



Housing for the Aged Action Group

Submission into the Australian
Parliamentary Inquiry into
Homelessness

Housing and Homelessness for Older
People

Prepared by Housing for the Aged Action Group

April 2020

Housing for the Aged Action Group

Background: Housing for the Aged Action Group

HAAG is a Victorian community based organisation specialising in the housing needs of older people. The organisation was formed over 35 years ago and today has over 400 members actively campaigning for housing justice.

HAAG's service arm is the Home at Last (HAL) service which provides a one-stop shop of housing information, support, advice and advocacy for Victorians over 50 years of age. This assistance is provided through an intake and referral service assisting over 1,000 people per year. We also provide outreach support to re-house older people who are homeless or at risk of homelessness into long term affordable, age-appropriate housing. Our intake and outreach program is partially funded under Assistance with Care and Housing (ACH) which is a sub-program of the Commonwealth Home Support Program.

We have an early intervention and prevention approach to homelessness, which involves providing community and professional education to alert people to what places older people at risk of homelessness and pathways to support. Since 2015 we have had a strong Cultural and Language Diversity focus, and a team of bilingual workers who provide community education to groups of older people from a non-English speaking background. We have recently expanded this program to include peer educators, who have a lived experience of homelessness, and we are now starting work with the LGBTI community.

Since January 2019, we have been an information hub for the Aged Care Service Navigator trial, run by COTA Australia. We are one of the only information hubs providing face-to-face one-on-one support in the home or in our office to assist older people to register with My

Aged Care. This has given us a unique insight into the difficulties in gaining access to the Aged Care system for people at risk of homelessness.

We are currently partnering with academic institutions to conduct research into the effectiveness of training aged care assessment staff to recognize people at risk of homelessness, and make an early referral into our Assistance with Care and Housing program. We are also engaged in a National Project which works with the University of Adelaide's Centre for Housing, Urban and Regional Planning (CHURP) to increase awareness of older persons housing issues across Australia, improve older persons' access to housing and ensure better availability of services that can help older people in housing difficulty.

HAAG would like to acknowledge that the submission was compiled with contributions from our members, specifically the Peer Educators, Cultural Diversity Reference Group and HAAG membership who came to our November 2019 Annual General Meeting, and this forms the foundation of our response.

Introduction

Australia must address the rapidly increasing problem of homelessness for older people. Many of those affected are women and most are facing homelessness for the first time. They are facing unprecedented economic pressures relating to unaffordable rents and the cost of living, which continues to drive up the number older people facing homelessness. With tailored early intervention strategies to prevent homelessness we can avoid the many consequences of homelessness for older people including premature entry into aged care, severely compromised physical and mental health and in this era of COVID-19, premature death due to the inability to socially isolate.

Ageing on the Edge is a partnership between Housing for the Aged Action Group (HAAG) and the University of Adelaide's Centre for Housing, Urban and Regional Planning (CHURP). The project has conducted Australia-wide research on the housing needs of older people. Fiedler and Faulkner (2019) found that this situation has four major drivers;

- an ageing population
- decreasing levels of home ownership and increasing retiree mortgage debt

- 50% reduction in public housing expenditure since 1990
- A rapid increase in the numbers of older people living in insecure and expensive private rental market that is ill equipped for ageing-in-placeⁱ

The long term solution to this problem is the provision of public and community housing, however, there is also a need to provide services in every state and territory that specialise in supporting older people. The Home at Last service in Victoria has demonstrated the significant outcomes achieved through providing tailored services to older people, that take into consideration the complexity of the housing system as well as its interaction with the health and aged care systems.

The Incidence of Homelessness for Older Australians

Summary:

- By 2057, people aged 65+ are expected to make up 22% of Australia's population
- The population is living much longer, with people aged 85+ increasing 153% compared with 32% overall population growth.
- Australia-wide, there were a total of 116,427 people over 55 who were homeless on Census night 2016.
- Older people in the 55-74 age-bracket are the fastest growing cohort within the overall homeless populationⁱⁱ.
- The number of older people (over 55) who are homeless have increased by 55% between 2006 and 2016ⁱⁱⁱ
- The number of homeless older women grew by 31% between 2011 and 2016 and 56% for those between 65 and 74^{iv}.

It is broadly assumed that in Australia, when older people retire, they will stay in their own home, or have the financial capacity to move into a retirement village. By and large, housing and income security policy in Australia assume this as well. The aged pension in Australia is based on the premise of outright home ownership and, as such, does not adequately cover ongoing housing related expenses such as mortgage or rent. The aged care system also assumes that people have safe and secure housing in which services can be provided.

However, there is a growing trend of older people retiring into homelessness.

Older people in the 55-74 age bracket are the fastest growing cohort within the overall homeless population^v. Homelessness in Australia for people over 55 grew 55% between 2006 and 2016. Australia's ageing population is rapidly growing. It is predicted to more than double from 2010 to 2050.^{vi} While the population grows, so does the homelessness crisis for some of our most vulnerable citizens.

