	5,253
Total	4,515	22.0	11,013	52.6	20,554

Household type (75 years and over)	New South Wales				
	With CRA		Without CRA		Total Number
	Number	Per cent	Number	Per cent	
Single female	5,997	28.4	13,638	64.7	21,090
Single male	3,066	28.9	6,829	64.3	10,617
Couple	2,781	25.4	4,748	43.4	10,934
Total	11,844	27.8	25,215	59.1	42,641

Note: Refer to the notes, Table 13

Source Department of Social Services 2017, Commonwealth Housing Dataset unpublished.

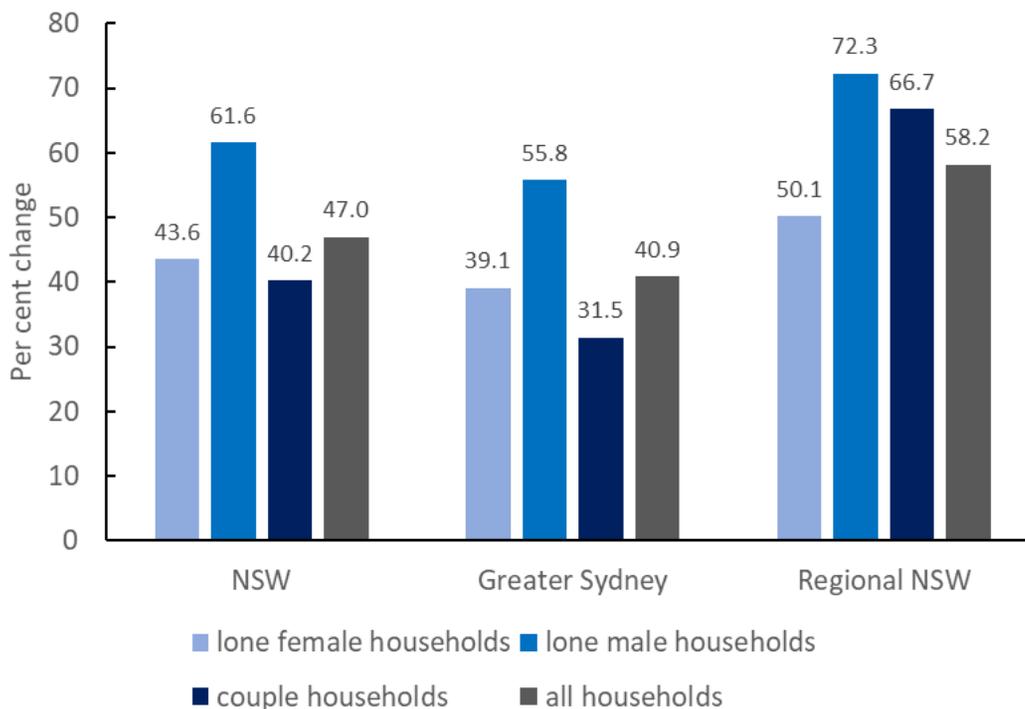
Table 17 indicates:

- As of March 2017 there were close to 12,000 households in this situation or 27.8 per cent of all households aged 75 years and over receiving CRA.
- Nearly 62 per cent of these households (7,329) are located in Greater Sydney, and 47.2 per cent are lone female households (3,455 households).
- Without CRA the number of households 75 years and over in housing stress would double.

Table 18 and Figure 18 provide comparative data for 2012. Since 2012:

- there has been a 47 per cent increase in households aged 75 years and over in housing stress and 44 per cent of this growth has occurred in regional NSW, perhaps as households move out of the Greater Sydney region to find more affordable accommodation.
- The growth in households in housing stress since 2012 has been greater In regional NSW with both lone male and couple households have increased at a faster rate than female lone person households.
- In Greater Sydney male lone person households have grown at 9.3 per cent per annum, female lone person households at 6.8 per cent and couple households at 5.6 per cent.

Figure 18: Percentage change in households aged 75 years and over paying more than 30 per cent of household income in rent NSW, 2012-2017



Source: Department of Social Services 2012 and 2017, Commonwealth Housing Datasets unpublished

Table 18: Number and percentage of income units aged 75 years and over receiving a payment from the Department of Social Services, with and without CRA by rental affordability – paying more than 30 per cent of household income in rent, March 2012

Gender and household type	Greater Sydney		Regional NSW			Total NSW			
	Paying over 30% of income in rent after CRA		Total house-holds	Paying over 30% of income in rent after CRA		Total house-holds	Paying over 30% of income in rent after CRA		Total house-holds
	No.	%	No.	No.	%	No.	No.	%	No.
Single female	2,483	26.5	9,380	1,693	21.8	7,758	4,176	24.4	17,138
Single male	1,229	31.6	3,888	668	16.9	3,964	1,897	24.2	7,852
Couple	1,490	31.5	4,728	493	12.2	4,032	1,983	22.6	8,760
Total	5,202	28.9	17,996	2,854	18.1	15,754	8,056	23.9	33,750

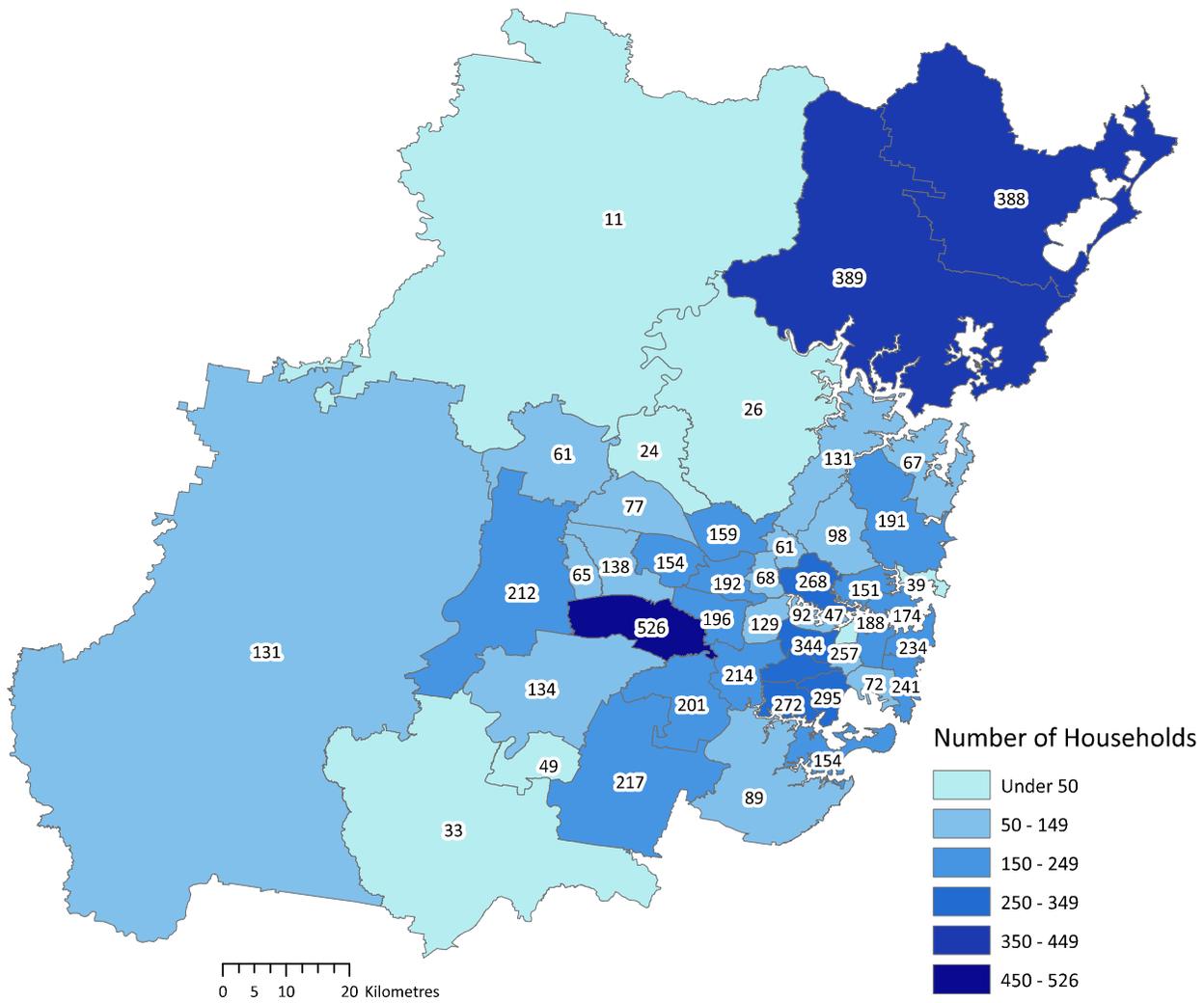
Note: Refer to the notes, Table 13

Source Department of Social Services 2012, Commonwealth Housing Dataset unpublished.

The geographic distribution of these households in Greater Sydney is very similar to the spatial distribution of the population aged 65 years and over and paying more than 30 per cent of household income in rent (Figure 19). Fairfield, Wyong and Gosford have the highest numbers of people aged 75 years and over in housing stress. For many areas though a significantly high proportion of households are in housing stress. In 30 per cent of the areas in Greater Sydney more than 40 per cent of low income households in each area are paying more than 30 per cent of their income in rent. Of course these are many of the areas of advantage and higher socio-economic status in Greater Sydney but even in areas that are considered relatively disadvantaged and therefore housing may be more affordable, areas such as Fairfield, Blacktown and Bankstown, 29 per cent of low income households aged 75 years and over are in housing stress.

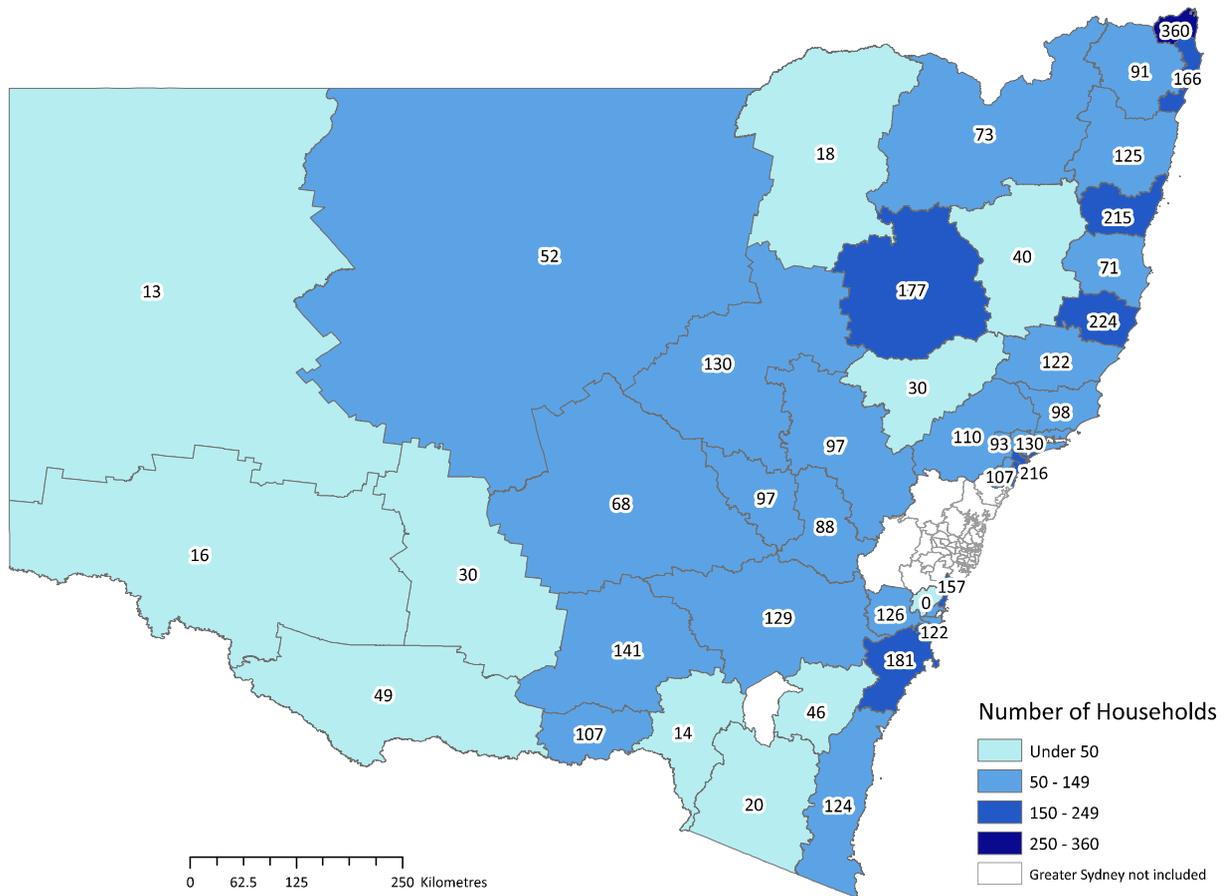
Regionally (Figure 20) the geographic pattern is similar to those people aged 65 years and over. Generally a smaller proportion of the older population receiving an income payment are in housing stress however there are regional areas where over 30 per cent of the population in the area aged 75 years and over is paying more than 30 per cent of income in rent – Bathurst, Bourke–Cobar–Coonamble, Lower Hunter, and Southern Highlands. The areas with the highest numbers in housing stress are along the north-eastern coast in Tweed Valley (360 households), Coffs Harbour (215) and Port Macquarie (224).

Figure 19: The number of low income households aged 75 years and over in the Greater Sydney Region paying more than 30 per cent of household income in rent, March 2017



Source: Department of Social Services 2017, Commonwealth Housing Datasets unpublished

Figure 20: The number of low income households aged 75 years and over in Regional NSW paying more than 30 per cent of household income in rent, March 2017.



Source: Department of Social Services 2017, Commonwealth Housing Datasets unpublished

For the population aged 75 years and over a small number (3,106 households, representing 7.3 per cent of all households receiving an income payment and CRA) in NSW are in severe housing stress paying more than 50 per cent of income in rent. Over two thirds (73.3 per cent) of these households are located in the Greater Sydney region though there are still 829 households in Regional NSW located predominantly in the coastal regions and major centres of Newcastle (47 households), Port Macquarie (46), Wollongong (39), Coffs Harbour (40) and Tweed Valley (73) and the inner areas of Dubbo (40) and Tamworth–Gunnedah (58) (Table 19).

Table 19: Number and percentage of income units aged 75 years and over receiving a payment from the Department of Social Services, with and without CRA by rental affordability – paying more than 50 per cent of household income in rent, March 2017

Household type (75 years and over)	Paying over 50% of income in rent				
	Greater Sydney				Total Number
	With CRA		Without CRA		
Number	Per cent	Number	Per cent	Number	
Single female	1,118	10.0	2,118	18.9	11,212
Single male	602	11.6	1,240	23.9	5,194
Couple	557	9.8	1,023	18.0	5,681
Total	2,277	10.3	4,381	19.8	22,087

Household type (75 years and over)	Regional New South Wales				
	With CRA		Without CRA		Total Number
	Number	Per cent	Number	Per cent	
Single female	498	5.0	1,506	15.2	9,912
Single male	233	4.3	709	13.1	5,423
Couple	98	1.9	220	4.2	5,253
Total	829	4.0	2,435	11.8	20,588

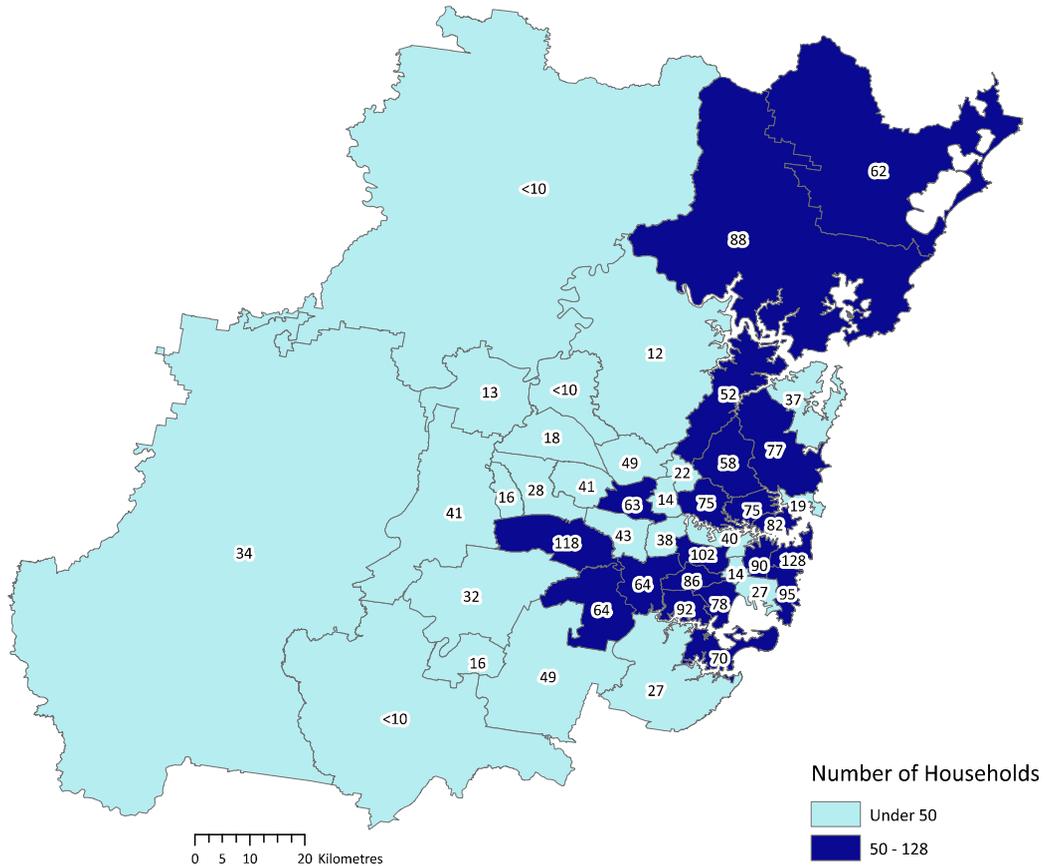
Household type (75 years and over)	New South Wales				
	With CRA		Without CRA		Total Number
	Number	Per cent	Number	Per cent	
Single female	1,616	7.7	3,624	17.2	21,090
Single male	835	7.9	1,949	18.4	10,617
Couple	655	6.0	1,243	11.4	10,934
Total	3,106	7.3	6,816	16.0	42,641

Note: Refer to the notes, Table 13

Source Department of Social Services 2017, Commonwealth Housing Dataset unpublished.

In the Greater Sydney region (Figure 21) in most areas only a relatively low portion of older households in a specific area are in severe housing stress at less than 20 per cent of all households aged 75 years and over but again some areas stand out as having higher numbers or a greater proportion of households in severe housing poverty. Many of these are areas of expensive housing and so it is difficult for households to maintain affordability in such places. The consistent pattern of Fairfield and Wyong, Gosford remains.

Figure 21: The number of low income households aged 75 years and over in the Greater Sydney



Source: Department of Social Services 2017, Commonwealth Housing Datasets unpublished

Over time the number of older households (aged 75 years and over) in severe housing stress has increased significantly. As a state there has been a 68 per cent increase in numbers over the 2012-2017 period, from 1,845 households to 3,106 (Figure 22 and Table 20). The greatest increase was for lone male households at 76.9 per cent, followed by couples at 71.9 per cent and then lone female households at 62.9 per cent. In Greater Sydney such households increased by 67.3 per cent overall (65.9 per cent for single female households, 77.1 per cent for male lone person households and 60.5 per cent for couple households). In regional NSW numbers for couples in housing stress are very low at 98 households in 2017 however this is almost a tripling of numbers over the six years. Single male households increased by 76.9 per cent and female lone person households by 62.9 per cent.

