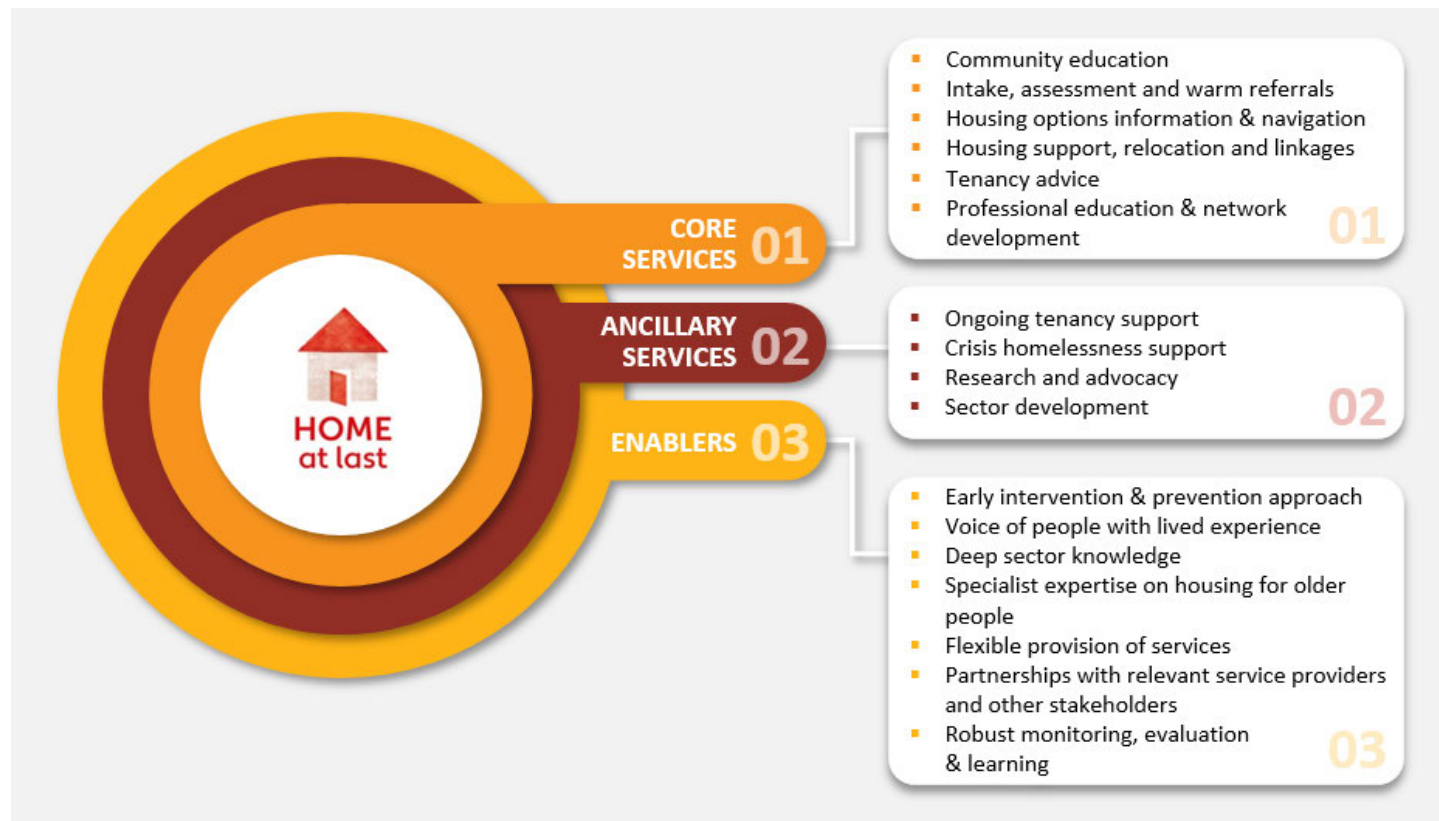


## Older people at risk of homelessness: Specialist housing information and support service

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

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



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

- A. **Community education** – Targeted community education sessions run for both the general community and specific communities. For specific communities, sessions are delivered in a way that increases access to the sessions for the relevant community, for example, for CALD communities' education sessions are delivered by bilingual educators through ethno-specific organisations. Community education sessions are delivered by peer educators and community volunteers with the support of a Community Engagement worker.
- B. **Intake assessment and warm referrals** - One on one appointments to discuss clients' unique circumstances and applicable options. This can be undertaken in person at the client's current home if desired. Warm referrals to other supports may also be made at this stage.
- C. **Housing options information and navigation** - Information provided on all forms of housing (including retirement housing) available to clients and assistance to navigate the system of housing options.
- D. **Housing support, relocation and linkages** – One on one support through the housing application process, including collating all relevant documentation, attending offer interviews, providing support during relocation and providing support post housing. Assistance to help people physically move and set up their new home and linking them to local services close to their new home. Support includes providing brokerage services to clients to assist them to get 'on their feet' in their new home, for example finance to purchase furniture and whitegoods, and assistance to pay outstanding debts. Providing information and assistance about relevant community services, for example, aged care services generally and information and assistance about how to access My Aged Care and the services that are available, income assistance, health care and social support linkages.
- E. **Tenancy advice** - Advice provided on a client's current tenancy situation and options. If a relevant provider exists, a referral will also be made for ongoing tenancy support to the relevant provider.
- F. **Professional education and network development** - Professional education sessions provided to other services in the system to educate them on the issues facing older people at risk of homelessness. Developing networks with other services in the system to facilitate further referrals for clients

**Enablers of the Home at Last service model:** These are service features which support service delivery and are critical to the achievement of service outcomes. Enablers include:

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

**Service Outcomes:**

- Older people in the general community at risk of homelessness have increased confidence to plan for their housing future and seek help pre-crisis.
- Older people at risk of homelessness receiving support: are empowered to make informed decisions about their housing future; are less at risk of housing crisis, homelessness or prematurely entering aged care; feel valued and respected; have or maintain appropriate housing that meets their needs.
- Older people who have been housed experience: better health and wellbeing; improved relationships and connection; increased safety and independence; housing tenure is sustained.