An emerging problem - homelessness for older women

Women have seen a steep increase in homelessness over the past 10 years. In the 2018 and 2019 financial year, 58% of those seeking assistance from Home at Last were women^{vii}. Australia-wide, in the five years between 2011 and 2016, there was a 56% increase for older homeless women aged 65-74, compared to an 12% increase in homelessness overall^{viii}.

There has been a 30% increase in the number of women aged 65-74 years old who have accessed homeless services in the last five years^{ix} but we know many women aren't accessing services and will often couch surf and manage overcrowding, poor living conditions (such as living in a shed or garage) or live under the threat of violence from a partner/ family member for many years before seeking service support. Many older women also face stigma and will be reluctant to seek service support because of stoicism and shame.

The last Census reported a 75% increase in older women sleeping in their cars, which Home at Last staff have also observed to be increasing^x. Safe emergency housing for older women is particularly rare, and many women tell us they prefer to live in their car (if they have one) or under a street lamp than in a rooming house or cheap motel which can be more dangerous.

Health impact of housing insecurity on older people

Homelessness is an unacceptable breach of human rights and has many negative effects on people's health and wellbeing, effects which are multiplied as people age. Research studies have shown that:

- People experiencing homelessness are more likely to prematurely age when compared to the general population.
- Chronic health conditions are generally more common amongst older people experiencing homelessness.
- Older and prematurely aged people who are experiencing homelessness often also experience mental illness, which may be the result of, or compounded by, traumatic experiences while homeless.
- The risk of death for older and prematurely aged people experiencing homelessness is higher than that for older and prematurely aged people with housing.
- Older and prematurely aged people may be experiencing homelessness as a result of abuse, and have continued higher rates of abuse while homeless¹.

Petersen et al. raised concerns in the AHURI report *Preventing First Time Homelessness Amongst Older Australians* that the inherent insecurity of private rental housing can impact on health. Their report states that “Poor health can also result from the threat of eviction and emotional and financial abuse, and thus could be viewed as a consequence of precarious living in this circumstance.”^{xi}

In addition, older people are unable to age in place when they are insecurely or inappropriately housed. There is anecdotal evidence through our Home at Last case work that aged care providers are unwilling to provide services in homes that are deemed unsafe such as rooming houses and cheap rentals that do not meet basic standards. This can lead to premature entry into Residential Aged Care due to an inability to access services (see case study below). Our Aged Care Navigator program has also reported that some clients reject aged care supports whilst in insecure housing saying ‘I want to get my housing sorted first’. Their concern for their housing situation seems to trump aged care concerns, sometimes leading to falls and other related problems.

As well as the psychological and physical benefits of an older person staying in their own home and community, there is also a huge financial benefit for the government when a person can age in place. Residential aged care was costed at \$49, 712 per person (2016-2017), compared to in-home care which averaged at \$16, 408 per person^{xii}.

¹ See references in: Australian Association of Gerontology (AAG). Background Paper. Older women who are experiencing, or at risk of, homelessness [Internet]. Melbourne; 2018 Aug [cited 2018 Aug 15]. Available from: <https://www.aag.asn.au/documents/item/2234>

What are the factors leading to homelessness for older people?

The following factors are making it harder for people to stay housed. These include:

- Reduced levels of home ownership
- Not enough public housing
- An expensive and insecure private rental market
- The insufficiency of Commonwealth Rent Assistance
- The insufficiency of Newstart and the Aged Pension for older renters
- Vulnerabilities and barriers to accessing housing and services for some groups
- A lifetime of disadvantage for women
- Family breakdown leading to the loss of the family home
- Family violence and elder abuse
- Sell-offs of independent living units and residential villages leaving residents homeless and without options

1. Reduced levels of Home Ownership

There is a long term trend of reducing numbers of older people who own their homes. In 1995, 85.1 % of people aged between 55-64 years owned their own home, and 85.2% of those aged over 65. By 2014 these figures had dropped to 80.4% and 84.5% respectively^{xiii} The number of people approaching retirement or who have already retired without paying off their mortgages is increasing significantly. Between 1996 and 2014, the number of homeowners aged 55-64 with a mortgage debt had tripled to 44.5%. The number of homeowners aged 65+ with outstanding mortgages has doubled to 9.7%.^{xiv}

This means that increasing numbers of older people are renting or will be renting in the future when they are no longer able to afford their mortgage. Renting is expensive, insecure and has limited adaptability for those needing age related modifications. Renting will be looked at in more detail later in the submission.

2. Not Enough Public Housing

If public housing supply was adequate to house those older people who are currently in housing stress, that is paying more than 30% of their income in rent, we would see a dramatic decrease in the number of older people who are made homeless.

Whilst public housing was once the home of Australia's working people, it has become a residual system, housing only the most vulnerable, and even then, with no great urgency. (The AIHW 2018 report noted that 57% of Priority applications - the majority of whom are already homeless - took more than 3 months to be housed into public housing^{xv}). If we had a sufficient level of public housing stock, where those of retirement age or unable to work due to disability could access housing at the first signs of housing stress or distress, we would all but eradicate homelessness for older people. The older people who come to the Home at Last service very rarely have complex issues that make tenancies or housing generally unmanageable. They simply want a place to stay where they can age with dignity and security.