Table 20: Number and percentage of income units aged 75 years and over receiving a payment from the Department of Social Services, with and without CRA by rental affordability – paying more than 50 per cent of household income in rent, March 2012

Gender and household type	Greater Sydney		Regional NSW		Total NSW				
	Paying over 50% of income in rent after CRA		Paying over 50% of income in rent after CRA		Paying over 50% of income in rent after CRA				Total
	No.	%	No.	%	No.	%	No.	%	households
Single female	674	7.2	9,380	318	4.1	7,758	992	5.8	17,138
Single male	340	8.7	3,888	132	3.3	3,964	472	6.0	7,852
Couple	347	7.3	4,728	34	0.8	4,032	381	4.3	8,760
Total	1,361	7.6	17,996	484	3.1	15,754	1845	5.5	33,750

Note: Refer to the notes, Table 13

Source Department of Social Services 2012, Commonwealth Housing Dataset unpublished.

Figure 22: Percentage change in households aged 75 years and over paying more than 50 per cent of household income in rent 2012-2017



Source: Department of Social Services 2012 and 2017, Commonwealth Housing Datasets unpublished

Households aged 55-64 years and housing stress

Earlier in this report it was indicated that as private rental becomes a more common form of tenure at younger age groups, the number and proportion of low income older people reliant on the private rental market will increase and many are likely to be in housing stress. Table 21 presents similar data to that provided for those people aged 65 years and over and 75 years and over. While a proportion of people currently aged 55-64 will be more financially secure in older age as they will qualify for an age pension that has greater remuneration than other income support options such as Newstart allowance, if rental rates do not stabilise then a significant proportion of these people are still likely to be in housing stress as they age. Of note:

- As an indication of possible numbers Table 21 shows that in March 2017 there were over 24,000 people receiving an income payment and CRA aged 55-64 currently in housing stress, representing 45.8 per cent of all in this age group receiving CRA.
- If this representation drops to the current rate for the population aged 65 years and over (33.3 per cent) there will be an additional 17,700 people over the age of 65 in housing stress just from ageing of the population and not from declining affordability in the market place.
- At present over 60 per cent of low income households aged 55-64 are resident in the Greater Sydney Region with a more even spread across household types than is the case for the older population.
- As with the other age groups discussed here, there is a greater number of low income female lone person households receiving CRA in housing stress in Sydney at around 40 per cent of all households while male lone person households and couple households make up 30 per cent each.
- In Regional NSW couple households are much less likely to be in housing stress than lone person households.
- As for the other age groups there has been an increase over time in households aged 55-64 in housing stress but this increase has been at a slower rate. However as can be seen from Table (22) rental affordability appears to have worsened over this time with all areas seeing an increasing proportion of households receiving CRA paying over 30 per cent of income in rent. For example in 2012, 41 per cent of CRA recipients in NSW were in housing stress and by 2017 this had increased to nearly 46 per cent. Similarly in Greater Sydney the proportion of households in stress increased from 50.4 to 54.5 per cent and in Regional NSW from 30.6 to 36.6 per cent.
- Figure 23 indicates there has been a 36 per cent increase in households in housing stress across NSW between 2012 and 2017. The increase by household type has been fairly even across Greater Sydney. The greatest change has occurred in Regional NSW and particularly for male lone person households.

Table 21: Number and percentage of households aged 55-64 years receiving a payment from the Department of Social Services, with and without CRA by rental affordability – paying more than 30 per cent of household income in rent, March 2017

Household type (55-64 years)	Paying over 30% of income in rent				
	Greater Sydney				Total Number
	With CRA		Without CRA		
Number	Per cent	Number	Per cent	Number	
Single female	5,973	52.9	9,551	84.6	11,285
Single male	4,377	49.1	7,435	83.3	8,923
Couple	4,496	63.9	5,626	79.9	7,041
Total	14,846	54.5	22,612	83.0	27,249
Household type (55-64 years)	Regional New South Wales				
	With CRA		Without CRA		Total Number
	Number	Per cent	Number	Per cent	
Single female	4,418	40.3	8,636	78.7	10,969
Single male	3,719	35.1	7,994	75.4	10,607
Couple	1,312	31.1	2,242	53.2	4,212
Total	9,449	36.6	18,872	73.2	25,788
Household type (55-64 years)	New South Wales				
	With CRA		Without CRA		Total Number
	Number	Per cent	Number	Per cent	
Single female	10,391	46.7	18,187	81.7	22,254
Single male	8,096	41.5	15,429	79.0	19,530
Couple	5,808	51.6	7,868	69.8	11,253
Total	24,295	45.8	41,484	78.2	53,037

Note: Refer to the notes, Table 13

Source Department of Social Services 2017, Commonwealth Housing Dataset unpublished.

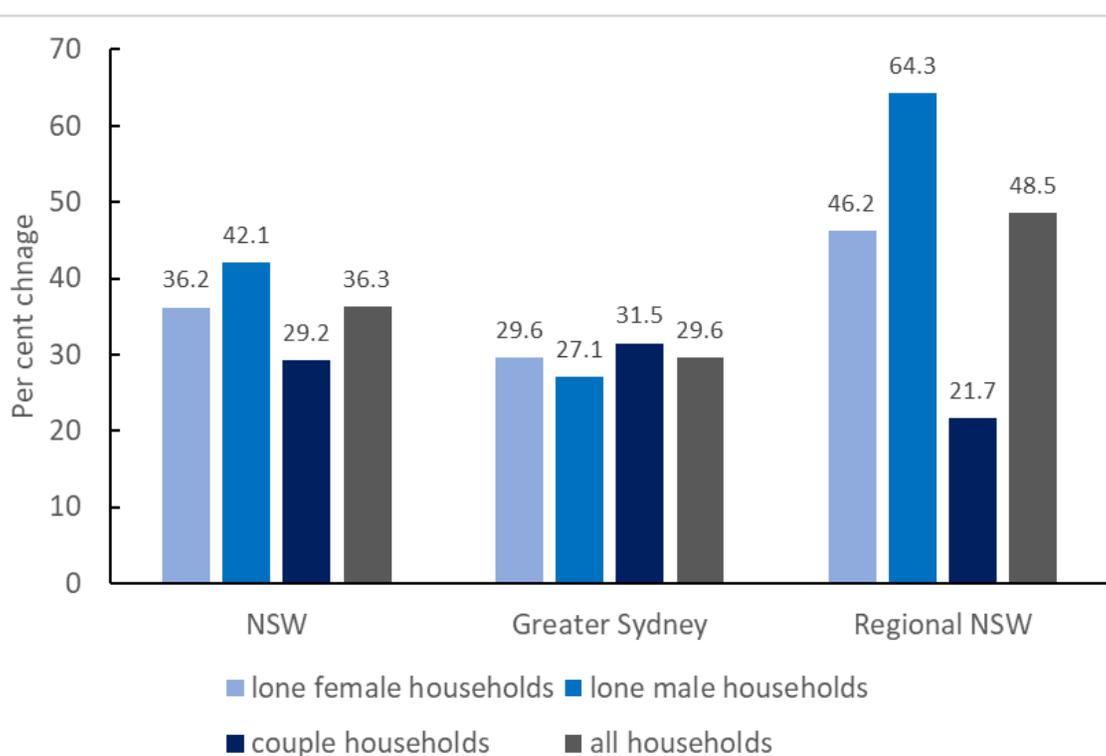
Table 22: Number and percentage of income units aged 55-64 receiving a payment from the Department of Social Services, with and without CRA by rental affordability – paying more than 30 per cent of income in rent, March 2012

Gender and household type	Greater Sydney		Regional NSW			Total NSW			
	Paying over 30% of income in rent after CRA		Total households	Paying over 30% of income in rent after CRA		Total households	Paying over 30% of income in rent after CRA		Total households
	No.	%	No.	No.	%	No.	No.	%	No.
Single female	4,608	49.8	9,248	3,021	35.9	8,425	7,629	43.2	17,673
Single male	3,433	45.1	7,605	2,264	28.3	7,989	5,697	36.5	15,594
Couple	3,418	58.2	5,875	1,078	24.8	4,353	4,496	44.0	10,228
Total	11,459	50.4	22,728	6,363	30.6	20,767	17,822	41.0	43,495

Note: Refer to the notes, Table 13

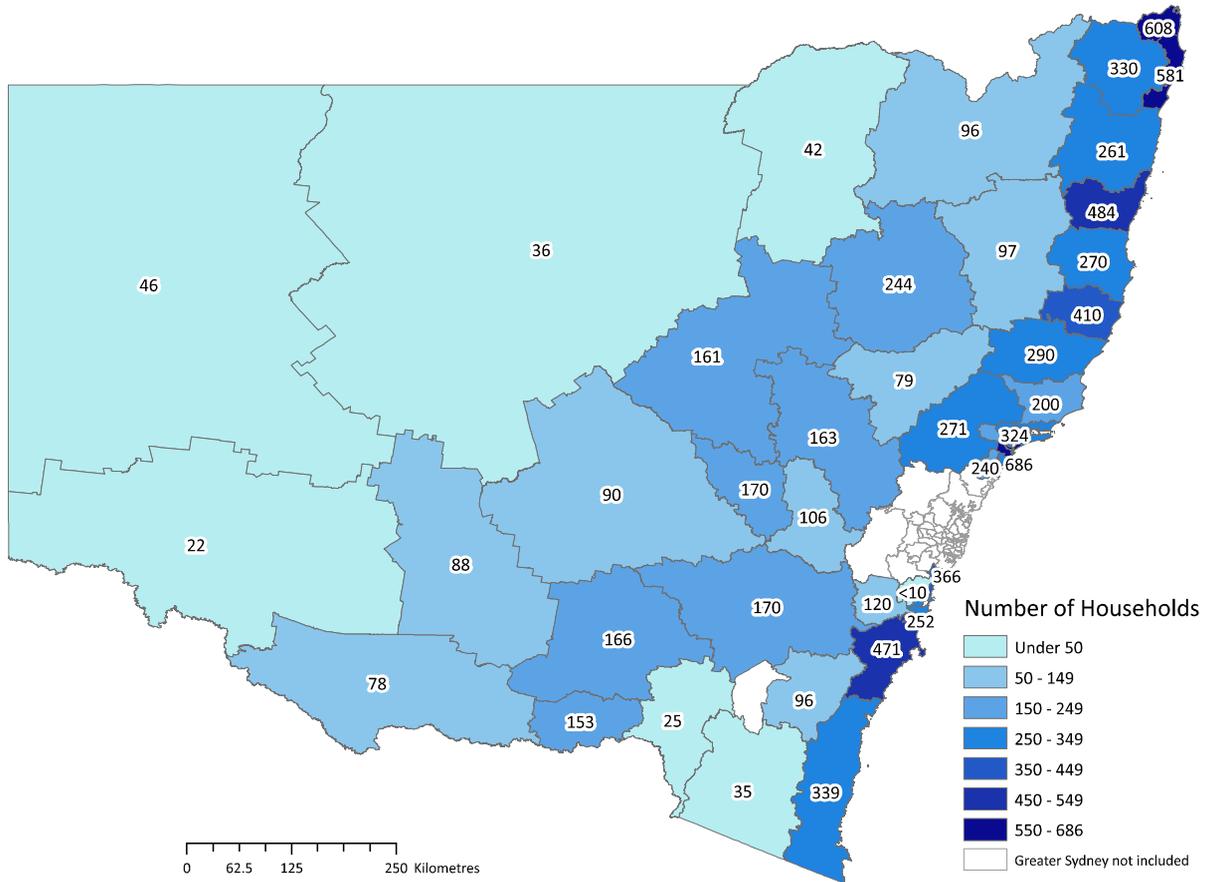
Source Department of Social Services 2012, Commonwealth Housing Dataset unpublished.

Figure 23: Percentage change in households aged 55-64 paying more than 30 per cent of income in rent 2012-2017



Source: Department of Social Services 2012 and 2017, Commonwealth Housing Datasets unpublished

Figure 25: The number of low income households aged 55-64 in Regional NSW paying more than 30 per cent of household income in rent, March 2017



Source: Department of Social Services 2017, Commonwealth Housing Datasets unpublished

Finally Table 23 presents the number and proportion of households aged 55-64 paying more than 50 per cent of their income in rent in 2017.

Table 23: Number and percentage of households aged 55-64 years receiving a payment from the Department of Social Services, with and without CRA by rental affordability – paying more than 50 per cent of household income in rent, March 2017

Household type (55-64 years)	Paying over 30% of income in rent				
	Greater Sydney				Total Number
	With CRA		Without CRA		
Number	Per cent	Number	Per cent	Number	
Single female	2,801	24.8	4,973	44.1	11,285
Single male	1,807	20.3	3,634	40.7	8,923
Couple	1,999	28.4	2,972	42.7	7,041
Total	6,607	24.2	11,579	42.5	27,249
Household type (55-64 years)	Regional New South Wales				
	With CRA		Without CRA		Total Number
	Number	Per cent	Number	Per cent	
Single female	1,259	11.5	3,299	30.1	10,969
Single male	975	9.2	2,965	28.0	10,607
Couple	273	6.5	556	13.2	4,211
Total	2,507	9.7	6,820	26.4	25,787
Household type (55-64 years)	New South Wales				
	With CRA		Without CRA		Total Number
	Number	Per cent	Number	Per cent	
Single female	4,060	18.2	8,272	37.2	22,254
Single male	2,782	14.2	6,599	33.8	19,530
Couple	2,272	20.2	3,528	31.4	11,253
Total	9,114	17.2	18,399	34.7	53,037

Note: Refer to the notes, Table 13

Source Department of Social Services 2017, Commonwealth Housing Dataset unpublished.

Of note:

- In March 2017 there were 9,114 households in severe housing stress, representing 17.2 per cent of all households age 55-64 receiving CRA. Only 9.2 per cent of households receiving CRA in regional NSW were in severe housing stress.
- Over two thirds of households in housing stress are located in the Greater Sydney Region.
- In all three regions, total state, Greater Sydney and Regional NSW a greater number of female households were in severe housing stress.

- Table 24 and Figure 26 shows that over the 2012 to 2017 period there has been an increase of 2,500 households, (or 38.8 per cent) in severe housing stress.
- Couples are the households that appear to be fairing the worst in Greater Sydney and this may be due to these households containing a number of dependents and the need for other qualities in the housing not needed by older people, for example larger house located close to schools, which may come at a higher rental cost.
- It is regional NSW however where the greatest increases have occurred in the number of households in severe housing stress. This may reflect a range of factors including a movement of households away from the high rental rates in Sydney, increasing rents in Regional NSW or greater employment issues in Regional NSW.

Table 24: Number and percentage of households aged 55-64 receiving a payment from the Department of Social Services, with and without CRA by rental affordability – paying more than 50 per cent of household income in rent, March 2012

Gender and household type	Greater Sydney			Regional NSW			Total NSW		
	Paying over 50% of income in rent after CRA		Total households	Paying over 50% of income in rent after CRA		Total households	Paying over 50% of income in rent after CRA		Total households
	No.	%	No.	No.	%	No.	No.	%	No.
Single female	2,219	24.0	9,248	853	10.1	8,425	3,072	17.4	17,676
Single male	1,411	18.6	7,605	580	7.3	7,989	1,991	12.8	15,594
Couple	1,303	22.2	5,875	201	4.6	4,353	1,504	14.7	10,228
Total	4,933	21.7	22,728	1634	7.9	20,767	6,567	15.1	43,495

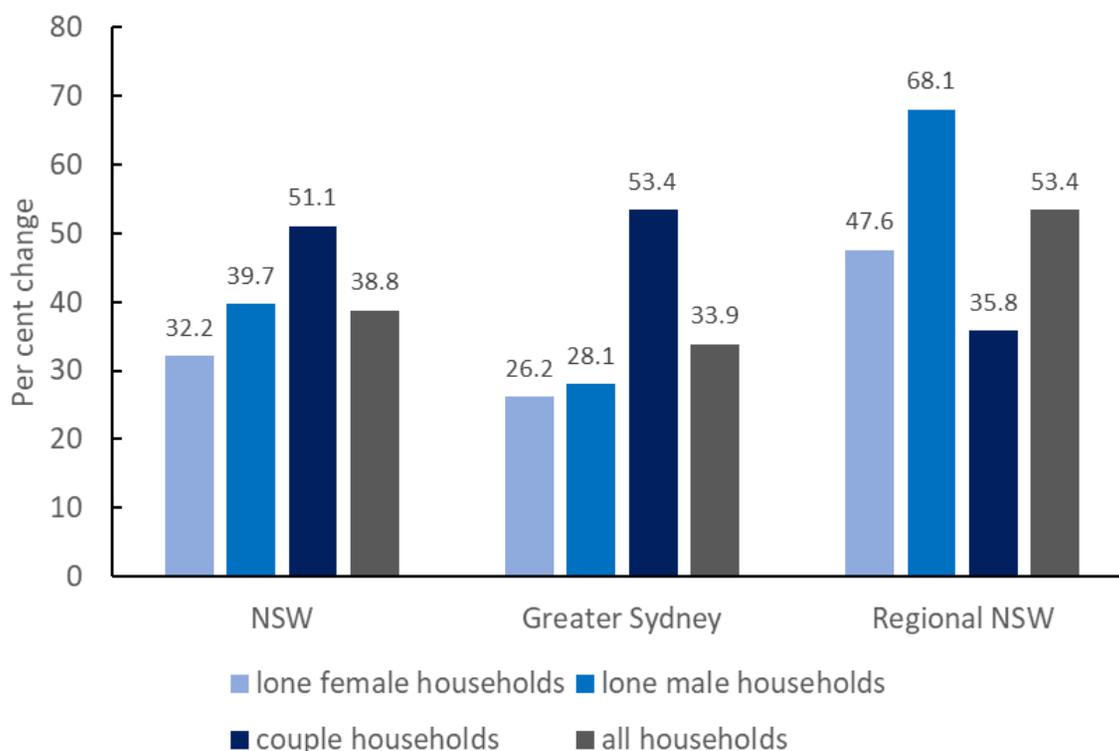
Note: Refer to the notes, Table 13

Source Department of Social Services 2012, Commonwealth Housing Dataset unpublished.

Geographically the representation of households aged 55-64 in severe housing stress in Greater Sydney is very similar to the pattern of other age groups examined in this report. Again Fairfield (734 households) is the area with the highest numbers of households in severe housing stress, more than double the adjacent areas of Merrylands–Guildford (350) and Bankstown (329). Together however these areas of western Sydney plus Blacktown, Blacktown North, Mount Druitt, Penrith and Liverpool accounted for close to 35 per cent of all households aged 55-64 in severe housing stress. These are all areas of high relative disadvantage in Greater Sydney. Other major concentrations are to be found in Gosford and Wyong (Figure 27).

In regional NSW (Figure 28) the number of households in severe housing stress in particular areas is relatively low with most areas at less than 50 households. The greatest concentrations are along the coast north and south of Sydney, particularly in Wollongong (126), Newcastle (190), Richmond Valley-Coastal (206), Coffs Harbour (138), Tweed Valley (182) and Shoalhaven (182).