- Housing, homelessness and aged care organisations are delivering better services to older people as a result of being: better informed around systemic housing issues for older people and available services; better able to recognise homelessness risk factors for older people and provide appropriate referrals pre-crisis; more collaborative and more joined up in their practices.



## 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 Scariest It Becomes – Older People at Risk of Homelessness in NSW*.<sup>1</sup>

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.

## Recommendations

- Maintain the current definition and age for seniors at 55 years in the State Environment Planning Policy (SEPP).

## 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).<sup>2</sup>

## Age threshold for seniors

Consistency in policy, practice and data collection across different layers of government is critically important. We are concerned about the increasing of age threshold from 55 years to 60 years.

The rationale to align the age for Seniors SEPP with the changes to *Superannuation Industry (Supervision) Regulations 1994* is problematic and inconsistent with other policies. In particular, this

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

<sup>2</sup> 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>

is not in line with other policies in the state including Homelessness Strategy 2018-2023 which maintains the definition of older women being those over 55 years.<sup>3</sup> Homelessness—and particularly the disadvantages associated with it—can contribute to premature ageing through earlier onset of health problems more commonly associated with later life.<sup>4</sup>

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.<sup>5</sup> Housing for the Aged Action Group's *At Risk* report found that an estimated 405,000 women over the age of 45 are at risk of homelessness across Australia, including 110,000 women in NSW.<sup>6</sup> These statistics demonstrate that raising the age to 60 years would result in more people experiencing high levels of housing stress or at risk of homelessness without access to necessary housing.

Pandemic related economic down turn is more likely to negatively impact on older people due to loss of employment, inadequate income support, unaffordable rental market in both metropolitan and regional areas as well as increasing pension age eligibility.

It is also likely that this measure will disproportionately impact Aboriginal and Torres Strait Islander older people. In health and other policy areas, Aboriginal and Torres Strait Islander people over 40 years are considered older people and are given priority access to a range of age related services as result of health concerns and pre-mature ageing.<sup>7</sup>

With the decline in home ownership among older people, the NSW Intergenerational report indicates that if those who retire without owning a home require social housing at a similar rate to today's retirees, this would increase demand for social housing by 68,000 households by 2060-61.<sup>8</sup> The report also highlights that there would also be consequences if this demand is not met, with those on the social housing waiting list typically experiencing acute housing stress.<sup>9</sup>

The relationship between better health outcomes for older people who live in secure housing is strongly supported by research in Australia and internationally.<sup>10</sup> 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

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<sup>3</sup> Department of Communities and Justice, NSW Homelessness Strategy 2018-2023, accessible at: [https://www.facs.nsw.gov.au/data/assets/pdf\\_file/0007/590515/NSW-Homelessness-Strategy-2018-2023.pdf](https://www.facs.nsw.gov.au/data/assets/pdf_file/0007/590515/NSW-Homelessness-Strategy-2018-2023.pdf)