While there has been an overall increase in social housing units of 27,401 (about 6%) – between 2007-8 and 2017-18, the increase has not kept pace with household growth^{xvi}. Per 100 households, the number of social housing dwellings declined from 5.1 in 2007-2008 to 4.6 in 2017-2018^{xvii}

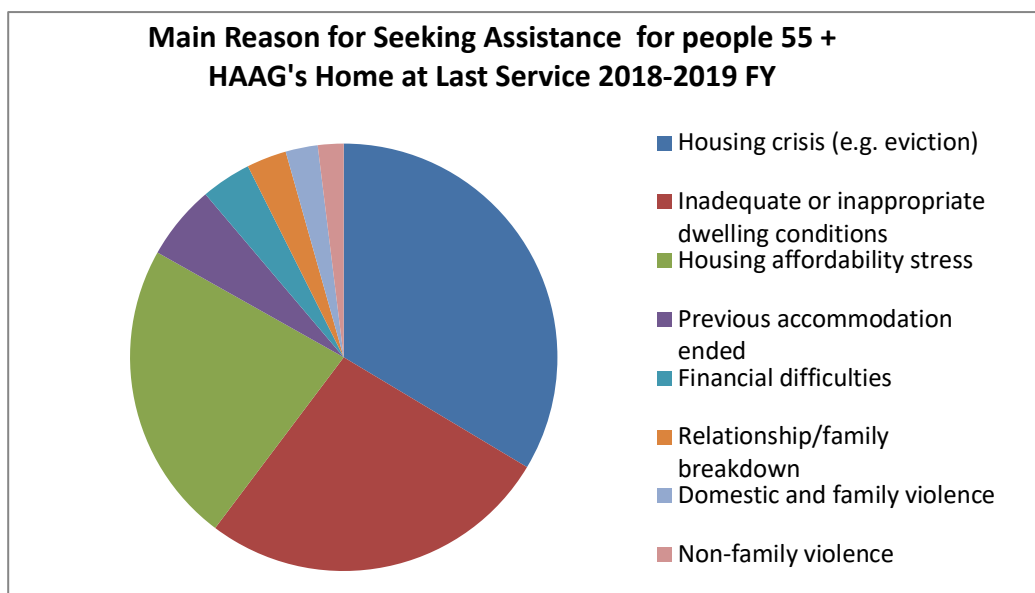
3. An expensive and insecure private rental market

Due to increasing housing unaffordability, home ownership is declining and a growing number of older people are relying on the private rental market. Older tenants in private rentals are highly vulnerable to rent unaffordability, tenure insecurity and a lack of control over home modifications which would allow them to age in place^{xviii}.

- The number of older private renters is set to more than double over the next 15 years^{xix}
- The number of private renters aged 65 and over will increase from 246,439 in 2011 to 581,134 in 2031 – a jump of 131 %. This represents the greatest tenant population increase of any age group during this period. ^{xx}
- Across Australia, 45% of older women who rent spend more than 30% of their income on rent^{xxi}
- In 2016, 132,300 renters over 65 years were experiencing rental stress, representing

a 42% increase from the 2011 Census^{xxii}.

As represented in our service data below, eviction/ housing crisis, affordability and inappropriate housing are the most significant drivers of homelessness for older Victorians.



Source: Home at Last SHIP data, 2018-2019FY

Recent improvements in Victorian tenancy laws have some positive aspects (like removing “no reason” notices to vacate) but the laws have not gone far enough to provide secure tenure and affordability, and are not universal across Australia. It is also unclear how effective changes to areas such as modifications will be. The fact remains that private rental properties are still fundamentally unpredictable places to live.

The numbers of older people at risk of homelessness in the private rental market is rapidly increasing. The 2016 ABS Census shows that across Australia there has been a 42% increase (since 2011) in people aged 65 and over on the lowest 40% of incomes who are paying unaffordable rents^{xxiii}. For those living from pay to pay, a notice to vacate due to being unable to pay rent is never far away. Things like the death of a partner, a health crisis incurring unexpected costs, or for those of working age, the loss of a job, will trigger almost immediate homelessness. The reality for private renters reliant on welfare payments or

pensions is that housing stress is inevitable, and there is a serious risk of falling into rental arrears and homelessness, even without a specific crisis event.

Whilst unaffordability is a major problem, a lack of secure tenure and adaptability with ageing are equally prohibitive factors that make private rental housing unsuitable for older people. For many older people, the private rental market is akin to a homelessness waiting list due to its lack of regulation that creates many ‘triggers’ that can cause eviction in a short period of time. For instance, an older person may have had a fall due to the often unsafe conditions in the cheapest rentals. When being discharged from hospital, it will become evident that their housing is not suitable to prevent future falls and accommodate new walking aids; however the landlord is often unwilling to make the modifications needed. Although they are legally obliged to allow disability modifications, many homes, especially those on the cheaper end of the market, are poorly designed and unable to be modified.