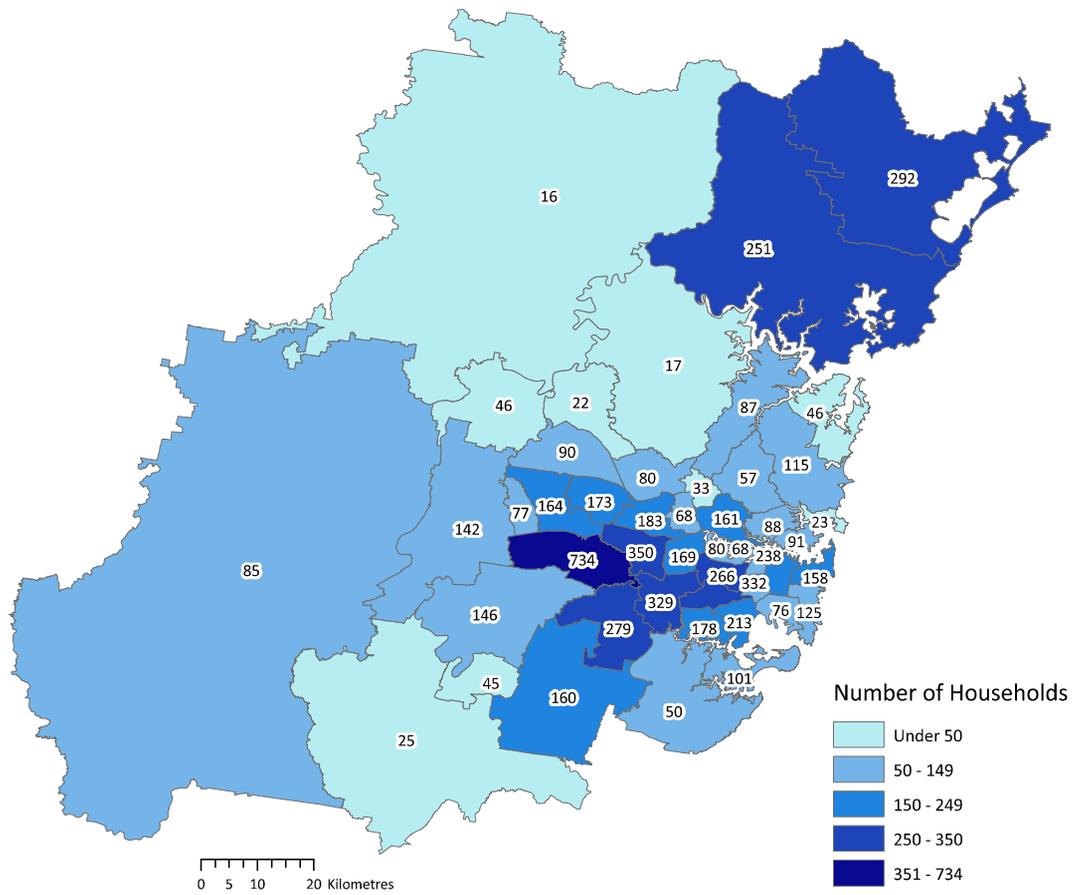
Figure 26: Percentage change in households aged 55-64 paying more than 50 per cent of household income in rent 2012-2017



Source: Department of Social Services 2012 and 2017, Commonwealth Housing Datasets unpublished

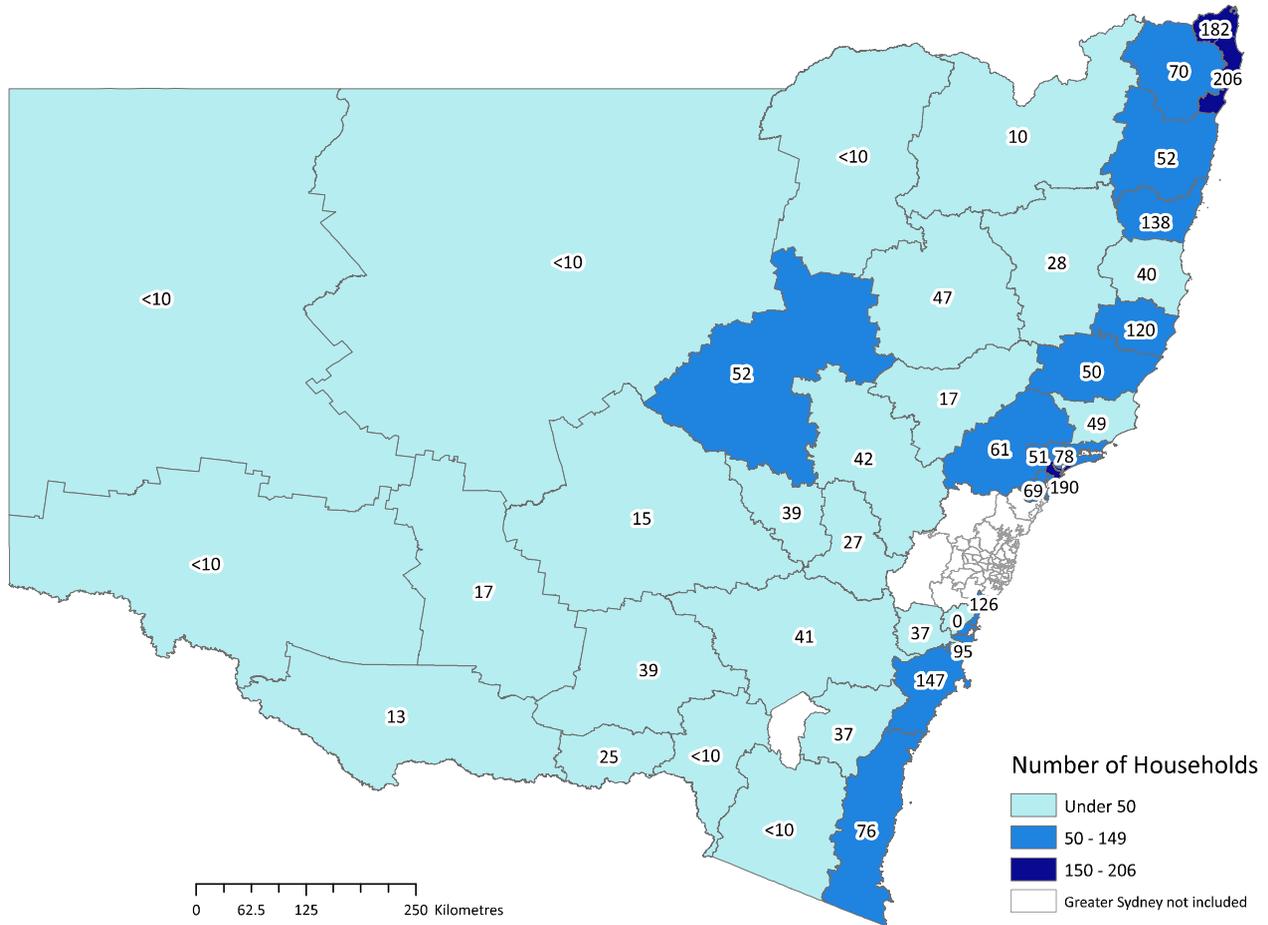
This section of the report has examined in detail the level of housing stress existing in the NSW community for older households in the private rental market. It is clear that the numbers and proportion of households is increasing. Clearly there is a question of how do we improve the living circumstances of so many thousands of older people now and in the coming years. The next sections of this report assess the role of government so far in tackling this issue and examines how the resources that currently exist across the housing and service sectors can be maximised to improve older people's ability to access public, community and other forms of affordable housing.

Figure 27: The number of low income households aged 55-64 years and over in the Greater Sydney Region paying more than 50 per cent of household income in rent, March 2017



Source: Department of Social Services , Commonwealth Housing Datasets unpublished

Figure 28: The number of low income households aged 55-64 in Regional NSW paying more than 50 per cent of household income in rent, March 2017



Source: Department of Social Services 2017, Commonwealth Housing Datasets unpublished

NSW government policy—housing and ageing

I am staying with my daughter and her family which is not fair to them or myself. My name is down at housing commission but I have to wait 2-3 years even though I am a priority. I had a nervous breakdown due to assault and was suicidal and virtually disowned by my family except one daughter. I have heard of drug addicts getting into housing very quickly but not for the elderly. For me to be able to survive on an age pension I have to look around (country NSW town) or further to be able to afford just to survive but doing this is taking me away from my support people. I think the government needs a kick up the arse as they don't seem to care about the elderly'

NSW government policy—housing and ageing

Summary points

- New Directions in Social Housing for Older People 2006-11 created a number of initiatives however this research has not been able to identify any current NSW Government policy strategy within the housing division of the Department of Family & Community Services that specifically addresses the housing needs of older people.
- Since 2011 the NSW government however has acknowledged the housing problems facing older people, particularly women. Increasingly older people in the private rental market are at risk of housing poverty.
- A positive development for older people under The Social and Affordable Housing Fund SAHF round 2 was the announcement by the Premier Gladys Berijikian in September 2017 of an additional 1,200 dwellings with an acknowledgement of the needs of older women.
- The renewed NSW Ageing Strategy 2016-2020 identifies housing choices as one of four key initiatives.
- A key initiative of the Strategy was a community consultation event entitled the New South Wales Government Rental Options Roundtable for Older People held April 2017. This event, that brought together the key housing and older people stakeholders in NSW, provided a positive opportunity for the development of significant initiatives as the event was recognised, and was specifically focused on, the needs of older people at risk of homelessness.

NSW Government housing policy

There are four key housing policy areas that impact on older people in New South Wales with the keynote policy initiative being the NSW Government's **Future Directions for Social Housing in NSW**, initiated in 2016. The other three areas are the **Social and Affordable Housing Fund (SAHF)**, **Communities Plus** and planning laws under the **Social and Environmental Planning Policy (SEPP) (Housing for Seniors or People with a Disability) 2004 (SEPP Seniors Living)**.

Future Directions

Future Directions (Department of Family & Community Services 2016b p.6) is a ten year plan and the government outlines that to achieve the goals of the Plan three interconnected strategies will be implemented. These strategies are:

- 'Significant expansion and redevelopment of stock through partnerships with private sector developers and finance;

- Transferring significant tenancy management responsibility to non-government housing providers; and
- “Wrap-around” services to support tenants build their capabilities and take advantage of the economic opportunities in our strengthening economy.’

This research could only find one specific reference to older people in the New Directions strategy in regard to ‘better utilisation of social housing properties’ that encourages public tenants to downsize from family accommodation (Department of Family & Community Services 2016b p.11). The policy states that ‘there are many houses across the social housing system that are not being optimised with the under-occupancy rate currently at 14 per cent (Department of Family & Community Services 2016 p.6). The NSW Government proposes to reduce under-occupancy by:

- Testing a range of initiatives to address tenant under-occupancy and building more smaller, fit-for-purpose dwellings to match the needs of new and future tenants.
- Re-designing the allocations process to ensure a better fit between tenants and properties. This includes headleasing one bedroom properties in the private rental market to maximise three bedroom house allocations for families.

It is assumed that a proportion of the benefits of the New Directions strategy will flow to older people through the general allocation of new housing stock, however it is not possible to determine its extent from the document itself and it is not clear if a needs analysis on older people’s housing has been undertaken. Also concerning is that the much needed specialist approaches to older people’s housing design may not be developed without a specific older people’s housing strategy.

The Social and Affordable Housing Fund (SAHF)

The \$1.1 billion SAHF is seed funding to implement innovative approaches to private and non-government sector contributions (in the form of financial investment or land) to increase the stock of social and affordable housing. The Government has provided financial support to deliver access to 2,200 social and affordable houses in its first tranche under SAHF round 1 announced in March 2017 (Department of Family & Community Services 2017a).

A positive development for older people under the SAHF round 2 was the announcement by the Premier Gladys Berjiklian in September 2017 of an additional 1,200 dwellings. The Premier stated that ‘It is very important that we make affordable housing available for older women in our community. We hope to see proposals in phase two of this program that include this vulnerable cohort.’ (Department of Family and Community Services 2017a). This breakthrough announcement will provide opportunities to address a small proportion of the needs of older people at risk of homelessness. However, it does not appear to be provided in the context of an overall government housing policy framework for older people.

Communities Plus

This \$22 billion NSW Government Communities Plus initiative (NSW government communities plus plans to 'deliver a new approach to developing integrated communities and improved social outcomes.' It is an ongoing program that seeks non-government and private sector partnerships to redevelop Land and Housing Corporation sites throughout metropolitan Sydney and regional NSW. This is a key part of the NSW Government's plan to introduce new financing mechanisms into the social housing system and transform the housing stock. The initiative includes engaging the non-government and private sector to deliver up to 23,000 new and replacement social housing dwellings and up to 40,000 private dwellings (Communities Plus 2017).

The Neighbourhood Renewal Project that is incorporated within Communities Plus involves redevelopment of major public housing sites into a mix of private and community housing developments. This includes areas such as the Waterloo public housing estate. The NSW Government has recently announced a community consultation phase that will take over 12 months and will contribute towards a master plan for Waterloo and relocation of tenants is expected to begin from 2019 with the project implemented over 15-20 years.

Renewal of public housing to improve the housing standards of the residents is undoubtedly a worthwhile government objective and the long term strategic plans may provide significant advantages for older people in the long term. However, there are two significant concerns that have been raised by resident groups and community agencies, particularly regarding older tenants who currently live on the Waterloo estate. The six existing public housing towers, built more than four decades ago, have been home to many residents for a long time and some have lived there since the estate was built. Some tenants are now eighty to ninety years of age and the idea of the upheaval caused by the redevelopment can lead to considerable stress amongst tenants. Whilst the NSW Government has stated that many people will be able to relocate directly into the newly constructed housing from their current homes, it is possible that some residents, again many that are elderly, will have to relocate to other areas permanently. This could cause significant social dislocation and potentially negative health consequences for older people if not dealt with sensitively.

It is reported that by the time the estate's transformation is complete, as much as 70 per cent of the 7,000 new homes will be privately owned with approximately 2,000 new public and community housing dwellings (Vistenin 2017) It is not clear what plans are in place for the inclusion of housing specifically for older people in the redevelopment.

Similar concerns about the restructuring of public housing were expressed by residents and community groups regarding the sale of long term public housing, and relocation of tenants from Millers Point and The Sirius Building. Here, many long term, elderly residents experienced great trauma after being forced to leave their life-long homes and relocate to other areas of Greater Sydney, despite many being rehoused in Inner Sydney. This has been documented in a report by Professor Alan Morris of the University of Technology Sydney, prepared for Shelter NSW (Morris 2016b).

Shelter NSW, Tenants' Union of NSW and City Futures Research Centre at the University of NSW have partnered to develop a 'Compact for Renewal' between agencies undertaking urban renewal and social housing tenants affected by renewal. If endorsed, the Compact will represent an agreement about how urban renewal might be conducted in social housing areas and how social housing tenants are to be treated and engaged. This project is ongoing. The importance of home and community to people as they age increases as health and aged care issues assume greater importance for their wellbeing.

The second key component of Communities Plus is the NSW Government plan to transfer the tenancy management of around 14,000 social housing tenancies to community housing providers. The announcement in October 2017 of the successful tenders by a number of community providers to take over management of a further 14,000 public housing dwellings increases the proportion of community housing stock to 32 per cent of all social housing in NSW. Some of the organisations that are recipients of the stock transfer, such as Bridge Housing and the Women's Housing Company, have a history of quality provision of housing management of older persons housing.

Planning laws to support the development of older person's housing

NSW has had a planning policy framework for many years that enables both the private sector and the not-for-profit sector to develop age specific housing for older people and housing for people with a disability in all residential zoned lands, special use zones and also non-urban zones. In February 1982, a State Environmental Planning Policy for Housing for Aged or Disabled Persons (SEPP 5) was introduced and there have been a series of amended policies and planning laws since that time (Paduch 2008 p.33).

SEPP (Housing for Seniors or People with a Disability) 2004 (SEPP Seniors Living) is the current principal policy for seniors or people with a disability. According to Paduch (2008 p.48) the policy states that it aims 'to encourage the provision of housing (including residential care facilities) that will:

- Increase the supply and diversity of residences that meet the needs of seniors or people with a disability;
- Make efficient use of existing infrastructure and services;
- Be of good design.'

Paduch (2008 p.49) indicates the framework plans to achieve this by:

'a) Setting aside local planning controls that would prevent the development of housing for seniors or people with a disability that meets the development criteria and standards specified in the Policy;

b) Setting out design principles that should be followed to achieve built form that responds to the characteristics of its site and form; and

c) Ensuring that applicants provide support services for seniors or people with a disability for developments on land adjoining land zoned primarily for urban purposes.'

After a series of amendments the current policy has a somewhat narrow focus as it 'only deals with infill development and thus cannot be used as a guideline in the design and assessment of other forms

of seniors housing. There is therefore no guideline document for applicants or Councils when designing or assessing seniors living applications other than infill development in existing urban areas' (Paduch 2008 p.97).

According to one critical view, Seniors Housing Online stated that 'the policy appears to be producing a small number of dwellings...An analysis of the NSW Department of Planning's Local Development Performance Monitoring report, shows that, in the most recent year that statistics are available (2014-15), only 161 development applications were determined under the seniors' housing planning policy.' (Seniors Housing online n.d.) Seniors Housing Online describes the output of seniors specific housing developments under SEPP as 'miserably small' with fewer applications processed in recent years with 315 approved in 2006-07 but only 165 in 2014-15. (seniors Housing online n.d).

At a time when the demand and need for housing designed for older people is rapidly increasing with an ageing population, it is disappointing if this trend in construction is declining.

Greater Sydney Commission

The Greater Sydney Region and District Plans perhaps provide an opportunity to address future need for affordable rental housing for older people. The Plans, if supported by government, will provide a clear vision for greater Sydney's growth over the next 20 years. The Plans make housing supply a strategic priority, acknowledging it a key factor in the city's future.

However, according to the NSW Federation of Housing Associations,

while the Plans will provide a framework for future housing supply, there is very little granularity in how they will shape supply to meet the changing needs of communities. The community housing sector is advocating for a stronger focus on affordable rental housing, including a robust needs assessment, local supply targets and a consideration of both planning and other policy levers to deliver affordable housing. The Plans will inform the development of housing strategies by local councils. These strategies will be the planning vehicle for addressing the pressing need for affordable housing for people of all ages, in particular older people. It is critical that the plans specifically address the housing needs of older people.' (Personal communication ,NSW Federation of Housing Associations).

NSW Government housing policy and older people

Our research has not been able to identify any current NSW Government policy strategy within the housing division of the Department of Family & Community Services that specifically addresses the housing needs of older people.

The most recent example of a seniors housing plan in NSW was entitled *New Directions in Social Housing for Older People*, a five-year strategy announced in 2006 (Department of Family and Community Services 2008). The Office of Community Housing developed a strategy for older people in consultation with the community housing sector. The five broad aspirations as outlined in the Housing NSW Annual report for 2007/08 were to:

- facilitate ageing in place;

- expand the sector's capacity to house older people;
- encourage community housing tenants to participate in housing management and community activities;
- assist community housing tenants to age healthily and sustain their tenancies; and
- review approaches and results in housing older people.

To meet the targets of New Directions in Social Housing for Older People, the Housing NSW Annual report for 2007/08 states that the NSW Government had:

- completed construction on 253 new dwellings and commenced a further 489 new dwellings suitable for older people constructed at a cost of \$59 million;
- spent around \$9.75 million expenditure in modifications to 3480 public housing dwellings for older people or people with mobility difficulties;
- identified a number of existing public housing complexes as Senior Communities;
- incorporated purpose-built housing for older people into the design of five major redevelopment projects;
- contracted Australian Red Cross to deliver the Housing NSW Tenant Connect, a telephone monitoring service for older social housing tenants; and
- introduced the Connecting Older Tenants pilot, in which nine local projects encouraged tenants to keep an eye out for older neighbours (Department of Family & Community Services 2008).