<sup>4</sup> Australian Institute of Health and Welfare, *Older Australia at a Glance*, 2018, accessible at: <https://www.aihw.gov.au/getmedia/7f3b1c98-c308-45c6-956b-b599893bdf33/Older-Australia-at-a-glance.pdf.aspx?inline=true>

<sup>5</sup> Department of Communities and Justice, NSW Homelessness Strategy 2018-2023, accessible at: [https://www.facs.nsw.gov.au/data/assets/pdf\\_file/0007/590515/NSW-Homelessness-Strategy-2018-2023.pdf](https://www.facs.nsw.gov.au/data/assets/pdf_file/0007/590515/NSW-Homelessness-Strategy-2018-2023.pdf)

<sup>6</sup> Housing for the Aged Action Group, *At Risk: Understanding the population size and demographics of older women at risk of homelessness in Australia*, 2020, accessible at: <https://www.older tenants.org.au/publications/risk-405000-older-women-risk-homelessness-without-urgent-policy-reform>

<sup>7</sup> Department of Communities and Justice, *Ageing Well in NSW: Seniors Strategy 2021–2031*, accessible at: <https://www.facs.nsw.gov.au/download?file=798429>

<sup>8</sup> NSW Treasury, 2021-2022 NSW Intergenerational Report, 2021, accessible at: [https://www.treasury.nsw.gov.au/sites/default/files/2021-06/2021-22\\_nsw\\_intergenerational\\_report.pdf](https://www.treasury.nsw.gov.au/sites/default/files/2021-06/2021-22_nsw_intergenerational_report.pdf)

<sup>9</sup> NSW Treasury, 2021-2022 NSW Intergenerational Report, 2021, accessible at: [https://www.treasury.nsw.gov.au/sites/default/files/2021-06/2021-22\\_nsw\\_intergenerational\\_report.pdf](https://www.treasury.nsw.gov.au/sites/default/files/2021-06/2021-22_nsw_intergenerational_report.pdf)

<sup>10</sup> World Health Organization, *Social determinants of health: the solid facts* (2nd ed.), 2003.

experiencing age-related health conditions from as early as 45 years of age.<sup>11</sup> 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. Therefore, we recommend maintaining the age at 55 years.

## **Housing options including co-living housing models to support older people**

We maintain that there is a clear need for and the role of the state government to increase social and affordable housing stock. 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.<sup>12</sup>

Data demonstrate that although the proportion of social housing program dwellings in the state and territories has remained stable over time, between 2014 and 2020, the highest growth in the proportion of community housing dwellings was in New South Wales (increasing from 18% to 32%).<sup>13</sup> Furthermore, in New South Wales, the proportion of social housing decreased from 5.0% in 2014 to 4.7% in 2020.<sup>14</sup> These statistics demonstrate the current pressures on the system to meet the growing demand for social and affordable housing.

Co-living housing and other shared accommodation options are appropriate in some cases where the regulations and supports are in place. However, it is important to note that options such as these are part of a suite of solutions and may not be appropriate for many people, particularly older people. Therefore, a balanced approach should be adopted, and due consideration should be given to a holistic strategy that encompasses planning measures as well as funding measures to increase affordable housing stock for older people.

Modelling undertaken by Equity Economics has identified the economic impacts of the COVID-19 pandemic on homelessness in NSW.<sup>15</sup> 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

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<sup>11</sup> B. Dow, E. Cyarto and F. Batchelor, *Healthy Ageing in Public Health: Local and Global Perspectives* Ed. P. Liamputtong pp. 277 – 293. 2013.

<sup>12</sup> Audit Office of NSW, *Responses to Homelessness*, accessible at: <https://www.audit.nsw.gov.au/our-work/reports/responses-to-homelessness>

<sup>13</sup> Australian Institute of Health and Welfare, *Housing assistance in Australia, 2021*, accessible at: <https://www.aihw.gov.au/getmedia/99cecf0-c493-4fbd-bbc3-953f526852b7/Housing-Assistance-in-Australia.pdf.aspx?inline=true>

<sup>14</sup> Ibid

<sup>15</sup> 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](https://www.ncoss.org.au/sites/default/files/public/policy/Equity%20Economics%20-%20%20Supporting%20Economic%20Recovery%20in%20NSW_Final_220620.pdf)

meet demand prior to COVID-19.<sup>16</sup> Given the rising demand, we recommend that the government dedicate 20% of these housing builds to older people in need.

## Other relevant considerations

The Housing SEPP also states that for development on land in Zone R2 Low Density Residential—the development is carried out only for the purposes of a residential care facility. As highlighted above, it is vital that older people are able to age in place and are able to maintain community connections. Therefore, we recommend that these be extended to a range of appropriate and accessible housing options, including independent living units.