We also know that if older people fall out of the private rental market it becomes very difficult for them to re-enter and it is at this stage where they can enter a circuit of homelessness including staying with family and friends, couch surfing, sleeping in cars, temporary housing or other forms of overcrowding and sleeping rough. Older people using our Home at Last service have reported “lining up around the street” for high demand cheaper properties and feeling like they have “no chance of finding a property” when competing with working singles and couples. People will usually contact our service after applying for tens of private rental properties, and being rejected over and over again.

4. The insufficiency of Commonwealth Rent Assistance

Commonwealth Rent Assistance (CRA) is not sufficient to make private rental affordable for those on social security benefits. With more than \$4 billion dollars (2016-2017FY) spent on CRA each year, 40% of CRA recipients are still in housing stress.^{xxiv} The current maximum rate of \$69.80 per week comes no-where close to the actual cost of renting which is currently at \$375/week in metro Melbourne for a one bedroom property^{xxv}. CRA should be increased to a level that actually brings people out of housing related poverty, or replaced by a significant increase in direct investment into affordable housing.

5. The insufficiency of Newstart and the Aged Pension for Older Renters

The Aged Pension, designed to support home owners, is not sufficient for an older person who is renting. The 2019 Anglicare Rental Affordability Snapshot noted that only 3% of rentals across Australia are affordable on the Aged Pension^{xxvi}. There is a generation of older people who were not working in the age of superannuation, or whose work during this period was sporadic (many women for example). For those relying solely on the Aged Pension, who don't own their own home, a general increase in the Aged Pension or an increase targeting renters would significantly change homelessness outcomes.

Newstart (or what has recently been termed Jobseeker Allowance) is even more poverty inducing for older renters. In the 2018/2019 FY, 38% of Home at Last clients were between the ages of 55 and 65, and therefore on Newstart Allowance. Most of these people had lost their jobs and were unable to re-enter the workforce, whether it be due to disability, chronic illness or age discrimination.

Rental affordability for those on Newstart is appalling, with 0.0% of dwellings affordable (less than 30% of income) across Australia for a single person on Newstart^{xxvii}. In metro Melbourne the medium rent for a one bedroom property is \$340. Newstart plus rent assistance is totals at \$349/week which leaves a person with just \$9/ week for all other expenses!

The current Coronavirus supplement of an additional \$550/FN is an acknowledgment that the rate of Newstart is unliveable. With tens of thousands of renters aged between 55 and 65 set to lose their job during the current economic crisis (and not likely to get them back due to age related discrimination), we need to lift Newstart permanently, or have a special rate for those who are between 55 and 65 who are less able to find work.

6. A lifetime of disadvantage for older women

There are historical and contemporary factors that increase vulnerability to homelessness for older women. Women retire with 47% less super than men according to the most recent HILDA survey^{xxviii}. The gender pay gap, along with the casualisation of the workforce has impacted on women's capacity to save, own a home and accumulate super. The burden of care for children and others often falls to women, leading them to taking years out of their working lives, and often returning to work part time. In addition family violence

and elder abuse are issues that almost exclusively affect women- leading to loss of income, housing and financial security.

58% of Home at Last's clients in the 2018/2019 FY were women. Many women seeking Home at Last's services have spent years in the private rental market on low working wages, in and out of the workforce, looking after children, then aging parents. Australia wide, 45% of older women who rent spend more than 30% of their income on rent, including 17% of older women spending more than 50% of income on rent^{xxix}. Additionally, a recent Australian Human Rights Commission Report revealed that 70% of older women who are renting are currently unemployed.^{xxx}

Upon reaching retirement age many older women have little or no savings or superannuation and are facing homelessness for the first time in their lives. They do not fit the traditional homeless cohorts that are impacted by trauma or complex issues. Their fundamental disadvantage is being older, poor and facing retirement without housing. The loss of the family home due to separation disproportionately affects women. Many women accessing Home at Last's services have, at some point in their life, separated from a partner and been bought out of their family home. For these women, the proceeds of the asset often top up money needed to pay for rent for a number of years. The housing crisis comes when that money runs out and there is no longer any additional income available to pay for rent or other expenses.

With two thirds of single older women on the Aged Pension not owning their own home, and having less than \$50,000 savings , being single, on a pension and over 55 is certainly a risk factor for homelessness.

7. Family breakdown leading to loss of the family home

The loss of the family home due to separation disproportionately affects women. Many women accessing Home at Last's services have, at some point in their life, separated from a partner and been bought out of their family home. For these women, the proceeds of the asset often top up money needed to pay for rent for a number of years. The housing crisis comes when that money runs out and there is no longer any additional income available to pay for rent or other expenses.

8. Elder abuse and family violence

Elder abuse/ family violence is also a driver of homelessness. For people aged 55+ using Specialist Homelessness Services (Australia-wide), 46.9% of women and 2.6% of men reported family violence as the reason for seeking services (elder abuse and family violence are not separated in the data collection). The number of older women whose main reason for seeking assistance is family violence has increased from 1600 to 2100 over a five year period to 2017-18^{xxxix}

Elder abuse can bring about homelessness in a number of ways. For older people who own their own home, adult children may financially abuse their parents in order to obtain the house. This can result in older people falling out of home ownership into homelessness. Older people may sell their house and move in with their adult children, or into a granny flat, often built with the proceeds of the sale. This may lead to homelessness, if the relationship breaks down and there is no legal arrangement to protect them.