By the end of the New Directions in Social Housing for Older People strategy in 2010-11 the NSW Government had completed 1,271 homes for older people and had more than 3,000 properties under construction. In addition the introduction of Seniors Communities housing under the strategy designated more than 5,000 properties specifically for older people and \$60 million was spent on modifying and upgrading public housing properties for older people and for people with disabilities (Department of Family & Community Services 2011 p.129).

The Seniors Communities projects were further rolled out over 2011-12 and included partnerships with government and non-government organisations. In addition the availability of the National Rental Affordability Scheme (NRAS) enabled some specific schemes to be developed for the Vietnamese community and in Smithfield a project for older Assyrians was funded (Department of Family & Community Services 2012 p. 89).

After 2012 there was no further expansion of older peoples specific housing initiatives and older peoples housing was incorporated under the generalist housing frameworks developed by the NSW Government.

However, perhaps in recognition of growing community awareness of the problem of older people at risk of homelessness, and the trend of older women being particularly affected, the announcement in September 2017 by the Premier of a new housing initiative under the Social and Affordable Housing

Fund, that the government needs to better assist older women, appears to be a breakthrough in at least recognising that this cohort needs a stronger government response (Department of Family and Community Services 2017b). However, there is as yet no evidence that re-focusing policy on older people is part of a deliberate strategy as had been developed in the five year period from 2008-2012 under the New Directions in Social Housing for Older People strategy.

Commonwealth Government housing and homelessness policy for older people in NSW

The National Affordable Housing Agreement (NAHA) and the National Partnership Agreement on Homelessness (NPAH) are currently on interim 12 month agreements whilst the Commonwealth Government works with the states and territories to reform the National Affordable Housing Agreement (NAHA) and provide ongoing, indexed funding for a new National Housing and Homelessness Agreement (NHHA) from 2018-19. The newly developed NHHA intends to 'improve the supply of new housing and housing and homelessness outcomes for all Australians across the housing spectrum.' (Department of Social Services 2017a). As these agreements are being established any priorities in regard to early intervention strategies and the needs of older people at risk of homelessness and early intervention strategies are currently unknown.

Homelessness assistance policy and older people in NSW

In recent years the NSW Government homelessness strategies have not had a specific focus on the needs of older people. The *Going Home Staying Home* reform agenda was announced in 2012 and released a discussion paper called *Future Directions for the Specialist Homelessness Services*. The discussion paper made no reference to the special needs of older people at risk of homelessness. However, a central focus that may have assisted, not older people as a specialist group as such, but the many older people in the private rental market who are constantly at risk of homelessness through the development of government policy that was referred to as 'strengthening the capacity of homelessness services and achieving a better balance of prevention, early intervention and crisis support' and providing 'better access to affordable housing and support for individuals and families renting in the private market' (Department of Family & Communities Services 2013a, p. 34).

With a focus on young people, during 2015-16 FACS funded several very detailed initiatives that contributed to meeting the Premier's priority policy initiative to reduce youth homelessness. These initiatives included:

- Commencing a private rental subsidy for young people to secure rental accommodation, education, training and jobs, in partnership with Launchpad Youth Community
- The first round of the *Homeless Youth Assistance Program* (HYAP), a \$54 million, six-year initiative to fund non-government service providers to deliver support and accommodation models for children and young people
- Improving the safety and the quality of care and supervision for young people in youth refuges by providing an additional \$23 million over two years for youth-specific Specialist Homelessness Services (SHS) to enhance the safety and wellbeing of young people through supervision and support in youth crisis refuges 24/7

- Purchasing a \$2.5 million, eight-unit block in Liverpool to provide transitional and affordable housing for homeless youth.

In another initiative, the NSW Government announced in October 2015 the \$60 million *Domestic Violence Response Enhancement* initiative. This provides \$20 million over two years to combat domestic and family violence through enhancing the capacity of homelessness services to respond to women and children escaping domestic and family violence.

To assist street homelessness, in 2015–16, FACS and the City of Sydney Council partnered to develop outreach patrols to assist rough sleepers in Belmore Park and Wentworth Park. Over 15 months, 106 people sleeping rough in Sydney were supported to exit homelessness.

Another important initiative has been the development of support for vulnerable women and families who are homeless or at risk of homelessness by establishing the Women’s and Girls’ Emergency Centre (WAGEC).

However, amongst this wide range of highly important initiatives, there have been no developments of homelessness service policies or projects specifically to address the needs of older people at risk of homelessness.

In May 2016, the Minister for Family and Community Services (FACS) announced that ‘the Government is developing a homelessness strategy that will build on the reforms of the Specialist Homelessness Services and consolidate the shift to a system with a clear focus on prevention and early intervention for those who are homeless or at risk of homelessness.’ (Department of Family & Community Services 2013 p.33).

This was immediately followed by the Government’s release of the *Foundations for Change – Homelessness in NSW Discussion Paper* in September 2016 and the subsequent *What We Heard – A Summary of Feedback from the Foundations for Change Paper* released in July 2017 (Department of Family and Community Services 2016, 2017b). The Foundations for Change report referred to the increasing problems facing older women by stating that ‘Research shows women are increasingly experiencing homelessness for the first time in later life because of the breakup of a marriage, death of a spouse, retirement-related financial stress and/or mental illness. Many women are unaware of available support or find it difficult to access support. With our ageing population, this issue could become more significant over time with significant costs. Older people who fall out of home ownership are also more likely to require ongoing housing assistance.’ (Department of Family & Community Services 2016 p.26).

The ‘What We Heard’ Paper confirmed these views with community feedback to the report as it referred to the problem that ‘**older women** are a growing at risk group requiring consideration and new service responses. Many women who have been out of the workforce raising families or with caring responsibilities face poverty as they struggle to find employment but are [not] yet eligible for pension assistance’ (emphasis added) (Department of Family and Community Services, 2017b p.20). The report also acknowledged that the community feedback recommended, as one of four key themes, that ‘We need to intervene early to prevent homelessness and break the cycle’ (Department of Family & Community Services, 2017b p.5).

The homelessness strategy is due to be released early in 2018 and it is hoped that, bringing together these two themes, early intervention initiatives specifically addressing the needs of older people, may be included for the first time.

Based on the Ageing on the Edge project research, and consultations with the NSW community sector and older people, a number of initiatives are required. NSW has 300 Specialist Homelessness Services yet, unlike states such as Victoria and South Australia, does not have any specialist older person's homelessness services that have the specific knowledge and expertise that can provide housing information, advice, referral and support for older people at risk of homelessness. This is a huge gap in the provision of homelessness services in NSW.

More significantly however, because older people at risk of homelessness are not often connected into the current homelessness system, there is an acute need to look at service system reform across a number of appropriate human service areas such as aged care, health, incomes, housing and homelessness if older people at risk of homelessness are to be better identified, supported, and assisted with housing and other necessary services to enable them to age-in-place. This will be explored in more detail in the section of the report **'What needs to be done'**.

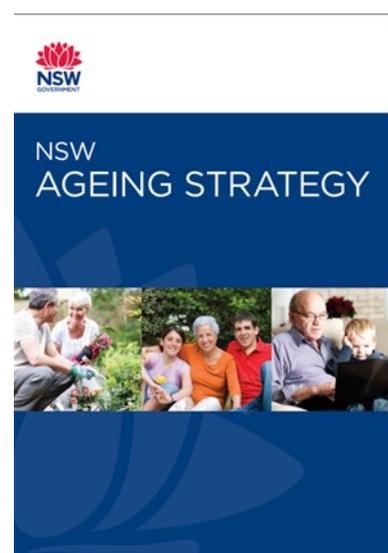
NSW Ageing Policy and Housing

Whole of government ageing strategies have been incorporated into NSW Government policy frameworks for a number of years. In 2010-11 the government described one of its aims as 'to create a more age friendly society that is able to respond effectively to the opportunities and challenges of an ageing population' and 'to address issues such as social isolation, planning for later life, building community and individual resilience and (provision of) social supports'. A key intention of the policy framework has been to be an enabler to incorporate older persons' issues within all government departments. Also, for a number of years FACS has provided a grants program on positive ageing projects.

In 2012 the state Minister for Ageing, Andrew Constance, launched a landmark NSW Ageing Strategy that described, amongst the government's challenges, to improve the way it deliver services and tackle issues such as housing design, planning for cities and towns and with a focus on early intervention and prevention (Department of Family & Community Services 2012 p.2).

One of the key initiatives was to develop a **community education strategy** targeted at people in the middle of their lives regarding the critical decisions they may make that will affect their wellbeing later in life. It stated that this will include decisions about work, **housing**, finance, social connections, health and lifestyle' (emphasis added) (Department of Family & Community Services 2012 p.12).

The strategy listed Housing Choices as one of the four highlights of the Strategy that would 'support greater housing choices for the next generation of older people by improving information sharing on the



future housing needs of an ageing population, and monitoring the impact of existing planning schemes. This will include monitoring the supply of specific housing options such as retirement villages and other living options for seniors; affordable housing; well-located housing close to town centres and transport; and the uptake of a universal housing design that improves the safety of housing for older people' (Department of Family & Community Services 2012 p.14).

The Strategy acknowledged that 'Housing affordability is a growing issue. It is anticipated that the number of low-income private renters aged 65 and over will increase by 115 per cent by 2026' (Department of Family & Community Services 2012 p.17) and that over the coming years it is expected that more people will reach 65 not owning their own home and more people will be long-term renters' (Department of Family & Community Services 2012 p.37).

Under the heading Improve housing affordability and accessibility the Strategy (Department of Family & Community Services 2012 p.40) said it would:

- Review the State Environmental Planning Policies (SEPPs) to help increase the flow of retirement village and other accommodation for seniors in appropriate locations.
- Work with local councils to increase the supply of affordable housing, including accommodation for seniors under the Affordable Rental Housing SEPP.
- Model the mix of housing choices for people aged 65 and over at a regional level.
- Partner with local councils to deliver greater housing choices in urban renewal areas as part of more appealing and interconnected urban areas.
- Consider the future housing choices of seniors in the Sydney Metropolitan Strategy and regional strategies.
- Support well-designed communities that integrate housing, parks, open spaces and community services and facilities, to help people stay in their own homes as they grow older.
- Collaborate with the building industry to ensure the uptake of the national Liveable Housing Design Guidelines, increasing the volume and variety of age-friendly housing that requires minimal or no adaptation as people age.
- Investigate targeted strategies to increase affordable rental housing and seniors' housing, such as using planning incentives or public-private partnerships for the growing number of long-term renters.
- Encourage programs to reduce seniors' housing costs and isolation, such as Homeshare NSW, which matches older people with younger people who are willing to provide care in exchange for rent.

These ambitious and highly worthy goals would have had a significant impact on the provision of assistance, support and housing for older people if they had been implemented. However a review of the NSW Ageing Strategy in 2015 stated that

FACS played a role in influencing the thinking of key agencies, particularly NSW Planning, around older people and housing. However, this has not resulted in a demonstrable output as yet, partly because proposed reforms to NSW planning legislation, including reforms of the state planning policy on seniors housing, have not progressed through the NSW Parliament. (Westwood Spice 2015 p.ix).

The review report also stated that the Strategy in regard to housing reform did not succeed because some of the projects were developmental and so were necessarily more speculative (i.e. may have had a lower chance of success). This is particularly the case for projects in the more important and more complex domains (e.g. transport, housing). (Westwood Spice p.xii).

The Housing Choices project was evaluated as one of four projects that were low in their implementation effectiveness and perhaps due to the inability of FACS to influence such large policy areas as planning and housing supply, especially when factors such as the private sector are included.

It is also difficult to understand how the Housing Choices project could have succeeded when it had extremely low investment especially considering that it was listed as one of the four key 'highlights' of the Strategy. Housing Choices expenditure was \$5,000 out of a total Strategy budget of \$6.375m from July 2012 to December 2014 (Westwood Spice 2015 p.56).

During the life of the Strategy there were several major government policy announcements that affect older people but the report was critical of the lack of impact the Strategy had made on them. It referred to the Social Housing Discussion paper which did not directly address the concerns of older people. The review report stated that 'The impact of the Strategy ... is unclear in terms of whether agencies and Ministers were more or less aware of the concerns of older people' and that 'NSW agencies have not yet made consideration of the needs of older people an explicit part of all their work' (Westwood Spice 2015 p.69). The review recognised that the most successful projects were more tangible and focused initiatives such as the Tech Savvy Seniors program, the NSW Elder Abuse Helpline & Resource Unit and the Liveable Communities Grants program.

The evaluation recommended that the Strategy be 'refreshed and strengthened' in a number of ways including, under the housing category, to 'create more seniors housing; optimise the use of existing housing stock and actions that the Government can take to support older people who wish to downsize.'

The review recognised that

affordable housing, especially for people renting privately and living in high cost areas was a major concern when they move to fixed income on retirement. There was a need for people in their 50s in this situation needing to plan ahead and for the government to have options in place. **Any future Ageing Strategy should include more tangible housing outcomes.** (Emphasis added) (Westwood Spice 2015 p.147).

NSW Ageing Strategy 2016-2020

The renewed NSW Ageing Strategy 2016-2020 again identified housing choices as one of four key initiatives to be undertaken as well as health and wellbeing, working and retiring, getting around and inclusive communities (Department of Family & Community Services 2016c p.4).

This current Strategy acknowledges that ‘the often precarious nature of private rental, restrictions on adaption and costs can have negative impacts. Laws protecting people who rent do not specifically consider older renters or issues of age discrimination against older tenants. Older people in private rental can be at higher risk of homelessness’ (Department of Family & Community Services 2016c p.27).

The Strategy states that

Over the next four years, we will focus our efforts on exploring the best options to widen the variety of affordable, accessible and stable housing within the private residential market. ...Under this Strategy, we will work together with other levels of government, business and the not-for-profit sector to improve housing outcomes for older people. We will investigate potential changes to NSW Government planning and regulatory responses to provide more housing choices for older people as they age. We will work with the private sector to address issues around housing supply and design, and to improve support for tenants. We will also concentrate on people who may need further or more targeted support—such as those on low incomes and people at risk of homelessness. (Department of Family & Community Services 2016c p.28)

Most recent activity on housing in the Ageing Strategy

A key initiative of the Strategy supported by the Minister for Ageing, The Hon. Tanya Davies was a community consultation event entitled the New South Wales Government Rental Options Roundtable for Older People held on 3 April 2017. The government promotion for the event highlighted a key priority of the Strategy as being that ‘older people live in affordable, accessible, adaptable and stable housing.’ They referred to the work of keynote speaker, Professor Allan Morris, who outlined the fact that there are a number of older people in NSW who have not attained housing security and that ‘The proportion of Australians dependant on the pension, and who are outright homeowners is diminishing with time. Accordingly, the unsustainable costs and challenges of the private rental market is increasingly driving instability, anxiety and distress for this cohort.’ [NSW Government Rental Housing Roundtable Promotion invitation).

Participants at the Roundtable were invited to ‘engage in discussion and innovation to develop creative and sustainable solutions to the housing challenges experienced by older people who face the property market with limited accumulated wealth and low income.’ (NSW Government Rental Housing



NSW AGEING STRATEGY 2016-2020



Roundtable Promotion invitation). Therefore this event, that brought together the key housing and older people stakeholders in NSW, provided a positive opportunity for the development of significant initiatives as the event was recognised, and was specifically focused on, the needs of older people at risk of homelessness. It is therefore vital that, for the first time across the two Ageing Strategies, effective initiatives are announced with tangible and effective benefits for thousands of vulnerable older people.

Elder Abuse Policy

The NSW Government first published an Abuse of Older People: Interagency Protocol in 1995. The interagency protocol was revised in 2007 and continued to promote a coordinated response to the abuse of older people living in community settings and the need to prioritise the safety and well being of older people. The subsequent release of the NSW Ageing Strategy in 2012 included establishing a statewide specialist helpline and resource unit and the current policy framework is guided by the policy called Preventing and Responding to Abuse of Older people NSW Interagency Policy released in November 2015 (Department of Family & Community Services 2015). The purpose of the NSW Interagency Policy is to outline the commitment of the NSW Government to preventing and responding to the abuse of older people and to minimising risk for those living in community settings and development of the NSW Elder Abuse Helpline & Resource Unit.

The NSW Elder Abuse Helpline & Resource Unit has become an effective information and referral point for older people experiencing elder abuse who need housing assistance and support. As housing can be a short and long term solution to assist an older person to escape elder abuse and re-establish their independence, the Helpline provides a caring service and makes 'warm referrals' to the FACS Link2Home service and other programs such as the Assistance with Care and Housing (ACH) Program. The Helpline is also expanding its services with plans for a pilot community outreach program in two locations in Sydney suburbs.

Conclusion

Government policy is integral to supporting and assisting older people to be able to make choices about their housing and associated supports. This section has reviewed government policy across a number of spheres. Increasingly the NSW government is recognising and acknowledging the needs of low income older people who have not attained home ownership. There are now opportunities to articulate effective responses through current initiatives in NSW housing, homelessness and ageing policy.

Housing options for older people in NSW

Housing options for older people in NSW

'I am renting privately, have been for the last 15yrs, in the same house, and this year the owners had to sell the house and I was told I might have to move, which depended on who bought the house and for what reason, investors bought the house and I was told I could stay if I wanted, which I was more than happy to do.... then came the big rent increase.

The rent went from \$320.00 per week to \$440.00 per week leaving not much from my DSP per fortnight. I have savings so for now I am staying here for another 12months which will be until next May. I did look at other houses, and units etc when I thought I might have to move, everywhere was way too expensive and so many people going for the same ones. Next year well before my lease is up, I will start looking again I think for somewhere cheaper, for now I can manage, but I can't long term.'

Housing options for older people in NSW

Summary points

- There is a significant lack of housing supply to meet the affordable housing needs of an ageing population.
- There is a range of affordable housing options that older people can consider across a number of housing domains in the public, community, not-for-profit retirement housing, aged care and for-profit sectors.
- However, more innovation is also needed in the older people's housing field to provide for the diverse needs of an ageing population.

This section looks in detail at the range of housing options available for older people on low incomes in NSW. Whilst there have been some important initiatives developed by the NSW government, the community sector and for-profit companies, overall there is a significant lack of housing supply to meet the affordable housing needs of an ageing population. Housing sector experts also state that there is a significant movement of people on low incomes away from the Sydney region to coastal and country areas due to the high costs of rents in Greater Sydney. There is also a need for more diversity of housing options to suit a range of housing needs for a rapidly ageing population who do not own their home and will require rental housing to successfully age-in-place.

As described earlier regarding the *New Directions in Social Housing for Older People Strategy* developed between 2006-2011 (Department of Housing 2006), the NSW government has in the past implemented a number of initiatives that increased the availability of affordable housing for older people. Planning legislation to encourage investors to build housing designed for older people has also provided a framework for increasing supply but overall outcomes have been modest. The introduction of Seniors Communities Housing in the public housing system has created a specific sector of housing for older people that ensures that older people have the right to live in small clusters of housing with other older people. An announcement by the Premier of NSW in September 2017 to ensure that older women are a focus of the Social and Affordable Housing Fund (SAHF) is also a welcome decision (Department of Family & Community Services 2017a). However community housing sector representatives state that there is a need to re-energise initiatives of housing supply for older people in the context of a needs-based long term plan for housing older people in NSW.