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.<sup>17</sup>

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.

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<sup>16</sup> NCOSS, Cost of Living/COVID-19 Supplementary Paper: Recommendations to the NSW Government, 2020, accessible at: [https://www.ncoss.org.au/sites/default/files/public/policy/23042020\\_CoLCOVID19\\_SupplementaryPaper%20ONLI%20NE\\_0.pdf](https://www.ncoss.org.au/sites/default/files/public/policy/23042020_CoLCOVID19_SupplementaryPaper%20ONLI%20NE_0.pdf)

<sup>17</sup> See further: Architecture Australia, Minimum housing accessibility standards to be adopted nationally, 3 May 2021, accessible at: <https://architectureau.com/articles/accessibility-standards/>

# Case study

Marie\* is a 69 year old woman at risk of homelessness in NSW who has been struggling to access housing. She was made redundant in 2015. She was unable to find suitable employment and was discriminated against due to her age. She has been drawing on her superannuation to manage her expenses including medical costs. She was forced to leave Sydney as she could not afford housing. She currently lives in a caravan in a regional area despite all her social networks and medical supports are based around Sydney. As she can only live in the caravan for 180 days a year, she house-sits in Sydney the rest of the year. She has no social networks in the South Coast, is isolated and fears for her safety living in the caravan park by herself.

She applied for social housing in April 2018. She application highlighted the urgency of her need and the fact that she has been living off her superannuation. On multiple occasions she was asked by the department to provide additional evidence, which she furnished. On some occasions these documents were sent via email and some in person. On many occasions when Marie followed up, the authorities would inform her that the evidence was insufficient despite her checking with the staff accepting the documents whether they were satisfactory (a timeline of correspondence attached).

She was also informed that she is able to access housing through private rental market. Correspondence from the department also indicated that there are properties available within the range of \$300. It is unclear from the Department's letter whether this amount is per week or per fortnight. It is highly unlikely that Marie would be able to find any property that would charge \$150 a week. If the department was indicating paying \$300 a week, that would put Marie under significant housing stress as the current rate of Age Pension.

Despite the evidence to demonstrate her precarious and unsuitable housing situation for over 3 years, the Housing authority determined that she did not meet the criteria to be on the priority housing list. In July 2020, she submitted a change of circumstances form. When she inquired in September 2020 and again in May 2021, she was informed that the form has not been assessed yet. The Department officials are also unable to inform her where she is on the housing waiting list.

During the pandemic, the caravan park overlooked the requirement to leave after 180 days. However, she is concerned that with the restrictions easing, she would be required to look online for house sitting options that has a significant impact on her physical and mental health.

\*Name has been changed for privacy.



## Timeline

Date	Action and correspondence
20 April 2018	Applied for social housing with evidence of financial position, medical issues and living situation.
9 May 2018	Letter from the Department requesting additional information by 28 May 2018
10 May 2018	A text message from the Department notifying the deadline for further evidence.
12- 25 May 2018	Submitted requisite evidence at a Centrelink office – evidence was examined and accepted by staff.
28 May 2018	A text message notifying that ‘evidence was required by 15 June 2018 – with a letter to follow’
28 May 2018	An email noting ‘we have a letter with important information about your application. Please click the link to view your letter’
8 June 2018	A text message ‘Final reminder: Your Housing Pathways application may be closed if you do not provide evidence or call by 15 June’.
18 February 2019	email saying ‘You have successfully registered for an online Application for Social Housing. Please make sure you complete and submit your form before 20 March 2019 or it will expire.’
20 February 2019	Form was completed online.
16 March 2019	A letter stating ‘Previous account closed and reg date for clt 20/8/2018. Ms [xxxx] applied for housing on the 20/4/2018 and is currently residing in South Coast living in her caravan for 180 day a year. Client has indicated preferred allocation zone CS3 (Leichhardt/Marrickville) and is in receipt of Centrelink. Client has stated she has difficulty climbing stairs. ID confirmed and ICS consent given. Unable to complete income calculator due to client’s CL statement showing \$xx,xxx cash/investment/savings. <b>Application updated to ‘incomplete’.</b>
1 April 2019	An email with an attached letter asking for further evidence. Letter was dated 16 <sup>th</sup> March 2019 and with a deadline on 4 <sup>th</sup> April.
3 April 2019	A text message noting that evidence is required by 23 April 2019.
3 April 2019	An email with a link to ‘important information’ about my application.
3 April 2019	A text message saying ‘Evidence is required by 3 April 2019 for your Housing Pathways application. Call if you do not receive a letter in 4 days’.
10 April 2019	Email from Department asking to ‘Provide you details to complete registration’.
16 April 2019	Received a text message saying ‘Final reminder: Your application may be closed if you do not provide evidence or call by 23 April 2019.’
16 April 2019	Emailed the Department with supporting evidence requested including financial, medical evidence as well as a detailed breakdown of current cost of accommodation.
25 April 2019	Email from Housing Department indicating they cannot open the document provided by the superannuation provider.
25 April 2019	Follow up with superannuation provider to reissue the document in requested format.
1 May 2019	Confirmation text message from the Housing Department receipt of the additional information.
20 August 2019	Letter advising that ‘We have been unable to assess your application as you have not provided sufficient evidence or responded to our attempts to contact you’. Invited to reapply.
25 August 2019	Another letter from the Department saying ‘We have been unable to assess your application as you have not provided sufficient evidence or responded to our attempts to contact you’. Again, invited to reapply.