Increased risks of homelessness for diverse groups

Research has shown that many of the diverse groups and life experiences identified in the Aged Care Diversity Framework^{xxxix} put older and prematurely aged people at increased risk of homelessness.

1. Older People from Culturally and Linguistically Diverse Backgrounds (CALD)

Older people from culturally and linguistically diverse (CALD) backgrounds experience discrimination in the private rental market and may have more limited access to employment, resources, supports and information about their rights due to language barriers and unfamiliarity with local systems^{xxxix}. While we don't have statistics representing the number of older people who are homeless and from CALD backgrounds, we know that people from CALD backgrounds make up 15% of all homeless people on census night.

Overall, 62% of all Home at Last clients were from CALD backgrounds between FY 2018 and 2019. This number has increased steadily (from 35%) since 2015 when we embarked on a project targeting at risk migrant communities with information about our service.aa

LGBTI Older People at Risk

There are multiple **intersecting** axes of **disparity** that increase vulnerability to homelessness for older LGBTI people. Research indicates that the LGBTI community experiences a range of unique issues that makes them more vulnerable to homelessness than the general population.^{xxxiv} These include structural violence, harassment, and explicit and implicit discrimination; and individual vulnerability- especially family rejection and conflict, mental health, and trauma.

For older LGBTI people, periods of legislative discrimination, especially in housing and employment has led to reduced lifetime earnings and fewer opportunities to own a home and accumulate super^{xxxv}. The risk of homelessness is further increased as LGBTI older people are often estranged from their families of origin and much less likely to have children to rely on for support than their non-LGBTI peers. Instead, they often rely on family of choice which lacks social and legal recognition^{xxxvi}. On top of this, LGBTI older people often experience prejudicial attitudes in the private rental market as well as discrimination in shared accommodation facilities, rooming houses and services.

Lifelong experiences of discrimination, social stigma and legislative inequality contribute to a lack of trust in housing and accommodation services and a reluctance to turn to these services for support^{xxxvii}— leading to limited access to resources that would assist with housing problems and finding secure and affordable housing. This puts LGBTI older people at significant risk of becoming homeless.

Preliminary research undertaken by HAAG has revealed that over 16% of older LGBTI people report that they are currently experiencing or at risk of homelessness. In addition to this figure, 40% have indicated they have previously been at risk of homelessness. However, our research has indicated that often LGBTI older people do not recognise they are at risk or, by definition, experiencing homelessness and are unaware of support services available. For instance, our research found that over 33% of LGBTI older people living in rental properties are unable to afford their rent and of those who own their home with a mortgage, over 50% are concerned about their housing in the future. So we predict a much higher percentage than 16% of older LGBTI people are currently at risk of homelessness. This is problematic as fears of, or actual negative experiences suffered in support services are creating barriers to

help-seeking and more often than not LGBTI older people will only turn to support when at the point of crisis.

Aboriginal and Torres Strait Islanders

Aboriginal and Torres Strait Islanders experience multiple barriers, historical and current, to secure appropriate and affordable housing. In fact, Aboriginal and Torres Strait Islanders are “14 times more likely to experience homelessness than the general population”^{xxxviii}. 23% of older Indigenous Australians had experienced homelessness during their lifetime^{xxxix}. This disparity is connected to the historical and ongoing impact of colonisation, lack of culturally appropriate housing and culturally safe support services, racial discrimination and economic inequality^{xl}

For Aboriginal and Torres Strait Islanders, physical and statistical invisibility, discrimination and oppression has led to economic and housing instability in older age. Employment discrimination and disadvantage inhibits the ability of this cohort to own a home and accumulate super. The 2016 census indicated that the employment rate for Aboriginal and Torres Strait Islanders is 46.6%. In comparison, the non-Indigenous employment rate is around 72%^{xli}. Discrimination trickles down into the housing market and makes it difficult to access private rental, this further increases the risk of homelessness. Moreover, as this group are recognised as being at risk of ‘premature aging’ they are more likely to experience age related disability and chronic illness which can further impact on finding suitable housing. Another issue facing Aboriginal and Torres Strait Islander people is the need for housing that caters to their social and cultural needs. Indigenous Australians are six more times likely to live in overcrowded conditions than non-indigenous Australians^{xlii}.

For Aboriginal women, caring responsibilities often extend to not only care of their children and grandchildren, but the children and grandchildren of those in their broader kinship and community networks. The Aboriginal Housing Victoria’s ‘A Victorian Gender Equality Strategy’^{xliii} asserts that due to prioritising unpaid caring responsibilities over accessing paid employment and accruing superannuation and savings, Aboriginal women, like all women, are severally economically disadvantaged in older age.