A range of community housing and not-for-profit housing providers interviewed for this research stated that they have also developed clusters of older people's housing and are conscious of the need for improved design of their housing to assist their ageing tenancy profile.

There are also an increasing number of for-profit companies seeing an opportunity to invest in the lower income and asset end of the housing market and this has seen the expansion of the rental village sector. This form of accommodation can be suitable for older people who need additional services such

as meals, however the cost (usually charging about 85 per cent of income) and a lack of regulation of services, can raise questions about the viability and quality of such housing for older people with few additional assets to help subsidise their costs.

Whilst increased supply of more affordable housing is the major problem in NSW, more innovation is also needed in the older people's housing field to provide for the diverse needs of an ageing population. Schemes such as the Apartments for Life model developed by The Benevolent Society did not succeed due to local community opposition and complex planning regulations. However Housing NSW's Central Living Development in Fairfield, also based on the same concept, was achieved by government driving the project with the use of Commonwealth Nation Building funds.

Other innovative schemes available in other states should also be explored such as the Movable Units Scheme operated by the Office of Housing in Victoria that provides fully self-contained dwellings for older people and people with disabilities sited on the land of a family member's home. The government pays for the installation of the self-contained dwelling including all utility connections. The tenant is required to be public housing eligible and pays a standard public housing rent. This scheme has been operating in Victoria for a number of decades and has provided a niche concept that suits older people who desire to live close to family. Because of the special needs circumstances, the supply of approximately 1500 dwellings in circulation across Victoria has ensured a short waiting time from the date of application to installation.

Key forms of housing for older people in NSW

Seniors Communities

The Seniors Communities initiative was developed as part of the New Directions in Social Housing for Older People Strategy 2006-2011 (Department of Housing 2006) and was a response to the NSW Government's commitment to assist older people to be housed within cohesive older people's housing clusters. During 2007-08, Housing NSW identified Senior Communities complexes across the state and from August 2008 older people were able to nominate to live specifically in this form of housing (Department of Family & Community Services 2008).

Further to the Seniors Communities housing there are also designated pensioner (PPPH) properties for Aboriginal and Torres Strait Islander clients who are 45 years of age or over and pensioner properties for clients aged 55 years or over who are not Aboriginal or Torres Strait Islanders. Table 25 indicates as of 31 July 2016 the number and type of Housing NSW properties specifically for seniors.

Community housing for older people

Community housing is part of a broad social housing system that includes community housing, public housing and Aboriginal housing. There are 147 registered community housing providers in NSW, managing over 39,000 properties between them, with this number set to grow by a further 14,000 properties over the next three years as a result of the NSW Government management transfer.

Table 25: Number and type of Housing NSW properties specifically for Seniors, 2006

Program purpose	PPOPH Older persons housing strategy	PPPH Housing for the aged (pensioners)		Total
Property usage type	SC – Senior communities	SC – Senior communities	SEPP% - Allocate under SEPP5 guidelines	
Central Coast District	221		512	733
Hunter New England District	465	7	676	1148
Illawarra Shoalhaven District	553	12	467	1032
Mid North Coast District	156	41	436	633
Murrumbidgee District	29		40	69
Nepean Blue Mountains District	205		93	298
Northern NSW District	169	4	329	502
Northern Sydney District	691		417	1108
South Eastern Sydney District	428	1	510	939
Southern NSW District	48		105	153
South Western Sydney District	739		467	1206
Sydney District	355		196	551
Western District	19		196	215
Western Sydney District	881		283	1164
NSW	4958	65	4727	9751

Department of Family & Community Services 2016d

Community housing providers deliver a broad range of services including crisis accommodation, transitional housing, social housing and affordable housing. The sector is diverse, with a mix of smaller providers operating in distinct local areas and larger providers operating across NSW and in other states. Community housing providers operate on a not-for-profit basis and are managed by a voluntary board.

There is a distinct Aboriginal-controlled housing system that operates across the community and public sectors to address the needs of Aboriginal and Torres Strait Islander people. The NSW Aboriginal Housing Office (a separate division within the NSW Department of Family & Community Services) retains ownership and outsources management of these properties in the main to Housing Services in FACS and to Aboriginal community housing providers. These providers include many Local Aboriginal Land Councils and many also own their own properties. This sector is administered by the Aboriginal Housing Office.

In addition there are schemes in NSW that involve the private sector such as the Community Housing Leasing Program (CHLP) and the Long Term Leasehold Program (LTLP) that provide subsidies to headlease properties from the private rental market to provide affordable long term housing. According to a report by the NSW Federation of Housing Associations in 2014 the properties managed under the CHLP constituted 24 per cent of the total community housing portfolio, with some 5,621 properties. The subsidies enable community housing providers to meet the difference between social housing rent (set at 25 per cent of tenant's income) and market rent charged by private landlords (Frölich 2014).

Whilst there are no major community housing providers in NSW that are specialist for older people many have significant portfolios that are inclusive of the needs of older people.

Bridge Housing

Bridge Housing provides accommodation to 2,969 residents of whom 792 are aged 60 and over. One project Bridge Housing is involved in is based in the Waverley Council area and is called the Waverley Housing for Older People Program (WHOP). It provides secure affordable housing for people over 55 years. The Council owns the 50 properties in various locations and Bridge Housing provides the management of the housing. Eligibility is based on linkages to the area and people must demonstrate that they have lived in Waverley for at least the last five years, or at least 10 of the last 15 years. To be eligible applicants must be on a low income and on the NSW housing waiting list (Bridge Housing n.d.).



Waverley Housing for Older People (WHOP)

Cumberland Council

Similarly, Cumberland Council offers housing they call Seniors Units for Independent Living and they have 76 units in total. They offer studio (only suitable for a sole occupant) and one bedroom units (suitable for a maximum of two residents). Applicants must fulfil the following criteria: Cumberland area resident, on a pension, over 55 years of age, not own property and willing to undergo a medical assessment. They prioritise applicants who are at risk of becoming homeless.

Women's Housing Company

Another example of an organisation with a substantial portfolio of housing for older people is the Women's Housing Company who by 2015 had a total of 770 properties under management. Of these, 390 properties were leased from the government, 195 properties leased from the private rental market and sub-let to tenants and 106 properties are owned. Fifty-six per cent of their tenants are aged 55 and over.

An example of positive partnerships to build housing for older people was the announcement in 2016 by the NSW Government that the Land and Housing Corporation would build a block of 20 apartments for single older women. These have been completed and are managed by the Women’s Housing Company.

The Women’s Housing Company has a significant focus on the needs of older women. They are undertaking a project called the *Women Staying Well Initiative*. This is a co-design initiative that has directly engaged their older tenants and other stakeholders to develop a new service delivery model and set of tools to help tenants to successfully age-in-place. This is a critical factor for the Womens’ Housing Company who, in addition to an ageing tenant profile, has 33 per cent of their tenants who have been living in their accommodation for ten years or more (Women’s Housing Company 2015 p.20).

HammondCare

To try and address the needs of older people with complex needs sleeping rough, HammondCare’s proposal to build a 42 bed long term residential facility for homeless men and women, or those at risk of homelessness, was approved by the City of Sydney in early 2017 and will be located in Darlinghurst. HammondCare state that inner Sydney has nearly 500 vulnerable elderly people who are homeless. Responding to one of the key gaps in service provision for older people in NSW, HammondCare state that their development will begin to address the problem that, until now, there have been ‘no services in Sydney able to offer higher levels of care for people with specialised healthcare needs as well as permanent accommodation’ (HammondCare n.d.). This much needed facility will provide residential aged care accommodation, perhaps similar to the Wintringham model, to address the needs of older people with complex healthcare needs who may be suffering with serious mental and health conditions including chronic disease, dementia, diabetes or significant frailty. Construction was planned to begin in late 2017.

The following table demonstrates the significant and growing role of Community housing as providers of housing for older people in NSW with over 53,000 people aged 55 and over in community housing properties by 2016. A further transfer of 14,000 public housing dwellings in 2017 has added to this total and seen the proportion of community housing in NSW rise to 32 per cent of all public and community housing.

Table 26: Number and type of Housing NSW properties specifically for Seniors

Age of All Household Members - Community Housing - End of Year	11/12	12/13	13/14	14/15	15/16
55-64	5973	6000	6592	6650	6924
65-74	4480	4645	5043	5006	5317
75 and over	3484	3694	4201	4308	4609
# Total persons in community housing	49,775	52,802	51,814	53,092	53,323

The Retirement housing and aged care sectors—a minefield to understand

NSW has a range of independent living units and not-for-profit retirement villages that are available for older people on low incomes and for those with lower levels of assets. Key experts in the NSW community sector (pers. Communication Elisabeth Teece and Barbara Squires) have stated that caution should be exercised when describing this sector in a collective way as it is an ever evolving form of housing with no universal agreements on how the accommodation is defined or labelled. They state that understanding the sector can be ‘a muddy quagmire’ as even in very recent times there is a move away from using terms such ‘retirement village’, ‘over 55s housing’ and ‘care homes’ as the needs and desires of consumers, along with market forces, invent new descriptions to better define the range of accommodation types offered in a continual attempt to de-stigmatise preconceived ideas of housing for older people. Other terms used to describe housing for older people include: lifestyle villages, lifestyle resorts, lifestyle communities, land lease communities, resort communities, lifestyle estates, retirement resorts, retirement communities, retirement estates, retirement homes, rental villages, seniors communities and residential villages.

Descriptions of older people’s housing may be determined by the individual contractual legal structures, their ‘village’ description under particular legislation such as residential tenancies, retirement villages, mixed types of service integrated housing that could also incorporate aged care services and therefore require compliance with the Commonwealth Aged Care Act; or descriptions can be based on the promotional aims of the organisation or company to describe an attractive lifestyle aspect of the housing.

The term ‘Independent Living Units’ or ‘ILUs’ is another description of retirement housing but a decades-old term of housing for older people that is seen by sector experts as somewhat outdated. It refers to the original and significant supply of affordable rental housing provided by not-for-profit organisations through the Aged Persons Homes Act that enabled the provision of Commonwealth Government subsidies for organisations to construct housing specifically for older people between 1954 and 1986.

In total approximately 34,000 ‘homes for the elderly’ were developed over that 30 year period. Authors of a key report, led by Sean McNelis from Swinburne University, termed this form of older people’s accommodation ‘the forgotten housing sector’ because it has not been incorporated within the overall housing supply initiatives of governments since the program ended in the 1980s. The end result has been a slow process of decline in stock with many housing clusters either sold off or transformed into more up-market retirement housing to maintain their economic viability. McNelis and his colleagues conducted reports on the ILU sector in 2004 and 2011 (McNelis 2004; McNelis and Sharam 2011) and found that there had been a 26 per cent decline of affordable ILU units (those deemed to require an ingoing fee of \$131,500 or less) within those organisations that participated in the study, over the nine year period. In NSW this represented a decline from 2,209 units to 1,882 units, a reduction of 24 per cent. Council on the Ageing NSW has recently conducted a further survey of ILUs in NSW and report a further decline in the stock of affordable dwellings in this sector (pers comm COTA).

According to sector experts there are some retirement villages, more specifically in the not-for-profit sector, that cater for older people who may have small to medium levels of assets where a more modest lump sum can be paid as an entry fee. The term used to describe an entry cost can vary in description such as an ingoing contribution or payment, a bond, or deposit, depending on the legal structure of the village. Some villages have rental units within the village and there are some that are rental only villages.

Three examples of major aged care service providers of older persons housing in NSW that cater for people with lower levels of assets and income are Uniting, Anglicare and Baptist Care.

Uniting

Uniting have 92 retirement villages across NSW with the majority of their accommodation requiring an applicant to pay a lump sum ingoing amount to enter a village. However within their retirement villages there are rental housing units that are administered under a number of schemes. For example, Uniting have some housing stock that is general non-government funded rental accommodation where rent is based on a person's income. In this case applications can be made directly to Uniting. Other units are classified as 'Social housing rental accommodation' where rent is based on a household income and rent and other eligibility criteria are based on agreements with the NSW Government and entry is via the Housing Pathways process. Some properties were developed under the National Rental Affordability Scheme (NRAS) and applications can be made directly to Uniting. Overall Uniting have approximately 310 rental housing units for older people through these portfolios (Uniting n.d.)

In addition Uniting is currently developing approximately 300 properties over three years in partnership with the NSW Government as part of the Social and Affordable Housing Fund (SAHF). Of these properties, 66 are expected to be completed by the end of 2017 with the balance of the 300 expected to be completed within three years.

Anglicare

Anglicare have 22 retirement villages in New South Wales and the Australian Capital Territory. According to Anglicare's information service, approximately 10 per cent of their dwellings are available as rental accommodation and are distributed across their housing portfolio.

Anglicare offers a limited number of properties available for rent at selected villages, consisting of studio and one bedroom units.

To be eligible for a rental property you must:

- Be classified by Centrelink as 'full pensioners'
- Have not owned a home within the last twelve months
- Provide an Income Statement from Centrelink to support the above
- Provide a written reference from a Minister of Religion or member of a profession such as a medical or legal practitioner
- Provide a reference from a previous landlord
- Be aware that the rental charges are subject to increase

Rent is paid fortnightly by direct debit. There is no bond or lease preparation fee.

Rental fees effective 20th September 2017 are currently capped at:
\$441.00 per fortnight for a single person.
\$589.00 per fortnight for a couple.

Figure 29: Anglicare rental housing information website Information

There are a number of villages that are solely aimed towards older people with significant levels of assets and therefore some of their villages may have a higher proportion of rental units.

The basic criteria for entry to their rental units is for people aged sixty and over, receiving an Australian pension and for people who haven't owned a home in the 12 months prior to their application. They charge, as at September 2017, \$441 per fortnight in rent for single people and \$589 per fortnight for couples. For single people this would equate to roughly 42 per cent of the age pension when all available income including rent assistance is included.

Baptist Care

Baptist Care have a number of clusters of accommodation that they define as either retirement living or community housing. They have nine Retirement Living sites across NSW and, according to their 1,300 telephone information centre, some of the sites such as Baulkham Hills and Wilandra Village mostly have retirement village accommodation requiring an ingoing lump sum to be paid, but they also have some rental units in each village.

Baptist Care also have a listing of community housing in four locations at Five Dock, Goulburn, Lismore and Newcastle. Due to successfully tendering for housing under the Social and Affordable Housing Fund (SAHF) Baptist Care announced in March that they are building 500 units and '76% will be provided to seniors experiencing housing stress' (Brennan 2017). The remaining 24 per cent will be designated for single-parent families where access to affordable housing is critical to the parent maintaining employment or entering the workforce. The housing will be developed at eight sites across metropolitan, regional and rural locations in New South Wales. Current housing managed by Baptist Care at Five Dock and Newcastle is being redeveloped and current tenants are being relocated. Additionally, 79 new one and two bedroom units will be built at Five Dock and they are expected to be completed by 2019. Baptist Care require applicants be registered under NSW Housing and one of the new locations can be nominated as a preferred location. Baptist Care's home services and community services are also available for tenants who qualify for home based aged care services.

In addition to the above aged care providers there is RSL and Vasey Housing.

RSL and Vasey Housing

RSL Lifecare have 21 Retirement Villages across NSW with a limited number available for rental. Primarily provided for returned service people, media reports claim that RSL Lifecare has opened their accommodation to the wider community in recent years (Hennessy 2017).

Vasey Housing is a not-for-profit organisation with a mission 'to provide affordable, secure, independent residential accommodation through its retirement villages, to all members of the community in need, whilst at the same time maintaining its long and proud history of continued support to the Defence community.' They have three villages in NSW with one at Epping that focuses on rental accommodation.

Private sector housing for older people on low incomes and assets

A number of private sector companies have emerged in the past two decades that are responding to the needs of an ageing population and acknowledgment that there is a market for older people with lower levels of assets and on low incomes.

For example, the company Ingenia has 66 'villages' across Australia that they describe on their website as 'communities'. A company that is experiencing major growth, Ingenia has 20 housing developments for older people in NSW. They have nine 'Garden Villages' and 11 Lifestyle Communities'. Again there is significant diversity in the types of housing they provide and their promotions state that they offer 'quality affordable accommodation and services, designed for a wide array of budgets and needs with a focus on Australia's growing seniors population.' They state that 'we offer the option to rent a villa at our Ingenia Garden Villages, buy a state-of-the-art home at a lifestyle community, or take a break in one of our family friendly Ingenia Holidays communities.' (Ingenia communities n.d.a). Garden Villages are rental units with services such as meals included in a rental charge usually based on a high percentage of a person's income. There are no upfront or exit fees, and residents pay a tenancy bond and weekly rent. The rent covers the home including kitchen whitegoods, outdoor maintenance, access to community facilities, organised social activities and access to a range of health and lifestyle services. Short or long term leases are available and whilst some units are fully self-catering, many have limited kitchen facilities and meals are shared in a communal dining room.

A similar form of rental villages are also provided by Eureka Villages who are property managers of 35 villages nationally containing approximately 2,073 units. They have four villages in NSW at Orange, Broken Hill, Griffith and Albury.

In addition to the organisations described above there are 490 manufactured homes estates, land lease communities or residential parks in NSW providing housing for 30,000 people (Dominello 2015). Derived from the old caravan park model of housing, this form of accommodation has been going through a significant transformation, especially since the retirement villages industry has shown interest in redeveloping many of the sites and converting them to retirement village type accommodation. It is estimated there are now 200 'land lease communities' (where a buyer purchases the dwelling and rents the site) out of a total of approximately 2,000 caravan and residential parks across Australia (Agedcare101). Again there are many descriptive names promoted by these housing providers. For example, Ingenia describe their form of this accommodation as 'lifestyle communities' where the weekly site fees are generally between \$120 and \$170 per week. They state that 'The site fees cover a variety of costs associated with running and maintaining the community including (but not limited to): your site rent, the use of all community facilities, maintenance costs of the community facilities, gardens and streetscapes. Council rates and village management costs are also covered, as well as the variety of staff that look after the community including a village manager and grounds staff.' (Ingenia communities n.d.b) Generally there are long term lease agreements on the land and other charges common in retirement villages such as deferred management fees are not paid in Ingenia Lifestyle Communities.

Abbeyfield Housing

Abbeyfield Housing is a not-for-profit organisation that provides accommodation in a group home arrangement where residents typically share facilities but have their own bedroom with ensuite bathroom. The rent is charged at 75 per cent of income and residents are provided with two meals a day prepared by a housekeeper and breakfast is available self-catered. There are four Abbeyfield houses in NSW located in Goulburn, Narrabri, Orange and Wagga Wagga.

Housing innovations for older people

Innovation was strongly evident during the 2000s with the development of the Apartments for Life concept by The Benevolent Society that is based on the Humanitas model from The Netherlands. Designed and operated to be a vertical retirement village in Bondi Junction, one of the key aims was for residents to be able to remain at the complex for the rest of their lives, with a target of only 5 per cent ever needing to progress to higher cost residential care facilities, compared with current patterns where about 40 per cent of the age cohorts that would enter the complex are, under current arrangements, eventually moving to such accommodation (ACIL Tasman 2009). Unfortunately this project did not come to fruition.

COTA NSW described the varying success of Apartments for Life and a similar public housing project called Central Living in their submission to the NSW Government's *Social Housing in NSW: a discussion paper for input and comment* instigated in 2014.

