



Ageing on the Edge

NSW FORUM

This submission is endorsed by Ageing on the Edge NSW Coordination Group member organisations:



Introduction

The Ageing on the Edge NSW Forum is a coalition of over 60 organisations and individuals. The members of the Forum include people with lived experience, advocates, service providers, peak bodies and private sector organisations working together to address housing and homelessness related issues of older people. The Forum was originally convened as a Reference Group for the Ageing on the Edge project that launched a report in 2017, *The Older I Get the Scarier It Becomes – Older People at Risk of Homelessness in NSW*.¹

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

At the outset, we would like to reiterate the position of many organisations, including Ageing on the Edge Forum members, that meanwhile housing is not a suitable long-term housing option for older people. It may serve as an option, in some limited cases, however, it is not appropriate particularly for older people who are not likely to be regular service users.

Recommendations

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

Increase in number of older people experiencing homelessness

There is a significant shortage of social and affordable housing across NSW and the current COVID-19 related challenges and bushfires in 2019-20 among other issues exacerbated the demand for affordable housing.

Even before these crises, there was an increase in the experiences of homelessness among older people. From 2011 to 2016, the number of people aged 55 and over experiencing homelessness in NSW increased by 42% (from 4,529 to 6,407).² The NSW Homelessness Strategy recognises that between 2013-14 and 2016-17, NSW saw 88% growth in the number of women over the age of 55 years accessing homelessness services.³ Housing for the Aged Action Group's *At Risk* report found

¹ J. Fiedler and D. Faulkner, *The older I get the scarier it becomes: Older people at risk of homelessness in New South Wales, 2017*, accessible at: <https://www.older tenants.org.au/sites/default/files/older-i-get-scarier-it-becomes291117.pdf>

² Australian Bureau of Statistics, *Census of Population and Housing: Estimating homelessness, 2016*, accessible at: <https://www.abs.gov.au/ausstats/abs@.nsf/mf/2049.0>

³ NSW Homelessness Strategy 2018-2023 https://www.facs.nsw.gov.au/_data/assets/pdf_file/0007/590515/NSW-Homelessness-Strategy-2018-2023.pdf

that an estimated 405,000 women over the age of 45 are at risk of homelessness across Australia, including 110,000 women in NSW.⁴ These statistics demonstrate that this a tsunami waiting to happen and temporary measures such as crisis accommodation, meanwhile housing and other means are significantly inadequate to address the needs of older people.

Lack of supply of social and affordable housing

The relationship between better health outcomes for older people who live in secure housing is strongly supported by research in Australia and internationally.⁵ Conversely, those who have insecure housing circumstances are more likely to experience adverse health outcomes. The cumulative effect of homelessness, poverty and disadvantage over long periods may result in people experiencing age-related health conditions from as early as 45 years of age.⁶ The importance of 'ageing-in-place' is also well established, with the opportunity for older people to remain socially connected and use a range of services – such as healthcare, home support and transport – in neighbourhoods that they know and feel comfortable in.

Social and affordable housing stock has steadily declined in NSW as well as a drop in homeownership among older people.⁷ With increasing rental costs, most older renters find themselves at risk of homelessness or live under severe housing stress.

Challenges specific to older people

Many older people at risk of homelessness have 'conventional' housing histories. They have not previously interacted with the social service system and find it complicated and difficult to navigate. They tend to get bumped around and referred on. Older people often opt for a range of precarious coping mechanisms, such as going without food or medication, in preference to approaching homelessness services, which are crisis oriented.⁸

In addition, many low-income older people have limited access to the internet. For those that do use technology, the available information is overwhelming. Eligibility criteria for access and support is often unclear.

A Productivity Commission report found that current levels of awareness and knowledge regarding aged care and housing options are low among older people and that more effective provision of information is needed to support better housing decisions.⁹ Other research has found that most

⁴ 2020, Housing for the Aged Action Group, At Risk: Understanding the population size and demographics of older women at risk of homelessness in Australia, accessible at: <https://www.older tenants.org.au/publications/risk-405000-older-women-risk-homelessness-without-urgent-policy-reform>

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

⁶ B. Dow, E. Cyarto and F. Batchelor, Healthy Ageing in Public Health: Local and Global Perspectives Ed. P. Liamputtong pp. 277 – 293. 2013.