10 September 2019	Visited the Housing office in Redfern in person (as attempts to address the issues over the phone were not successful) to submit requested paperwork. The staff accepted evidence after careful examination, informed that it was not necessary to provide evidence of attempts to secure housing in the private rental market and informed that the application would get looked as an 'urgent request'.
18 September 2019	Letter from Housing Department stating that the housing application has been cancelled because of failure to provide additional information despite submission on 10 September.
18 September 2019	Rang the Department to follow up on the letter and was informed that the evidence submitted did not meet the requirements. The Department has cancelled the application without contacting to provide another opportunity to provide evidence.
23 September 2019	The Housing Department emailed asking to contact them regarding application.
23 September 2019	Rang the Housing Department as requested. They indicated that there have been 2 requests for evidence that were not completed and therefore the application was cancelled. Indicated that the department tried to contact on 20 September (there were no missed calls on 20 September in the call log or text messages). Upon informing that every request for information was met, the staff member on the phone informed that 'the admin assistant had just put them on the file rather than getting them (the materials) looked at'.
25 September 2019	Attended Redfern office to resubmit the documents. New evidence was accepted by staff member at the counter. Followed up with Housing Department after submitting documents by phone (as instructed by the staff member at the counter).
3 October 2019	Rang Housing department to inform them of the submission of the documents. Was asked to provide bank statements as the once that were sent via email were not what the department wanted.
3 – 7 October 2019	Went to the Redfern office to hand in new bank records that were verified and accepted by the staff member at the counter.
21 October 2019	Received a text message from the Housing Department indicating that the application has been approved for General Waiting List for Social Housing.
21 October 2019	Received a letter dated 12 October 2019 advising that – <ul style="list-style-type: none"> <li>1. Application been approved for social housing</li> <li>2. Application was not approved for priority housing for following reasons - <ul style="list-style-type: none"> <li>a. You have not demonstrated that you have an urgent need for housing and</li> <li>b. You have not demonstrated that you are unable to meet your housing need in the private rental market</li> </ul> </li> </ul> <p>The reason given for their decision was: 'Our recent search of properties in your area on Realestate.com show there are plenty of suitable accommodation available within your affordability of \$302.32.'</p> <p>There are no suitable properties available that charge \$302 a fortnight. If this is per week – she would be under significant housing stress after paying rent.</p>

16 July 2020	<p>Contacted by a housing agency in Sydney about a women's only housing complex. The offer was withdrawn later that day because the property was unsuitable considering health issues and needs.</p> <p>Asked to complete a FACS Change of Circumstances Form.</p>
21 July 2020	Submitted the change of circumstances form.
21 July 2020	Received an autogenerated email acknowledging receipt of the form.
31 May 2021	<p>Visited Housing office in Burwood to seek an update on the application.</p> <ul style="list-style-type: none"> <li>• The staff members were unable to inform current position on the waiting list.</li> <li>• The Change of Circumstances form has not been assessed since lodgement in 21 July 2020.</li> </ul> <p>Was asked to furnish additional evidence to support the priority application (unable to do this as house sitting arrangement ended the following day and had to return to South Coast).</p>
General update	<p>Since lodging the priority application,</p> <ul style="list-style-type: none"> <li>• The caravan park fees had increased,</li> <li>• Electricity is being charged as an additional amount over and above park fees instead of as part of the fees,</li> <li>• The 180 day limit of living in the caravan is almost exhausted, and</li> <li>• With travel restrictions for domestic and international travel, the house-sitting options are minimal to none-existent.</li> </ul>