Firstly COTA described these two projects as having similar aspirations—to create buildings that foster older people's wellbeing and allow them to age-in-place. Both offered innovative ways of providing social housing for older people on medium to low incomes but the two projects differed in the way the planning process unfolded, their funding and local community support. COTA's submission states that 'The Benevolent Society's *Apartments for Life* project received no public funding and encountered enormous local opposition, primarily from neighbours of the site. Whereas the Fairfield Central Living project's \$12.3 million complex was funded with public funds through the Nation Building Economic Stimulus Plan and successfully overcame NIMBYism (not in my back yard) that served as a major roadblock in the Apartments for Life project' (Council on the Ageing NSW 2015 p.6).

It is clear from this comparative experience that more leadership is required from government to build, promote and pilot new housing ideas for older people and to further enhance the planning frameworks to encourage investment in this area.

Conclusion

This section of the report has provided just a brief overview of the housing options available in NSW. There are a range of affordable options that older people could consider across a number of domains in the public, community, not-for-profit retirement housing, aged care and for-profit-sectors.

Accessing information on housing for older people in NSW

Assessing information on housing for older people

'Briefly I am a disabled male, aged 72 years and currently paying \$450 for a week's rent. I would still be working but a walking problem stops me from doing that. At the moment I have a great flatmate but he is moving out in less than two weeks. The older that you get, the harder it is to get a flatmate. I manage to look like I am in my fifties so, after putting my age down, I hope to be able to find a flat mate. I had to move residence last December after 14 years in my last unit. It was not easy to find a ground floor flat in the same area (middle suburb Sydney) as that is where most of my friends live. Going on neighbourhood outings can be expensive. The only trouble is that the cost of an outing is \$10 plus food etc. It can be very expensive. Going on outings is now a rare event for me. It is impossible to live on a pension. Rent, food, internet, electricity and mobile phone costs mean that you have to use up your very, very limited savings in order to survive.'

Accessing information on housing for older people in NSW

Summary points

- There is no effectively resourced central access point or clearly navigable process available for an older person in NSW to obtain information about the range of lower income housing options that they may need to consider.
- The availability of information on the range of housing types can be extremely confusing for older people to understand and navigate their way to a housing outcome.
- The definitions and descriptions of housing designed for older people can make it difficult for a person with little knowledge of the sector to understand what type of housing is being offered.
- Having considered the options an older person needs to complete applications for each provider and may have to begin the process of self-advocating to each provider to seek an outcome.
- Many older people may not have the skills and to be able to access technology to obtain the assistance they need—complicated processes can become a barrier to the right to be able to access housing information.

Interviews with sector experts and agencies as part of this project as well as investigations of service availability, demonstrate that there is no effectively resourced central access point or clearly navigable process available for an older person in NSW to obtain information about the range of lower income housing options that they may need to consider. Equally, it can be difficult to find services that can help, when trying to find affordable housing. One sector expert described the availability of housing options information on the range of housing types as ‘duplicated and conflicting’ and therefore extremely confusing for older people to understand and navigate their way to a housing outcome.

Contact points are in four main categories:

- directly to the Department of Family and Community Services (FACS) for information and applications to the public and community housing sectors;
- other generalist website and information links on housing and services requiring, at best, significant navigation skills where a person could easily get lost;
- directly to a range of not-for-profit housing providers where information is obtained by contacting them each individually;
- information links that are provided by the private sector mainly on web based links that only

offer information on for-profit housing options.

Based on discussions with key stakeholders, the only specialist older peoples housing information services are provided by two organisations: Council on the Ageing (COTA) NSW has a housing options information service for older people but operates on a very minor budget due to a lack of funding resources. The Combined Pensioners and Superannuants Association (CPSA) provided a service called the Older Persons Tenants Service for 21 years but since its funding ceased in 2013 they have continued to provide only an information phone service that covers a range of issues for older people. They state that they receive about 1,500 calls a year, of which up to 20 per cent are on housing issues and refer people to other services such as the Tenants Advice and Advocacy Services (TAAS). The Elder Abuse Helpline and the Seniors Rights Service offer some housing information and assistance but not as part of their core functions. These services acknowledge the cohort of older people at risk of homelessness and try to connect older people to housing services that may be able to help.

Another significant gap in the provision of housing options information in NSW is the absence of an online directory of housing provided by aged care linked housing organisations. There are dozens of separate not-for-profit housing organisations across NSW providing approximately 4,000 dwellings but they must be searched for individually through whatever random means a person can employ. This wealth of housing options information is provided in a comprehensive way by Council on the Ageing in Victoria and The Catalyst Foundation in South Australia where their online directories are updated each year. South Australia's directory even provides photographs of the housing and also lists vacancies.

There is a wide range of other sources of housing information on commercial and government websites as well as telephone contact centres, not-for-profit information services, hard copy publications such as The Senior and Over 55s newspapers and from a wide range of housing providers who individually offer information about their particular housing and services.

As described elsewhere in this report, the definitions and descriptions of housing designed for older people also create a minefield that makes it almost impossible for a person with little knowledge of the sector to understand what type of housing is being offered by a provider. There are dozens of different names for rental housing, retirement housing and aged care accommodation and various legal definitions that can apply depending on the structure of the accommodation.

In NSW an older person is required to have significant research skills and persistence to be able to investigate and search through these multiple sources to be able to navigate their way to the point where they may be able to firstly understand the various housing options they are enquiring about. If they have been vigilant enough to find and compile a list of housing providers, they then need to learn about the various aspects of the housing such as its eligibility guidelines, costs, tenure security, design and overall legal status. After a considerable amount of work they may then reach the point where they can begin completing applications for the housing they have chosen and then they may have to begin the process of self-advocating to each provider seeking an outcome.

Without a straightforward process to seek information, many older people may not have the skills and

access to technology to be able to obtain the assistance they need to get on a pathway to housing that will assist them to find housing to enable them to age-in-place. Complicated processes then become barriers to the right to be able to access housing information. Added personal obstacles such as being in high housing stress, poor health, language and cultural barriers, low literacy skills and visual and hearing impairment can exacerbate the problem and can itself be a key factor in causing a downward spiral into homelessness, health crisis and premature entry into residential aged care accommodation.

Older people from a culturally and linguistically diverse background (CALD)

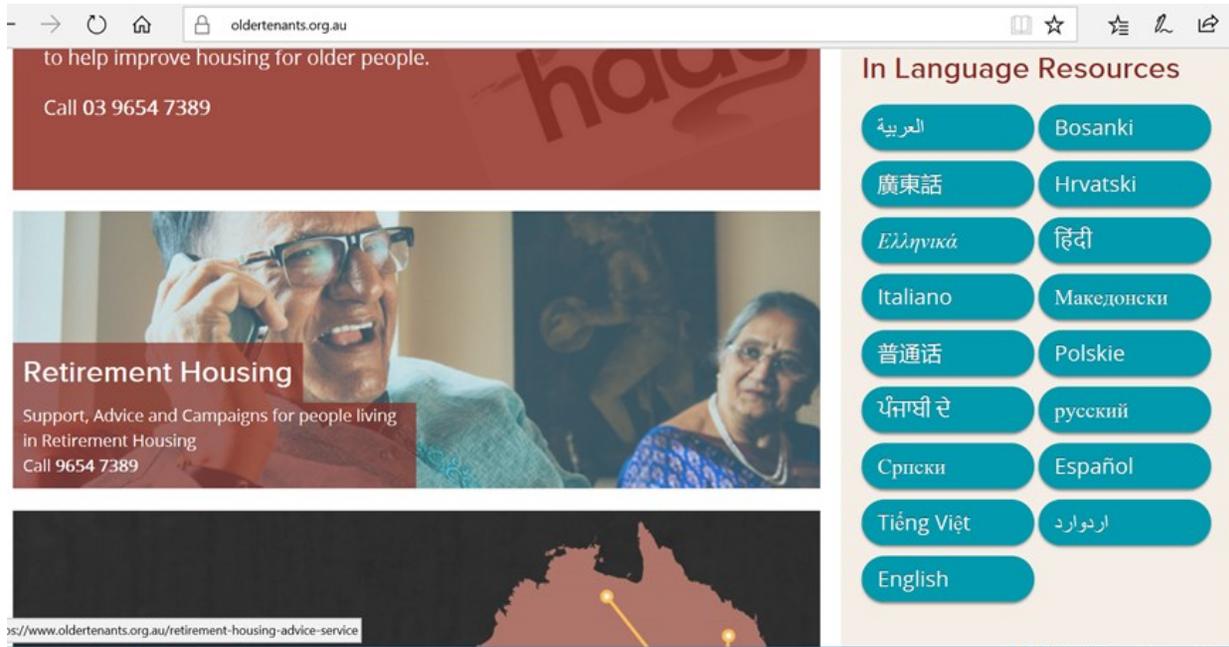
From a culturally and linguistically diverse perspective alone, there is almost no accessible information on housing for older people. For example Link2Home, the main entry point for finding out about public and community housing or connection to a housing service, has no information in languages other than English on their main website. There is a link to an interpreting and translation service but this is not very helpful if a person can't read English in the first place. A simple page with basic information in a range of languages that provides the linking information would be a significant improvement.

This research conducted a random view of six major community organisations' websites that provide housing information and support in NSW and found that none had any information in languages other than English on their homepage.

Discussions with the Ethnic Communities Council of NSW demonstrated that a much more sophisticated approach is urgently needed to provide comprehensive assistance to older people from CALD backgrounds, just to ensure governments and the community sector provide equal access to housing information for older people. They have proposed conducting a project between government, the housing sector and the Ethnic Communities Council of NSW to address this issue. Such a targeted project has been conducted by the Housing for the Aged Action Group (HAAG) in Victoria called 'Preventing Homelessness in older CALD Communities that increased the proportion of that organisation's service support to CALD older people from approximately 30 per cent to over 50 per cent of all clients assisted (HAAG 2017a, 2017b). This demonstrates that language and cultural barriers are a major obstacle to accessing housing information and that people from CALD backgrounds are a high need but under-resourced sector of the community.

Overall, sector experts state that older people need the availability of a widely promoted, easily contactable and highly informative service that provides a patient and considerate approach, and can supply the older person with all of the possible housing options that might suit their personal needs and circumstances. They may also need help in contacting a housing provider, filling in application forms, advice on providing evidence on any special circumstances that may assist them to be eligible for priority housing and to follow up the progress of their application.

Figure 30: HAAG’s website information with CALD representative images and language links



Source: HAAG website

Current housing information sources for older people at risk of homelessness in NSW

Older persons housing options information

Council on the Ageing have operated a housing options information service since 2013. Operated with no direct government or philanthropic funding, part time staff are available to provide limited assistance and also make available to the public a number of fact sheets on different housing types. Fact sheets include information for example, on older peoples rental accommodation, public and community housing, retirement villages and financial aid for people needing assistance with their housing. In recent times they have been conducting research on the not-for-profit Independent Living Unit sector and have investigated possibilities to provide a more extensive housing information service.

As stated previously the Combined Pensioners and Superannuants Association (CPSA), whilst principally funded by government for policy advice, also has a generalist older peoples telephone information line that receives many calls on housing. They provide some basic housing information, referrals to other organisations such as homelessness services and the Tenants Advice and Advocacy Services (TAAS). They also have fact sheets available online or they can be mailed to people seeking help.

Other services such as the NSW Elder Abuse Helpline & Resource Unit and the Seniors Rights Service also assist their clients with links to housing services but it is not a core function of their organisations.

Link2home

Link2home is the information and referral telephone service for people who are homeless or at risk of homelessness in NSW and is available 24 hours a day, seven days a week, every day of the year on a freecall landline number 1800 152 152. The service describes that it 'provides information, conducts assessments, as well as makes referrals to homelessness services across NSW' (Department of Family and Community Services 2014). Link2home was introduced in 2014 as part of the Going Home, Staying Home reforms and consolidated a number of previous contact points in NSW. 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 and can refer people to services that can assist and support a person in need.

This research conducted a trial call to the helpline using the example of a female aged 70 who is currently housed but at risk of homelessness. The operator stated that there are no homelessness services specifically for older people that the person could be referred to. However the helpline identified an early intervention service that aims to assist people of all ages at risk of homelessness. The Link2Home service stated that they can contact the homelessness service on behalf of the client to ensure that the referral is successful and then the relevant service will call the client. The service was found to be as informative as possible and it was apparent that the goal of Link2home is to be as thorough as possible to connect people to a service and ensure a response. However, the key gap in their service is the lack of an older people's homelessness service to refer people to, and their lack of knowledge of other older people's specialist services and housing providers.

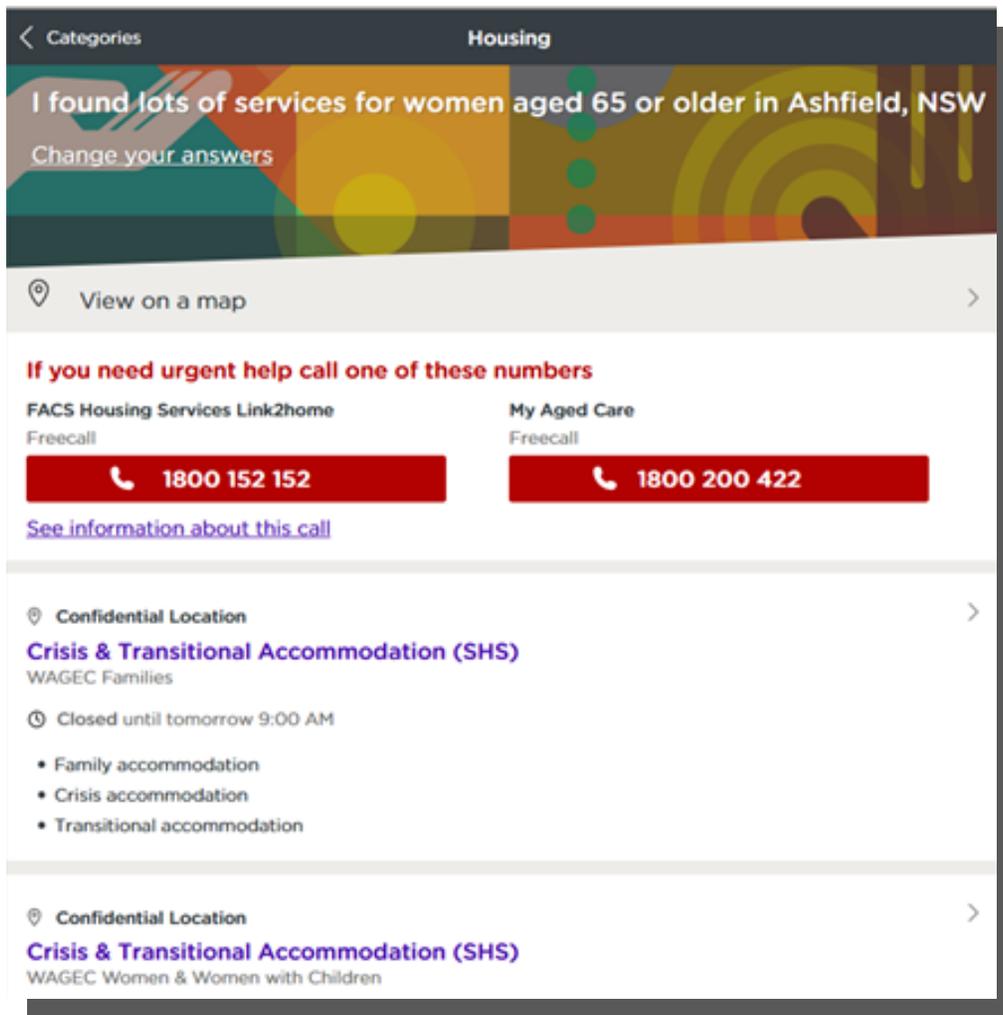
A further exploration of information links on the Family & Community Services (FACS) Department website for services that might help an older person produced an ineffective result. For example, on the Department of Family & Community Services website (Department of Family and Community Services, Housing n.d.) there were no tick boxes for older people. After typing 'older' into the search box, one very generalist result was produced for a service on the mid-north coast of NSW.

Askizzy

Askizzy is a service information website and phone app that claims it can connect a person to 350,000 services to find 'housing, meals, healthcare, counselling, legal advice, addiction treatment and a whole lot more' (Askizzy n.d.). Launched in January 2016 by Prime Minister Turnbull it was developed to provide a direct information source mainly aimed to assist homeless or at risk of homeless people who have smartphones to access the information they need.

A test was conducted by this research of the use of the Askizzy website using the same example used for the Link2Home site of a person living in Ashfield in NSW who is housed but at risk of homelessness, female and aged 70. The website navigation tool claimed to find 'lots of services for women aged 65 or older in Ashfield'. However, the services offered were limited to mainly crisis accommodation services and links to further information services such as Link2Home and MyAgedCare.

Figure 31 The Askizzy website search outcome



Source: Askizzy website

HSNet

HSNet is a website available to anyone looking for a service in NSW. Again, this research investigated and used a general service finder option that, when older peoples housing was entered into a search option, a number of random outcomes were provided. The top four outcomes were: Abbeyfield Housing, McKenzie Aged Care Group and Albury and District Private Nursing Home. It is apparent that this site does not filter the searches in any particular order that might be helpful to an older person looking for the main housing options available for them. Further random searching may raise a range of further options but more themed based searches with more focused information based on a person's circumstances would be more useful.

MyAgedCare Commonwealth Government Contact Centre

Whilst the aged care system is geared towards assisting people aged 65 and over, the recently formed Commonwealth Home Support Program (CHSP) provides access for people aged 50 and over to a sub-program called the Assistance with Care and Housing (ACH) Program. Older people at risk of

homelessness can contact the MyAgedCare website or its telephone contact centre. Alternatively older people who have special needs, including those deemed to be 'homeless or at risk of homelessness' are also able to directly contact a Regional Assessment Service (RAS) for help or the ACH service in their area. The RAS's have been developed from the CHSP reforms and are currently operating as well as Aged Care Assessment Teams (ACAT) although these will be incorporated in the future.

Whilst there are ACH services in many areas that may be able to help an older person at risk of homelessness, an older person contacting the MyAgedCare website seeking housing help may have difficulty finding relevant information. For example, the home page lists a number of options under the titles of Help in your own home, after hospital transition care, respite care, residential aged care homes and short term restorative care. There is no mention of housing, homelessness, housing options or accommodation information.

The website also assumes that a person making contact has a home and therefore could easily dissuade an older person seeking rental housing from searching further on this site. In one section of the website it states that 'Many people would prefer to live independently at home as they get older. If you're generally able to manage but just need some help with daily tasks, there are support services available to help you'. (Department of Health 2016)

There is an entry point called Find the Help You Need with MyAgedCare. This link leads to a list of options shown. As with the home page there is no reference to housing, homelessness, housing options or accommodation information.

A link on the homepage called Find a Service can also be selected. The Find a Service link offers a drop down list of service types that includes the Assistance with Care and Housing (ACH) Program without any explanation of the type of service it is. To understand that the ACH Program can provide housing assistance to older people at risk of homelessness would require pre-knowledge of its aims and objectives as the MyAgedCare website doesn't provide any generic description for the service such as housing, older people at risk of homelessness etc. Therefore the likelihood exists that older people could easily assume that there are no linkages on the website that could help them.

Other housing information links

The aged care and retirement housing sectors provide a range of web based links that may assist an older person to access housing. However, due to the commercial nature of these sites that are sponsored by the retirement village industry, the focus tends to be solely on the for-profit housing sector.

Churches Housing is a network of church based housing organisations that advocates for more affordable housing and brokers partnerships between churches, government and business to facilitate the development of housing. Their website (Churches Housing 2017) at provides a listing of 27 church organisations that offer various forms of community housing.