⁷ A. Morris, The Australian Dream: Housing Experiences of Older Australians, Victoria, 2017.

⁸ A. Morris, The Australian Dream: Housing Experiences of Older Australians, Victoria, 2017.

⁹ Productivity Commission, 2015, *Housing Decisions of Older Australians*, Commission Research Paper, Canberra.

older people experiencing, or at risk of, homelessness do not know where to go for assistance.¹⁰ Service providers are also often unsure about how to assist older women experiencing, or at risk of, homelessness.

Older people are recognised as one of six priority groups in the National Housing and Homelessness Agreement.¹¹ In NSW, older people need to be aged 80 years or over to be placed on the priority housing list.¹² In contrast, the Victorian Government has changed their policies to ensure that people aged over 55 are eligible for priority social housing. This approach recognises the severe impact that homelessness has on older people. For example, homelessness can contribute to premature ageing through earlier onset of health problems more commonly associated with later life.

Lack of policy responses appropriate for older people

Older people, particularly older women, are recognised as a priority cohort in a number of NSW government policies and strategies. *NSW Homelessness Strategy 2018-2023* strategy recognises older women as women over 55 years.¹³ It also highlights that women are more likely to experience homelessness for the first time later in life. However, the *NSW Audit Office report on Homelessness in NSW* report found that the construction of purpose-built accommodation for women and children escaping domestic and family violence, and for older women, is significantly behind schedule, although the Department expects they will be delivered within the term of the Strategy.¹⁴

The *Ageing Well in NSW: Seniors Strategy 2021-2031* has a few limited references to housing and homelessness. There is an undertaking to work towards increased housing options for older people that are age appropriate, affordable, accessible and close to transport, recreation and community services.¹⁵ However, this is not supported by any concrete actions for the government or targets.

The *NSW Housing Strategy 2041* states that it aspires to provide housing that is affordable and secure whether people own their home outright or with a mortgage or rent in the public or private market. This includes older women renters reaching retirement with limited assets.¹⁶ The Action Plan has an action dedicated to support the fastest growing cohort of homeless people, older

¹⁰ Australian Association of Gerontology, 2018, Background paper, older women who are at experiencing, or at risk of, homelessness; Batterham, D., Mallett, S., Yates, E., Kolar, V. & Westmore, T., 2013, Ageing out of place? The impact of gender and location on older Victorians in homelessness: A pilot study. Final Report. Hanover Welfare Services, Melbourne.

¹¹ Department of Communities and Justice, Eligibility for Social Housing Policy, accessible at: <https://www.facs.nsw.gov.au/housing/policies/eligibility-social-housing-policy>

¹² Department of Communities and Justice, Eligibility for Social Housing Policy, accessible at: <https://www.facs.nsw.gov.au/housing/policies/eligibility-social-housing-policy>

¹³ Department of Communities and Justice, NSW Homelessness Strategy 2018-2023, accessible at: https://www.facs.nsw.gov.au/data/assets/pdf_file/0007/590515/NSW-Homelessness-Strategy-2018-2023.pdf

¹⁴ Audit Office of NSW, Responses to Homelessness, accessible at: <https://www.audit.nsw.gov.au/our-work/reports/responses-to-homelessness>

¹⁵ Department of Communities and Justice, Ageing Well in NSW: Seniors Strategy 2021-2031, accessible at: <https://www.facs.nsw.gov.au/download?file=798429>

¹⁶ Planning NSW, Housing 2021, <https://www.planning.nsw.gov.au/-/media/Files/DPE/Reports/Policy-and-legislation/NSW-Housing-2021-22-Action-Plan-mayv2-2021.pdf>

women to find strong support networks in a safe, affordable, secure and stable environment. These measures are yet to yield in tangible outcomes for older people.

Options to improve access to existing accommodation to provide community housing

Meanwhile housing is not an appropriate housing option for older people. Considering their needs, it is critical that they have access to long-term, safe and affordable housing options.