Historically, settlement for Aboriginal Victorians involved forced removal from community and country, forced removal of children, deprivation of language, culture and self-determination and socioeconomic exclusion and disadvantage. As a result of this, Aboriginal and Torres Strait Islander older people have a lack of trust in mainstream housing support services and a reluctance to seek help and vital information that would assist with housing problems and finding secure and affordable housing^{xliv}

1. the causes of, and contributing factors to, housing overcrowding;

Overcrowding is a huge issue for all Australians, driven by the lack of affordable housing, forcing people to couch surf, live inter-generationally or “share” with housemates without sufficient space. Older people from Culturally and Linguistically Diverse backgrounds, especially those living with adult children are particularly vulnerable to overcrowding. 74% of overseas born people who arrived in Australia over the past 5 years live in “severely crowded dwellings” which is one that requires 4 or more extra bedrooms to accommodate those living in it. Overcrowding and intergenerational living increases the risk of elder abuse, which can bring about homelessness.

We also know that some visa types which encourage intergenerational living, such as those requiring an ‘Assurance with Support’ from the adult children, can produce circumstances which can be conducive to overcrowding, elder abuse and homelessness^{xlv}. Older people on these visas are completely reliant on their adult children for accommodation and income, which means they are vulnerable to financial and other forms of abuse.

2. opportunities for early intervention and prevention of homelessness;

HAAG's specialist older persons housing service is an example of the success of early intervention and prevention strategies. Home at Last supported 1091 older people who were at risk of homelessness, and housed 163 in public or community housing in the 2018-2019 FY. Just 38% of Home at Last clients presented in housing crisis (already homeless), the remainder (50%) were in unaffordable or insecure rental or other forms of housing (12%). Home at Last provides housing support not only to those in a housing crisis but also to those seeking housing solutions before a crisis, in order to prevent themselves from becoming homeless.

Home at Last's focus on Early Intervention includes:

Community education outreach makes information available to people before they are in a housing crisis so that they can plan for their housing future and progress towards their preferred housing option.

Connections to at risk communities through strategic engagement with community leaders and ethno-specific service providers.

Information provided through a telephone intake service, allowing people to consider housing options that match their individual income, assets and needs.

Identification of those in need of one to one support to secure affordable housing and referral to local agencies or our own outreach service.

Multi-disciplinary service teams that incorporate housing information expertise, rapid re-housing methods of advocacy focusing on priority housing applications and utilising a range of existing housing options to maximise results.

An understanding of a wide range of potential **housing options** beyond public and community housing such as Independent Living Units, rental villages and for people with small levels of assets residential parks and not-for-profit retirement villages.^{xlvi}

3. services to support people who are homeless or at risk of homelessness, including housing assistance, social housing, and specialist homelessness services;

Home at Last is an example of a service supporting older people at risk of homelessness, which could be replicated across the country. Over half (50% or 12,000) of older clients who

accessed SHS agencies across Australia, did so in Victoria . This is a clear indication of the impact of specialist services on service uptake, as Victoria is the only state in Australia with specialist older person's services. From 2013–14 to 2017–18, Victoria consistently recorded the highest number of older SHS clients and this number has increased by an average of 8% per year .

Key to the success of this program is the availability of public and community housing vacancies for older people. Around 42% of Home at Last's clients were housed within one month, and around 75% were housed within 6 months of their contact with Home at Last^{xlvii}

6. support and services for people at particular risk of homelessness, including:

a. women and children affected by family and domestic violence;

Support Services??

b. children and young people;

N/A

c. Indigenous Australians;

Support Services?

d. people experiencing repeat homelessness;

Wrap around supports?

e. people exiting institutions and other care arrangements;

??

f. people aged 55 or older;

SERVICE SYSTEMS HAVE NOT RESPONDED TO THE PROBLEM

Australia does not have a service response plan to address this rapidly growing population of older people, the majority women, experiencing or at risk of homelessness.

Jeff Fiedler and Debbie Faulkner have worked since 2016 on the HAAG Ageing On the Edge National project, in conjunction with Adelaide University and the Wicking Trust. The project has been working towards providing evidence for, and the structure of, services similar to Home at Last across the country.

The attached proposal titled 'Seniors Housing Gateway' (found at)

https://www.older tenants.org.au/sites/default/files/seniors_housing_gateway_federal_proposal.pdf outlines in detail a proposal for a nation-wide plan for specialist older persons services.

The proposal has come out of the Ageing on the Edge project and is based on evidence garnered through 7 years of the Home at Last service and 5 years of state-by-state research.

g. people living with disability; and

h. people living with mental illness;

7.the suitability of mainstream services for people who are homeless or at risk of homelessness;

Mainstream services are not equipped with the specialist knowledge needed to respond to older people's homelessness and are severely underutilised by the older population. Stigma and fear that services will not understand their needs drives older people away from mainstream services, with only 8% of all Specialist Homelessness Services (SHS) clients being over 55^{xlvi}, while 16% of the homeless population is over 55^{xlvii}.