Analysis of another website www.agedcare101.com.au/ shows that there are reasonably good descriptions in a section called 'Types of Retirement Accommodation'. They list six main forms of housing: Retirement villages, land lease communities, serviced apartments, home care retirement villages, co-located villages and rental villages. There are no descriptions, links or information on public or community housing or other not-for-profit housing types.

Figure 32: Outcomes from a search for housing or older people, Churches Housing

CHURCHES HOUSING

Churches empowered and enabled to provide housing for the vulnerable and marginalised

HOME ABOUT US AFFORDABLE HOUSING PUBLICATIONS MEMBERSHIP CONTACT US

CHURCH-BASED HOUSING PROVIDERS

NAME	ADDRESS	CITY	PCODE	PHONE	LOCATIONS
Anglicare NSW South, NSW West and ACT	130 Cover Street	Goulburn	2580	4823 4048	NSW West, South & ACT
Anglicare North Coast	PO Box 401	Grafton	2460	6643 4844	NSW North
Anglicare Sydney				1300 111 278	Sydney
Baptist Care	PO Box 7626	Baulkham Hills	2153	1300 275 227	Sydney, Newcastle, NSW South, NSW North
Chinese Catholic Community Homes	4-6 Portia Road	Toongabbie	2146	9746 7723	Sydney West
Coptic Orthodox					

HOW CAN WE HELP?

- Are You Looking for Housing?
- Churches
- Community Housing Providers
- Government Departments
- Financiers and Developers

Search this website...

NEWSLETTERS

SUBSCRIBE

Source: Churches Housing 2017

Similarly, the website www.itsyourlife.com.au/retirement_villages_guide.asp has extensive information about the retirement villages sector but in terms of other forms of housing for older people on low incomes they state that 'if you can't find suitable rental accommodation after searching our retirement village directory, you could try contacting relevant local Councils, which may be able to provide information about other rental accommodation options in their specific local government area (LGA).' (It's your life 2017) It is not clear why this site believes that a LGA would have knowledge and information on housing options and no reference is provided to public or community housing.

The website www.seniorshousingonline.com.au, as well as the standard commercial information listings of retirement housing, also has a small listing of shared accommodation in the private rental market that is designed to attract older people.

The Senior newspaper is distributed free across all states including NSW and is available free to older people in a wide range of outlets such as newsagents, community centres, seniors clubs, libraries, medical centres, chemists etc. This newspaper carries a wide range of advertising and articles about older persons housing with a focus on the for-profit sector. The advertising often includes information on lower income housing such as rental villages and residential parks. *The Senior* is widely read by older people and is an effective source of information on a range of services suitable for older people but is limited on information for older people on low incomes and has no links to public and community housing.

If I can find information on housing for older people in NSW, how do I apply?

This section of the report assumes a number of steps have already been taken by a person to get to the point of applying for housing. As part of this research discussions were held with some older people regarding their ability to access housing options. Some older people were found to be very resourceful, often through desperation, to find a housing outcome, and they had persevered on their own to get through the following processes: They have sought and discovered that there are very limited services in NSW that can help them to understand the range of housing options that may be available to them;

- They have decided not to give up, unlike many older people have reported;
- They have had the ability, time and resources to navigate their way around a complex array of information sources that may lead to a wide mix of housing information and end up with a list of potential housing providers;
- They have made enquiries as to whether they are eligible for each form of housing;
- They have decided whether the housing suits them and is it in a good location;
- They have decided whether they can afford the housing and how long they will be waiting for a vacancy.

If all these steps have been successfully navigated then they may end up with a list that includes some of the options described in the **What types of affordable housing are available for older people in NSW?** section of this report that describes options such as public and community housing, varying forms of retirement housing providers, niche type options such as Abbeyfield Housing and for-profit housing providers.

If the person is ready to apply for the housing they have chosen then the following are some of the processes they will have to consider. The availability of a skilled advocate who understands the application procedures could be extremely useful at this point but as shown elsewhere in this report the availability of services that can help is very limited in NSW.

Housing NSW and Community Housing

The main form of housing assistance in NSW is provided under the Housing Pathways program where assistance is delivered by Housing NSW and participating community housing providers through a common application process.

Applications can be made using a single form that is available on line or can be completed over the phone and, in some circumstances, in person at a Family and Community Services (FACS) office. As well as the standard eligibility requirements such as income and assets limits there are additional criteria that an older person can explore that may assist them to be considered more urgently to be housed.

FACS also allows a flexible approach regarding assets such as financial savings that may assist many older people who have worked most of their lives and have accumulated some modest superannuation. An applicant must demonstrate why their savings should not be used to subsidise rent payments in the private rental market. Enquiries conducted with FACS regarding their treatment of superannuation for an older person demonstrated that it is possible for the applicant to successfully argue they will need their superannuation for their retirement years and therefore these savings should not be an impediment to them applying for public and community housing. As previously described, older people can apply for Seniors Communities Housing that is available for people aged 55 and over. There is a specific section of the application form to indicate that preference:

H11. Do you wish to be considered for a Senior Communities property?

Yes

Note: These properties are in complexes that are specifically for older people. To be eligible, you must be either: a single applicant aged 55 years and over, or an Aboriginal and/or Torres Strait Islander aged 45 years and over; or part of a two person adult household where at least one person is 55 years and over or an Aboriginal and/or Torres Strait Islander aged 45 years and over.

Clients who have met the normal 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 person or Torres Strait Islander and aged 55 years and over. As the current average life expectancy of older people (80.4 and females 84.6 with Aboriginal rates 10 years less) is similar to the age priority requirement this category is completely unrealistic (AIHW 2017c).

The policy guidelines also state that 'In order to reduce waiting times for eligible elderly clients and settle them into appropriate housing as soon as possible, providers will generally offer suitable accommodation as it becomes available to elderly clients on the NSW housing register ahead of wait turn clients.' (Department of Family & Community Services 2017c). In other words this means that older people without being able to demonstrate special needs will be considered for housing as the next allocations preference after those on priority. However, older people may also be eligible to be considered as a priority housing applicant if they have special needs that warrant them being considered earlier on the waiting list. Applicants with special needs, which can often apply to older people due to health conditions or their housing problems, may be eligible to be assessed for early consideration under a number of criteria: if they have unstable housing circumstances (homelessness, living in crisis or emergency accommodation), poor housing conditions or the person is at risk of harm.

Older persons retirement housing

There are a wide range of retirement housing options described earlier that are available to older people and this report has demonstrated that accessing them can be a difficult task. However after employing significant navigation skills, there are a number of options that a person could apply for. One of the key factors is that each of these organisations is a completely separate entity and therefore the processes for applying and the eligibility criteria will be unique and varied depending on the organisation. A person must search and contact each organisation separately and submit a number of applications to maximise their chances of being housed within a reasonable period of time.

Services available to help older people in NSW

Services available to help older people

'I'm currently paying very close to 40% for private rental however I'm nearly 68 & may have to give up work by next year, (I work part-time) When that occurs I'll be paying over 60% of the Aged Pension on rent. I do have some Superannuation (but nowhere near recommended amount) and I have also been helping to support my daughter & granddaughter long term due to her low wages & no child maintenance as she can't afford her rent & living expenses also. (I have been giving her \$100 a fortnight consistently every fortnight for many years plus help in many other ways). This will need to continue indefinitely due to long standing mental health issues on my daughter's part & inability to earn a higher wage. I have not factored in this \$100 in my calculations so really I am now paying at least 45% of my accessible income on rent now & if I don't work (approx 65%). As there are limited Specialists in (country NSW town) we have to travel to (large NSW regional town) (one hr. drive each way) or Canberra two hr. each way; this also entails extra cost with petrol which then eats into our weekly budget.'

Services available to help older people

Summary points

- Overall there appears to have been a loss of NSW government funded services for older people needing housing assistance.
- Staff in the more familiar services to older people, such as health and aged care, have not been trained to provide housing help or facilitate linkages to housing services or providers.
- The wider aged care system through the Commonwealth Home Support Program is well placed to integrate a planned systemic approach to help older people at risk of homelessness.
- There are excellent specialist older people's services in NSW that focus on particular high needs issues such as legal rights and elder abuse but there is no co-ordinated service system or strategy to address the needs of older people more broadly.

A key part of this research was to seek advice from advocates in the housing sector in NSW about the availability of services that can assist older people at risk of homelessness. A consistent theme in discussions was that there are no specialist housing information or homelessness services for older people in NSW and no overall policy framework or approach by government and the community sector to address the needs of this group. In fact the sector states that overall there has been loss of government funded services for older people needing housing assistance in recent years with the cessation of government grants for the operation of the Older Persons Tenants Service (OPTS) and the Parks and Villages Service (PAVS) that were operated by the Combined Pensioners and Superannuants Association (CPSA) until 2013. The OPTS was described by a housing advocate as 'the only service catering to older tenants in NSW' and had operated for 21 years (CPSA 2013). PAVS, whilst not exclusively a service for older people, also had a large client base of older people due to the many retirement housing forms of residential parks in NSW.

For many older people at risk of homelessness for the first time in their lives, sector experts spoken to as part of this project, state that a fresh approach is needed to try and address this problem. They state that older people often do not identify themselves as 'homeless' (they often described themselves as 'between homes', or 'staying with friends or relatives') and they do not see homelessness services as appropriate for them. The homelessness service system is not currently geared to understand the needs of older people or provide the early intervention help they require.

Whilst there are avenues for older people to apply for housing our discussions found that there is a need for specialist assistance as 'that's where we add value' and where agencies are able to 'find out the details of a person's problems' and offer the most appropriate assistance into housing. The more natural service systems for older people to connect with, such as health and aged care services, have not been trained to provide housing help or facilitate linkages to housing services or providers.

Based on the information developed as part of the successful Home at Last service model based in Victoria, the type of service older people are generally seeking will involve short and medium term basic supports to help them avoid eviction until a long term affordable housing solution can be obtained. Then, whilst a 'holding pattern' of the precarious tenancy is maintained, an advocate can submit housing applications to public and community housing providers with special consideration of a person's priority housing eligibility to assist them to climb the waiting list ladder. In addition the services explore a range of housing providers in the retirement housing, aged care and for-profit sectors. Once applications have been completed and submitted, ongoing one-to-one case work support is provided to continue advocating for the client. This type of specialist service response does not exist in the homelessness sector in NSW and is seen by many advocates as a potential model that could be replicated in this state and could be a vital addition to the homelessness system. Such reform is seen by the sector as being a potentially key linkage integrated with improved training and support within existing SHSs and a range of other relevant services.

The Assistance with Care and Housing (ACH) Program, funded by the Commonwealth Government as part of the Commonwealth Home Support Program (CHSP) is a successful service model for older people and it aims to support those who are homeless or at risk of homelessness to access appropriate and sustainable housing and link them to aged care services if required. However many community sector and government agency representatives in NSW spoken to as part of this research were unaware of its existence and potential to be integrated into an improved homelessness support system for older people. This lack of awareness of ACH is not surprising as ACH operates on a very limited funding base within the aged care system that is not well connected to homelessness programs.

The wider aged care system through the CHSP is also well placed to integrate into a planned systemic approach to help older people at risk of homelessness. Initial assessment and referral points such as MyAgedCare and Regional Assessment Services currently identify a client's housing tenure as part of their intake process but could provide more effective support by seeking further information about housing risk factors experienced by clients who are renters.

Other health service areas, such as hospitals and the wider medical profession are also in an excellent position to identify older people at risk of homelessness. For example, older people who fall ill, or have an accident and become hospitalised, may not be able to return to their current home and specialist housing services should in such cases be incorporated into hospital discharge planning to more suitable housing. Doctors are similarly well placed to identify and refer patients at risk of homelessness if they knew who to contact.

There are also other excellent specialist older people's services in NSW that focus on high need areas such as legal rights and elder abuse. These services are vital components of a potentially integrated housing support system that could be developed for older people at risk of homelessness but, apart from their own successful service initiatives, have not as yet been able to join a co-ordinated strategy to address the needs of this target group.

Many other relevant service programs could also be incorporated into an integrated strategy.

Community advocates state that existing service programs such as the Tenants Advice and Advocacy Services (TAAS) are also well placed to be adaptable to help older renters and connect them with appropriate housing services and providers. The Tenants Union and the TAAS have good strategies for engaging with local communities and these could be enhanced with a specific focus on the needs of older people.

A further emphasis is required for older people from a culturally and linguistically diverse background (CALD) who are often neglected as a service target group. As for all older people, ensuring people from a CALD background obtain the information and support they need to access housing requires a specialist approach. As stated previously in this report, advice from the Ethnic Communities Council of NSW demonstrates the needs for a project based approach to focus attention on the most effective ways to ensure people from a CALD background are not disadvantaged and have equal access to the support they need to be well housed. For example, the Australian Institute of Health and Welfare (AIHW) Specialist Homelessness Services Report 2015-16 (AIHW 2016a) shows that 85.8 per cent of all homelessness service clients were born in Australia. This proportion clearly indicates that CALD are not adequately captured and partnerships could be developed with agencies such as the Ethnic Communities Council of NSW to significantly improve this situation.

Specialist Homelessness Services (SHSs)

According to the Australian Institute of Health and Welfare (2016ba in 2015-16 there were 300 funded homelessness agencies in NSW with expenditure of \$188m in 2016-17 (Department of Family & Community Services (2016a). However, there are currently no specialist services for older people at risk of homelessness. Some of the high need groups in NSW that have specialist services include: multicultural families; women with children escaping domestic violence; pregnant girls and young mums; women (with or without children) with mental health issues; Aboriginal women and children; single women experiencing domestic and family violence; women exiting institutions such as correctional centres or mental health facilities; single men and couples without children; young women; single people experiencing mental health issues; young parents; chronically homeless with complex needs; men exiting custody. Considering the specialist needs of older people at risk of homelessness identified in this report, it is clear that this high need group should be provided the opportunity for at least one service in NSW to address their needs. If such a service was provided on a state wide scale and focused on systems linkages and support, then its benefits would be exponentially effective.

Three homelessness service types were identified in this research that whilst not being specialist for older people, have a focus that may provide some elements of the help older people at risk of homelessness may need. For example, some services are described as 'Homelessness Early Intervention Services', another service is described as a 'Homelessness Outreach, Prevention and Rapid Re-Housing Service' and there is at least one 'Women's Specialist Homelessness Service'. These services could be integrated into wider reforms for older people at risk of homelessness. However, housing sector representatives state that homelessness services have already high caseloads assisting people in housing crisis and that their capacity to provide early intervention, prevention and housing outcomes focused assistance that requires longer term support is difficult with current resource levels.

The Aged Care Sector

A significantly unexplored area of older people's housing support is the potential role of the wider aged care sector under the new Federal Government Commonwealth Home Support Program (CHSP) reforms introduced in July 2015. Representatives from the aged care sector in NSW, contributing to this project, stated that there is no reason why, according to the new guidelines, that flexible home care support could not include assistance to ensure an older person has a satisfactory home environment, as a flexible definition of the appropriate care they require for their wellbeing in older age. Under the Commonwealth Home Support Program (CHSP) older people who receive a Home Care Package are to have more control over the types of care and services they access and the delivery of those services. This includes a focus on a restorative care approach to assist an older person's wellness and 're-ablement' during the assessment, planning and delivery of supports to help a client 'remain independent in their daily living tasks and to live safely at home (Department of Social Services myagedcare n.d.a). Another relevant policy area in the CHSP guidelines includes access to 'linking support'. Linking support activities are aimed at 'working with the client to address areas of vulnerability that are preventing access to receiving mainstream aged care support' (Department of Health n.d.b).

Indeed older people who are 'homeless or at risk of homelessness' are one of the special needs groups that are not necessarily required to firstly seek information and be assessed via the MyAgedCare Contact Centre. They are also able to make direct contact with a Regional Assessment Service (RAS) or Assistance with Care and Housing (ACH) Service. The aim of RAS's is to ensure the services respond to an older person's needs to 'enable them to continue living independently in the community Liaison with other service providers, GPs/specialists and community support networks are made to ensure the wellbeing and independence of the client is achieved.' (Aged Care Guide n.d).

There are two or three RAS services based in every region of NSW that could be a direct contact point for information, assessment, support and referral to assist older people at risk of homelessness. At both entry points of MyAgedCare and the RAS, initial assessments are conducted that seek information to establish a person's personal profile and aged care needs. This includes information about a person's current housing. Currently however, RASs do not seek additional information about a person's housing situation such as its costs, conditions and other risk factors that could impact on their ability to sustain their housing. RASs also have not been provided with training on housing issues and services

and are not connected with housing and homelessness service for the purposes of information and referrals.

Other services for older people in NSW

There are a number of services that can specifically assist older people with respect to housing: the Assistance with Care and Housing (ACH), The Elder Abuse Helpline & Resource Unit, Council on the Ageing, Homelessness NSW, Tenants Union of NSW, Tenant's Advice and Advisory Services (TAAS), Shelter NSW, Cares NSW, Dementia Australia NSW, Combined Pensioner and Superannuants Association, and the Older Women's Network. Further details on the function and roles of these organisations and their ability to assist older people with regards to housing issues, can be found in Appendix C. Discussions with these services has shown that, apart from their own identification of the problem, they are generally not 'connected up' on housing due to their vital specialisation on other areas and the lack of an overall service strategy on older people at risk of homelessness that could incorporate their agencies.

Conclusion

This section has provided a brief examination of the services available to assist older people. As outlined at the beginning while some valuable services exist there are no specialist housing information or homelessness services for older people in NSW and a lack of interconnection between agencies across sectors.

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Appendices

Appendix A—Definition of homelessness

In Australia, as in other countries, there is no official definition of homelessness and the most prominent definitions reflect differing interests and varying purposes. The data presented in this report is data from the Specialist Homelessness Services (SHS) Collection maintained by the Australian Institute of Health and Welfare (AIHW 2017).

For the purpose of the SHSC a person is defined as homeless if they are living in either:

- non-conventional accommodation or ‘sleeping rough’, or short-term or emergency accommodation due to a lack of other options.

Non-conventional accommodation (primary homeless) is defined as:

- living on the streets
- sleeping in parks
- squatting
- staying in cars or railway carriages
- living in improvised dwellings

living in the long grass.

This definition aligns closely with the cultural definition of primary homelessness.

Short-term or emergency accommodation (secondary homeless) includes:

- refuges
- crisis shelters
- couch surfing
- living temporarily with friends and relatives
- insecure accommodation on a short-term basis

emergency accommodation arranged by a specialist homelessness agency (for example, in hotels, motels and so forth).

For the purpose of the SHSC a person is described as at risk of homelessness if they are at risk of losing their accommodation or they are experiencing one or more of a range of factors or triggers that can contribute to homelessness. The risk factors include (with most common factors experienced by older people in the private rental market in bold):

- **Financial stress (including due to loss of income, low income, gambling, change of family circumstances)**
- **Housing affordability stress and housing crises (pending evictions/foreclosures, rental and/or mortgage arrears)**
- **Inadequate or inappropriate dwelling conditions, including accommodation which is unsafe,**

Appendix A

unsuitable or overcrowded

- **Previous accommodation ended**
- **Relationship/family breakdown**
- Child abuse, neglect or environments where children are at risk.
- **Sexual abuse**
- **Domestic/family violence**
- **Non-family violence**
- Mental health issues and other health problems.
- Problematic alcohol, drug or substance use.
- **Employment difficulties and unemployment**
- Problematic gambling.
- Transitions from custodial and care arrangements, including out of home care, independent living arrangements for children aged under 18, health and mental health facilities/programs, juvenile/youth justice and correctional facilities.
- **Discrimination including racial discrimination (e.g. Aboriginal people in the urban rental market).**
- Disengagement with school or other education and training.
- Involvement in or exposure to criminal activities.