The current housing support system is hard to navigate and older people who are unfamiliar with the support system will have difficulty identifying appropriate housing supports for them. Even if they were aware of it, options such as link2home are inappropriate for older people as they are more likely to sleep in precarious situations, such as, couch surfing, rather than resort to short term temporary housing.

The *Home at Last* service model in Victoria demonstrates that better housing outcomes can be achieved for financially disadvantaged older people. Older people in a housing crisis are provided with one-on-one support to access appropriate and affordable housing. Older people are also encouraged to access help earlier and plan for their housing future before reaching crisis point.

Home at Last has been evaluated and shown to be cost-effective in helping clients gain secure housing and diverting demand from Specialist Homelessness Services.

Key features essential to the success of this model are:

- **One-on-one engagement with clients** (including face-to-face) to assist them to understand and navigate the service system and provide them with tools to access the right support.
- **Flexible responses** in terms of duration and type of support and the ability to provide a continuum of service options that can be tailored to meet individual needs. The model also includes a focus on ensuring that clients are linked with other needed supports such as home care and social support.
- **Specialist expertise** on the issues that older people face and the housing and aged care service systems.
- **Embedding the voice of people with lived experience** to deliver a more tailored and relevant program. For example, using peer educators to deliver community information and development sessions.
- **Targeted, tailored support** and engagement with different groups, such as, Aboriginal, CALD and LGBTI people.
- **Early intervention and prevention approach** to ensure older people access help earlier therefore reducing the number of clients needing to access crisis and homelessness services.

Modelling undertaken by Equity Economics has identified the economic impacts of the COVID-19 pandemic on homelessness in NSW.¹⁷ The community sector has been calling on the government to invest in an additional 5,000 new social housing dwellings every year for the next 10 years just to meet demand prior to COVID-19.¹⁸

Ageing on the Edge recognises the importance of new housing being fit for purpose for the needs of an ageing population. In April this year, a decision was made at the National Building Ministers Meeting to include minimum accessibility provisions for residential housing and apartments in the National Construction Code (NCC) 2022 based on the Liveable Housing Design Guidelines (LHDG) silver standards.¹⁹

In practical terms, this means that new housing built to these standards would be suitable for people whose mobility is affected or can easily adapted to be so. For example, doorways that are wide enough for wheelchairs, suitable turning zones for wheelchairs and walkers, staircases that could take a chairlift and reinforcement in bathroom walls so that support bars can be added.

Unfortunately, the NSW Government has not agreed to implement these new standards and to rely on voluntary adherence by the construction industry. As a coalition of community organisations, we support the *Building Better Homes* campaign that is advocating for the construction code to be implemented in NSW. Both the NSW Housing Strategy and the NSW Senior's Strategy exhort the importance of accessible and adaptable housing to allow people of all ages and abilities to continue to live in their homes as they age or develop health or mobility issues. It is vital that new housing, including social and affordable housing is built to this minimum accessibility standard.

Considering the growing demand for accessible, safe and long-term housing needs of the growing older population in NSW, we recommend that the NSW Government adapt the LHDG standards and dedicates 20% of housing builds to older people in need.

¹⁷ Equity Economics, Supporting Economic Recovery In NSW: Investment in Social and Affordable Housing Is Critical to Supporting Jobs Today and Families into the Future, 2020, accessible at:

https://www.ncoss.org.au/sites/default/files/public/policy/Equity%20Economics%20-%20%20Supporting%20Economic%20Recovery%20in%20NSW_Final_220620.pdf

¹⁸ NCOS, Cost of Living/COVID-19 Supplementary Paper: Recommendations to the NSW Government, 2020, accessible at:

https://www.ncoss.org.au/sites/default/files/public/policy/23042020_CoLCOVID19_SupplementaryPaper%20ONLI%20NE_0.pdf

¹⁹ See further: Architecture Australia, Minimum housing accessibility standards to be adopted nationally, 3 May 2021, accessible at: <https://architectureau.com/articles/accessibility-standards/>