Homelessness for older people intersects with the aged care sector, with the complex retirement and affordable housing sectors, with the health sector and with community supports such as ethno-specific services. Workers need specialist knowledge in these areas to adequately house and support older people.

Specialist older persons housing services such as Home at Last are best placed to assist older people with their needs.

8. examples of best-practice approaches in Australia and internationally for preventing and addressing homelessness;

9. the adequacy of the collection and publication of housing, homelessness, and housing affordability related data; and

10. governance and funding arrangements in relation to housing and homelessness, particularly as they relate to the responsibility of Local, State, Territory and Federal Governments.

ⁱ Fiedler and Faulkner, 2019, The Seniors Housing Gateway Safety Net For Older People at Risk Of Homelessness

ⁱⁱ Launch Housing, 2018, Australian Homelessness Monitor Overview

ⁱⁱⁱ Launch Housing, 2018, Australian Homelessness Monitor Overview

^{iv} AIHW, 2018 Older Australia at a Glance

<https://www.aihw.gov.au/reports/older-people/older-australia-at-a-glance/contents/diversity/people-at-risk-of-homelessness>

^v Launch Housing 2017, Australian Homelessness https://www.launchhousing.org.au/site/wp-content/uploads/2018/05/LaunchHousing_AHM2018_Overview.pdf

Australian Government, Treasury, 2010, Australia to 2050 https://treasury.gov.au/sites/default/files/2019-03/IGR_2010.pdf

^{vii} HAAG, 2018-2019 Financial Year SHIP data summary, unpublished

^{viii} ABS 2016

^{ix} Older Women at Risk of Homelessness

https://www.humanrights.gov.au/sites/default/files/document/publication/ahrc_ow_homelessness2019.pdf

^x ABS 2016

^{xi} Maree Petersen, Cameron Parsell, Rhonda Phillips and Gentry White, 2014, Preventing first time homelessness amongst older Australians, found at

https://www.ahuri.edu.au/_data/assets/pdf_file/0013/2128/AHURI_Final_Report_No222_Preventing-first-time-homelessness-amongst-older-Australians.pdf 8/01/2020

^{xii} AIHW 2020,

<https://www.gen-agedcaredata.gov.au/Resources/Dashboards/Government-spending-on-aged-care-2017%E2%80%932018>

^{xiii} Parliament of Australia: Trends in home ownership in Australia, 2017

^{xiv} 2017, Australian Institute of Superannuation Trustees: Housing Affordability and Retirement Incomes

Report. *No Place Like Home* https://www.aist.asn.au/getattachment/Media-and-News/News/2017/No-place-like-home-the-impact-of-declining-home-ow/AIST_Housing-affordability-and-retirement-incomes_FINAL-21032017.pdf.aspx

^{xv} AIHW 2019, Housing Assistance in Australia, 2019

^{xvi} AIHW 2019, Media Release, Social Housing Supports over 800,000 found at <https://www.aihw.gov.au/news-media/media-releases/2019/july/social-housing-supports-over-800-000-australians>

^{xvii} *ibid*

^{xviii} AIHW 2019(a), *Housing assistance in Australia 2019: social housing dwellings*, Australian Institute of Health and Welfare, viewed 4th October 2019, <https://www.aihw.gov.au/reports/housing-assistance/housing-assistance-in-australia-2019/contents/social-housing-dwellings>

Morris, A 2008, 'The government is the best landlord I've ever had': older public housing tenants and social inclusion in inner Sydney', *The Economic and Labour Relations Review*, vol. 19, no. 1, pp. 93-108.

^{xix} AHURI, 2017, Australian Demographic Trends and Implications for Housing Assistance Programs

https://www.ahuri.edu.au/_data/assets/pdf_file/0024/14298/AHURI_Final_Report_No_286_Australian-demographic-trends-and-implications-for-housing-assistance-programsv2.pdf

^{xx} AHURI, 2017, Australian Demographic Trends and Implications for Housing Assistance Programs

https://www.ahuri.edu.au/_data/assets/pdf_file/0024/14298/AHURI_Final_Report_No_286_Australian-demographic-trends-and-implications-for-housing-assistance-programsv2.pdf