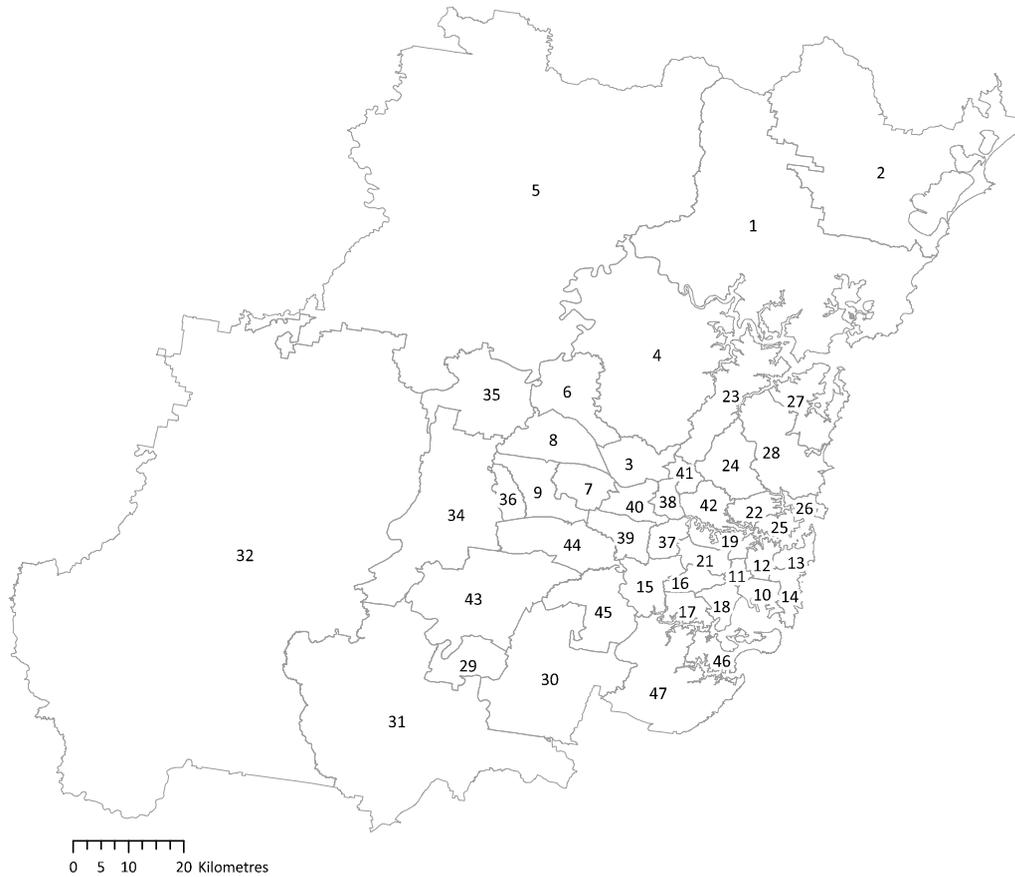
Antisocial behaviour

Lack of family and/or community support.

Staying in a boarding house for 12 weeks or more without security of tenure

Appendix B—Base maps

Greater Sydney Region

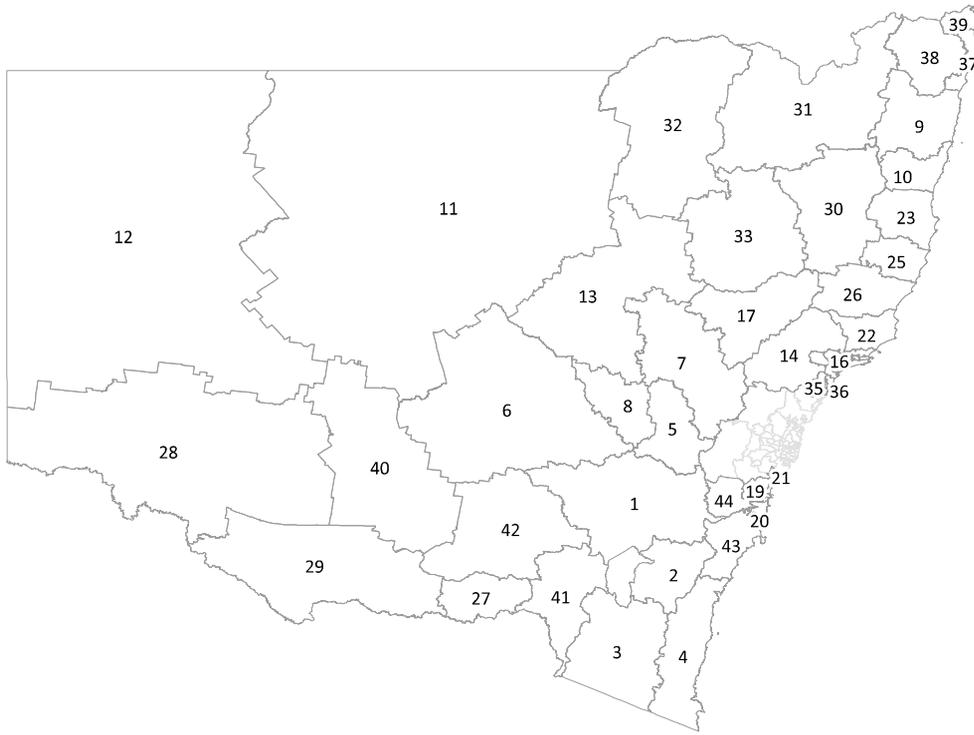


- 1 Gosford
- 2 Wyong
- 3 Baulkham Hills
- 4 Dural - Wisemans Ferry
- 5 Hawkesbury
- 6 Rouse Hill - McGraths Hill
- 7 Blacktown
- 8 Blacktown - North
- 9 Mount DrUITt
- 10 Botany
- 11 Murrickville - Sydenham - Petersham
- 12 Sydney Inner City
- 13 Eastern Suburbs - North
- 14 Eastern Suburbs - South
- 15 Bankstown
- 16 Canterbury
- 17 Hurstville
- 18 Kogarah - Rockdale
- 19 Canada Bay
- 20 Leichhardt
- 21 Strathfield - Burwood - Ashfield
- 22 Chatswood - Lane Cove
- 23 Hornsby
- 24 Ku-ring-gai
- 25 North Sydney - Mosman
- 26 Manly
- 27 Pittwater
- 28 Warringah
- 29 Camden
- 30 Campbelltown
- 31 Wollondilly
- 32 Blue Mountains
- 34 Penrith
- 35 Richmond - Windsor
- 36 St Marys
- 37 Auburn
- 38 Carlingford
- 39 Merrylands - Guildford
- 40 Parramatta
- 41 Pennant Hills - Epping
- 42 Ryde - Hunters Hill
- 43 Bringelly - Green Valley
- 44 Fairfield
- 45 Liverpool
- 46 Cronulla - Miranda - Caringbah
- 47 Sutherland - Menai - Heathcote

Source:

Appendix B

Regional NSW



- 1 Goulburn - Yass
- 2 Queanbeyan
- 3 Snowy Mountains
- 4 South Coast
- 5 Bathurst
- 6 Lachlan Valley
- 7 Lithgow - Mudgee
- 8 Orange
- 9 Clarence Valley
- 10 Coffs Harbour
- Bourke - Cobar -
- 11 Coonamble
- 12 Broken Hill and Far West
- 13 Dubbo
- 14 Lower Hunter
- 15 Maitland
- 16 Port Stephens
- 17 Upper Hunter
- 18 Dapto - Port Kembla
- Illawarra Catchment
- 19 Reserve
- 20 Kiama - Shellharbour
- 21 Wollongong
- 22 Great Lakes
- 23 Kempsey - Nambucca
- 24 Lord Howe Island
- 25 Port Macquarie
- 26 Taree - Gloucester
- 27 Albury
- 28 Lower Murray
- 29 Upper Murray exc. Albury
- 30 Armidale
- 31 Inverell - Tenterfield
- 32 Moree - Narrabri
- 33 Tamworth - Gunnedah
- 34 Lake Macquarie - East
- 35 Lake Macquarie - West
- 36 Newcastle
- 37 Richmond Valley - Coastal
- Richmond Valley -
- 38 Hinterland
- 39 Tweed Valley
- 40 Griffith - Murrumbidgee
- 41 Tumut - Tumbarumba
- 42 Wagga Wagga
- 43 Shoalhaven
- 44 Southern Highlands

Source:

Appendix C—Service providers

Assistance with Care and Housing (ACH)

Whilst the Commonwealth Home Support Program (CHSP) is one consolidated program that provides entry-level home support for older people who need assistance to keep living independently at home and in their community, there are also three sub-programs, one of which is the Assistance with Care and Housing (ACH) Program. According to the Commonwealth Department of Health, by October 2017 there were 15 ACH agencies in NSW located in the following regions: South East Sydney, Riverina/Murray, New England, Central Coast, Mid North Coast, Illawarra, South West Sydney, Western Sydney, Northern Sydney and Hunter regions (Email correspondence to HAAG).

The Assistance with Care and Housing sub-program aims to support those who are homeless or at risk of homelessness to access appropriate and sustainable housing, as well as community care and other support services, specifically targeted at avoiding homelessness or reducing the impact of homelessness.

The target group of ACH is frail, older people or prematurely aged people aged 50 years and over (or 45 years and over for Aboriginal and Torres Strait Islander people) who are on a low income and who are homeless or at risk of homelessness as a result of experiencing housing stress or not having secure accommodation.

Assistance with Care and Housing services:

- Co-ordinate and link support for clients in a goal focussed client management relationship.
- Co-ordinate a service response that is directed to ensuring appropriate housing is secured for the older person and that their care needs are met so they can continue to live in the community.
- Ensure a rapid response to older people who are homeless or at risk of homelessness through one-on-one contact.
- Ensure a flexible and individualised service delivery response within the requirements of the broader CHSP.

The Assistance with Care and Housing (ACH) Program was identified as a priority area for Aged Care Planning Regions (ACPRs) as part of the 2016 CHSP funding round priorities. Approximately \$2.9 million in growth funding for ACH service type was offered to various successful providers across ACPRs in Victoria, Western Australia and NSW/ACT (Communique to HAAG from the Dept. of Health regarding the CHSP Growth Funding Round).

Whilst the ACH Program has been in existence for more than 20 years and has recently expanded in area coverage in NSW, the Program is severely under-resourced and provides services in specific locations with gaps in service provision, limited staff resources and little scope to assist clients with brokerage funds for relocation assistance and housing establishment. However, ACH has many dedicated workers in its sector who maximise the results of the Program. Integrating ACH with other homelessness support services is a fundamental reform that would significantly help to address the growth of older people at risk of homelessness in NSW.

Appendix C

Seniors Rights Service

The Seniors Rights Service provides free, confidential advocacy, advice, education and legal services to older people in New South Wales. Key areas of assistance are:

- Help for recipients of all Commonwealth funded aged-care services, their carers' or family members to understand their rights under the Aged Care Act 1997 and help older people advocate for themselves to resolve issues and complaints with aged care providers;
- Legal services that provide advice, assistance and education to older people in NSW on consumer issues (debt management, unfair contracts), human rights (elder abuse including financial, discrimination, planning ahead (wills, power of attorney, guardianship), accommodation issues, (granny flats) and other issues. Their solicitors also provide advice to residents of retirement villages;
- Community education across NSW to aged care facilities and a broad range of service providers and community groups. (Seniors Right Service 2015).

The NSW Elder Abuse Helpline & Resource Unit

The NSW Elder Abuse Helpline & Resource Unit provides information, support and referrals relating to the abuse of older people living in the community across NSW. They provide practical assistance and easy-to-understand information to older people, family members and frontline workers on ways to reduce and prevent abuse.

The Helpline assists older people at risk of elder abuse to:

- Identify what the older person really wants to achieve.
- Develop a support and action plan (including referral options).
- Explore all possibilities.
- Empower the older person or advocate for the older person.
- Understand the rights of the older person and demystify some of the options (e.g. AVOs, Behavioural Management Orders, Community Treatment Orders, Powers of Attorney, Legal Support Services, and the Guardianship Division of the NSW Civil and Administrative Tribunal (NCAT)).

They also conduct community education and training for frontline workers, and present information sessions for community groups (The NSW Elder Abuse Helpline & Resource Unit n.d).

In terms of housing help for older people who contact the Helpline, this service has a good knowledge of many local community networks and provides referrals to key networks such as the Assistance with Care and Housing for the Aged (ACH) and Specialist Homelessness Services. Older people in housing crisis may be referred to Link2Home to find services that can assist.

Recent initiatives of the Helpline have been to develop projects in local community areas integrating a range of services, including homelessness, financial, legal and domestic violence services.

Appendix C

Council on the Ageing

Council on the Ageing NSW (COTA NSW) is the peak organisation for people aged over 50 in New South Wales. Amongst a wide range of policy, community development and community education roles COTA has also operated a housing options information service since 2013. Operated with no direct government or philanthropic funding, part time staff are providing limited assistance, and also make available to the public, a number of fact sheets on different housing types such as older persons rental accommodation, public and community housing, retirement villages and financial aid for people needing assistance with their housing. In recent times they have been conducting research on the not-for-profit Independent Living Unit sector and have investigated the possibility of providing a more extensive housing information service.

Homelessness NSW

Homelessness NSW is a peak not-for-profit organisation that works with its members to prevent and reduce homelessness across the state. Membership of Homelessness NSW includes small, locally based community organisations, multiservice agencies with a regional reach and large State-wide service providers.

Key services they provide include policy development and advocacy in working to end homelessness, public education about the changing faces of homeless people and those at risk, information about the diverse mix of initiatives operating in NSW and elsewhere, and advice and support for member organisations and others about organisational change and improvement.

Tenants Union of NSW

The Tenants Union of NSW (TUNSW) is the peak non-government organisation advocating for the interests of tenants and other renters in New South Wales. It is a community legal centre specialising in NSW residential tenancies law and accredited by the National Association of Community Legal Centres (NACLC). It is also the main resourcing body for Tenants' Advice and Advocacy Services (TAAS).

The Tenants Union works to promote the interests of Aboriginal tenants, boarders, lodgers and other marginal tenants, private tenants, social housing tenants, public housing tenants and residential parks residents.

They also:

- Advocate for the reform of policies and laws affecting tenants;
- Conduct strategic litigation to advance the interests of tenants;
- Support Tenants Advice and Advocacy Services;
- Train tenancy advocates and other community organisations.

The Tenants Union employs one part time worker to focus on older renter issues. This worker's role is to provide back-up to TAAP workers on matters relevant to older renters, for example, protected tenancies and hoarding. He also conducts research and policy development on older persons issues.

Appendix C

Tenants Advice and Advocacy Services (TAAS)

NSW Fair Trading funds the Tenants Advice and Advocacy Program (TAAP), using small parts of the interest that accrues on tenants' rental bonds and real estate agents' trust funds. Under TAAP there are services such as the Tenants Union of NSW (TUNSW) and the statewide Tenants Advice and Advocacy Services (TAAS). In 2016, TAAS assisted 1,782 tenants aged 60 years and over. Of these 51 per cent were private tenants, 33 per cent were social housing tenants and 12 per cent were residents of residential parks. TAAS possess a wealth of collective experience in working with older renters. This experience includes fostering a relationship with agencies and services that assist older people, including hospitals, instigating a home visit policy, addressing access issues at the office and allocating extra time when assisting older renters. As mentioned above, Services draw upon the expertise of a dedicated worker on older renter issues employed by the TUNSW.

TAAS struggle to meet demand generally and lack of specialisation across the network makes it difficult to provide service to a cohort that does not always use common access points. Clearly, TAAS would have the ability to reach more older renters with increased resources.

Up until 2013 TAAP funded the Older Persons Tenants Service (OPTS) and the Parks and Villages Service (PAVS). Both services were operated by the Combined Pensioners and Superannuants Association (CPSA). OPTS had been assisting older tenants in NSW for 21 years. PAVS, whilst not exclusively a service for older people, had a large client base of older people living in residential parks across NSW. However, in 2013 NSW Fair Trading withdrew the funding from both OPTS and PAVS, despite a very positive evaluation of the former in the same year (Stubbs and Associates 2013)

So today, across the TAAS sector, there is only one worker funded part time at the TUNSW specifically to work on issues impacting on older renters. Apart from that worker's role, there are no specific TAAS sector policies or service delivery initiatives (except within some TAAS) aimed at addressing the needs of older people. There need to be additional resources injected into TAAP to boost service delivery that cater for the increasing number of older renters. Increased levels of funding to frontline services are essential, because TAAP has not received increases in funding beyond amounts to cover inflation since 2002.

Shelter NSW

Shelter NSW is a non-government, non-profit, social change agency committed to working for a fair and just housing system. They are not aligned to any political party or commercial organisation. They are the state's peak advocate for housing justice, uniting the voices of low-income households and non-profit organisations working on their behalf. Shelter NSW advocates for the housing interests of low to moderate income and disadvantaged people, and provides community education to build the capacity of non-profit organisations to provide housing and housing-related services.

Appendix C

Carers NSW

Carers NSW is the peak non-government organisation for carers in NSW and a member of the National Network of Carers Associations. Their focus is on improving the lives of carers, many of whom are older people. The Carer Line provides information and referral to various services including housing. Carers NSW works with all carers regardless of their age, location, life-stage or circumstances. This includes those caring for individuals with support needs relating to ageing, disability, health and mental illness.

Dementia Australia NSW (formerly Alzheimer's Australia)

Dementia Australia NSW is the peak body for people with dementia and their families and carers, providing advocacy, information, education and support services. Their dementia support and education services are available at various locations throughout NSW. Services are provided inhouse and on an outreach basis. Services are available to people with dementia, families and carers, health and community services providers and community members.

The National Dementia Helpline is a free confidential phone service where callers can talk to caring and experienced professionals about dementia and memory loss concerns, discuss their needs and connect to a range of programs and services. The Helpline is available 9am to 5pm Monday to Friday. Their Advisory and Support Services provide professional consultants who support people with dementia and their families by providing information, emotional support, and practical day-to-day advice about coping and living well with dementia and memory changes. The service includes guidance about planning for the future and linking people to services and supports that meet their individual needs.

The national Dementia Helpline provides limited information on housing services in NSW and across Australia.

Older Women's Network

The Older Women's Network (OWN) New South Wales was established as the peak body for OWN Groups across NSW. The aim of all OWN Groups is to promote the rights, dignity and wellbeing of older women. Groups organise a wide range of activities and advocate on issues of concern to older women. There are 19 OWN Groups in NSW.

A national body, OWN Australia, was established in 1993 to act as a lobby group for older women and to liaise with other national women's organisations. OWN Australia is co-ordinated by representatives from OWN groups in NSW, Western Australia, Queensland.

Combined Pensioner & Superannuants Association

CPSA is a representative lobby group and policy organisation for pensioners and superannuants in NSW that has been operating since 1931. They aim to improve the living standards of pensioners of all ages, superannuants and low income retirees, and promote their rights and dignity.

Appendix C

Membership of CPSA includes a network of approximately 24,000 people across 100 branches and affiliates. CPSA represents the views of its members to government at all levels and also provides a variety of information and advocacy services for the benefit of NSW residents.

Since the CPSA lost its NSW Government funding for their Older Persons Tenants Service (OPTS) and the Parks and Villages (PAVS) Service in 2013 it continues to provide limited housing information and fact sheets available to the community.