-
- ^{xxi} Australian Human Rights Commission, 2019, Older Women’s Risk of Homelessness: Background Paper https://www.humanrights.gov.au/sites/default/files/document/publication/ahrc_ow_homelessness2019.pdf
- ^{xxii} Fiedler & Fawkner. 2018. Parity, 31, 4.
- ^{xxiii} D. Fawkner, Unpublished Data, ABS 2016 Census of Population and Housing
- ^{xxiv} CHIA 2018 Media Release Property Tax Reform The Answer to Housing Affordability <https://www.communityhousing.com.au/wp-content/uploads/2018/03/Media-Release-2018-3-28-CHIA-Fed-Budget.pdf?x33467>
- ^{xxv} Victorian Government, DHHS, Rental Report, December 2019, <https://www.dhhs.vic.gov.au/publications/rental-report>
- ^{xxvi} Anglicare Australia, 2019, Rental Affordability Snapshot found at <https://www.anglicare.asn.au/docs/default-source/default-document-library/final---rental-affordability-snapshota302da309d6962baacc1ff0000899bca.pdf?sfvrsn=4>
- ^{xxvii} Anglicare Australia, 2019, Rental Affordability Snapshot found at <https://www.anglicare.asn.au/docs/default-source/default-document-library/final---rental-affordability-snapshota302da309d6962baacc1ff0000899bca.pdf?sfvrsn=4>
- ^{xxviii} Household, Income and Labour Dynamics in Australia (HILDA) Survey, 2018
- ^{xxix} Australian Human Rights Commission, 2019, Older Women’s Risk of Homelessness: Background Paper https://www.humanrights.gov.au/sites/default/files/document/publication/ahrc_ow_homelessness2019.pdf
- ^{xxx} Australian Human Rights Commission, 2019, Older Women’s Risk of Homelessness: Background Paper https://www.humanrights.gov.au/sites/default/files/document/publication/ahrc_ow_homelessness2019.pdf
- ^{xxxi} <https://www.aihw.gov.au/reports/homelessness-services/older-clients-of-specialist-homelessness-services/contents/clients-services-and-outcomes/reasons-and-needs-for-shs-services>
- ^{xxxii} Aged Care Diversity Framework <https://www.health.gov.au/initiatives-and-programs/aged-care-diversity-framework-initiative>
- ^{xxxiii} Consumer Policy Research Centre 2016, The renter’s journey: a consumer-centred approach to understanding the dynamics of Australia’s private rental market, Consumer Policy Research Centre, viewed 4th September 2019, https://cprc.org.au/wp-content/uploads/The-Renters-Journey_Full-Report_FINAL_13Jun2019.pdf
- ^{xxxiv} Ruth McNair, Cal Andrews, Sharon Parkinson, Deborah Dempsey, “GALFA LGBTQ Homelessness Research Project: Final Report”, LGBTQ Homelessness: Risks, Resilience, and Access to Services in Victoria (2017)
- ^{xxxv} Charles Emler, “Generations” Social, Economic, and Health Disparities Among LGBT Older Adults (2016)
- ^{xxxvi} Jennifer Boggs, Jennifer Dickman Portz, and Wendolyn Gozansky, “Journal of homosexuality” Perspectives of LGBTQ Older Adults on Aging in Place: A Qualitative Investigation (2017)
- ^{xxxvii} Pauline Cramer, Catherine Barrett, JR Latham and Carolyn Whyte, “Australasian Journal on Ageing”, It is more than sex and clothes: Culturally safe services for older lesbian, gay, bisexual, transgender and intersex people (2015)
- ^{xxxviii} Habibis, D 2015, ‘Indigenous housing’, in R Dufty-Jones & D Rogers (eds.), Housing in 21st-Century Australia: People, Practices and Policies, Routledge, London, pp. 74-88.
- ^{xxxix} . ABS 2016, ‘Microdata: National Aboriginal and Torres Strait Islander Social Survey, 2014–15’, TableBuilder. ABS Canberra
- ^{xl} Andersen, MJ, Williamson, AB, Fernando, P, Eades, S & Redman, S 2018, ‘They took the land, now we’re fighting for a house’: Aboriginal perspectives about urban housing disadvantage’, *Housing Studies*, vol. 33, no. a, pp. 635-660
- ^{xli} Australian Institute of Health and Welfare 2019, ‘Insights into vulnerabilities of Aboriginal and Torres Strait Islander people aged 50 and over’ 2019—In brief. Cat. no. IHW 207. Canberra: AIHW.
- ^{xlii} Habibis, D 2015, ‘Indigenous housing’, in R Dufty-Jones & D Rogers (eds.), Housing in 21st-Century Australia: People, Practices and Policies, Routledge, London, pp. 74-88.
- ^{xliii} . Aboriginal Housing Victoria 2016, ‘A Victorian Gender Equality Strategy - Consultation Paper’
- ^{xliv} ABS 2016, ‘Microdata: National Aboriginal and Torres Strait Islander Social Survey, 2014–15’, TableBuilder. ABS Canberra
- ^{xlv} Seniors Rights Victoria 2019, Older People, Families, Elder Abuse: Effects of Parent Visas and Assurances of Support, (December 2019)
- ^{xlvi} Fiedler and Faulkner, 2018, Seniors Housing Gateway, part of Aging on the Edge found at https://www.older tenants.org.au/sites/default/files/seniors_housing_gateway_federal_proposal.pdf

^{xlvii} Home and Housed 2018, Housing for the Aged Action Group, found at
https://www.older tenants.org.au/sites/default/files/home_housed_2018_for_web.pdf

^{xlviii} AIHW 2019, Older Clients of Specialist Homelessness Services, found at:
<https://www.aihw.gov.au/reports/homelessness-services/older-clients-of-specialist-homelessness-services/contents/population-and-housing-trends/homelessness>

^{xlix} AIHW 2018, Older Australia at a Glance, found at
<https://www.aihw.gov.au/reports/older-people/older-australia-at-a-glance/contents/diversity/people-at-risk-of-homelessness>