

SUBMISSION: Inquiry into homelessness amongst older people aged over 55 in NSW

FROM:

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TO:

Chair

Standing Committee on Social Issues

Legislative Council

Parliament of New South Wales

12 June 2022

Introduction

The Mercy Foundation appreciates the opportunity to provide a submission for consideration in the *Inquiry into homelessness amongst older people aged over 55 in NSW*.

The Mercy Foundation is a not-for-profit organisation that focuses on ending homelessness. It is an independent voice, informed by evidence and current research. We work in partnership with other organisations on issues and activities that end homelessness.

Housing is a **fundamental human right** that affords people dignity. Appropriate, affordable, secure housing is the foundation from which we build our lives. It is key to physical and mental health, quality of life and human dignity.

Homelessness is damaging to people's lives and has severe and lasting impacts. The importance of having a safe, secure, appropriate, affordable home cannot be overstated.

Ageing on the Edge NSW

The Mercy Foundation is a member of the Ageing on the Edge NSW Forum (AOTE NSW). The Forum has submitted a detailed response to the Terms of Reference for this inquiry. This submission provides further information for consideration and does not duplicate the information provided by the AOTE NSW forum.

Older women

The Mercy Foundation has a special interest in homelessness and older women. The Mercy Foundation has commissioned research into pathways into and out of homelessness for older women, funded projects to end or prevent homelessness for older women and works collaboratively with other organisations to address the systemic and structural causes of homelessness where older women are concerned.

Human rights approach

The Mercy Foundation is working with Dr Jessie Hohmann of UTS, to provide expert advice on a rights based approach to housing and homelessness. Dr Hohmann is an internationally renowned expert on the right to housing.

This submission offers the Committee a valuable response to the Terms of Reference by taking into account the responsibilities of the NSW Government under ratified UN Conventions and Covenants.

Federal, State and Local Government Responsibility

Australia committed to providing adequate housing for all when it ratified the UNDHR (article 25) and the International Covenant on Economic, Cultural and Social Rights (article 11.1). It is the responsibility of federal, state and local government to ensure that all in our country have access to adequate housing.ⁱ

What is adequate housing?

Adequate housing is defined as

Adequate shelter means ... adequate privacy, adequate space, adequate security, adequate lighting and ventilation, adequate basic infrastructure and adequate location with regard to work and basic facilities - all at a reasonable cost. It includes:

- Legal security of tenure
- Legal protection against forced eviction, harassment and other threats
- Availability of services, materials, facilities and infrastructure essential for health, security, comfort and nutrition. This includes sustainable access to natural and common resources, safe drinking water, energy for cooking, heating and lighting, sanitation and washing facilities, means of food storage, refuse disposal, site drainage and emergency services;
- Affordability - Personal or household financial costs associated with housing should be at such a level that the attainment and satisfaction of other basic needs are not threatened or compromised.
- *Habitability*. Adequate housing must be habitable, in terms of providing the inhabitants with adequate space and protecting them from cold, damp, heat, rain, wind or other threats to health, structural hazards, and disease vectors
- *Accessibility*: groups as the elderly, children, the physically disabled, the terminally ill, HIV-positive individuals, persons with persistent medical problems, the mentally ill, victims of natural disasters, people living in disaster-prone areas and other groups should be ensured some degree of priority consideration in the housing sphere. Both housing law and policy should take fully into account the special housing needs of these groups.

- *Location.* Adequate housing must be in a location which allows access to employment options, health-care services, schools, childcare centres and other social facilities.

Cultural adequacy. The way housing is constructed, the building materials used and the policies supporting these must appropriately enable the expression of cultural identity and diversity of housing.

The full enjoyment of other rights - such as the right to freedom of expression, the right to freedom of association (such as for tenants and other community-based groups), the right to freedom of residence and the right to participate in public decision-making - is indispensable if the right to adequate housing is to be realized and maintained by all groups in society. Similarly, the right not to be subjected to arbitrary or unlawful interference with one's privacy, family, home or correspondence constitutes a very important dimension in defining the right to adequate housing.ⁱⁱ

Terms of reference

(a) The rate of homelessness

In brief, older people's homelessness is increasing at a faster rate than other cohorts experiencing homelessness, and women over 55 years are currently the fastest growing cohort to experience homelessness.

- According to the 2016 Census, from 2011 to 2016 the number of people aged over 55 years experiencing homelessness in NSW increased by 42%, from 4,529 to 6,407ⁱⁱⁱ. This compares to an increase of 37% for all people counted as homeless in NSW.
- In NSW, the number of older women over 55 years experiencing homelessness has increased from 1,480 in 2011 to 2,186 in 2016, an increase of 48%.^{iv}
- The research report 'At Risk' estimates that in NSW there are 110,000 women aged over 45 years at risk of homelessness. The risk of homelessness is compounded by the fact that older women in need of housing are not prioritised for social housing until they are 80 years old.^v

(b) Factors affecting the incidence of homelessness

The two main drivers of homelessness are poverty and a significant shortfall in the supply of social and affordable housing. The causes are structural and systemic. There are many causes of poverty, however, housing supply can be adjusted by government expenditure and policy.

- Living on a fixed, low income and relying on private rental market for housing increases the risk of homelessness. Housing affordability is extremely low for people on low incomes.

- Rental Affordability is extremely low especially for low-income households. Single pensioners living in Sydney will need to spend 66% of their income to afford rent, leaving little for other living expenses. Rental affordability for a single person on Jobseeker is extremely unaffordable, where 110% of their income would be spent on rent in Greater Sydney or 63% in the rest of NSW. ^{vi}
- Social housing as a proportion of total housing stock is declining in NSW. As a proportion of total housing, social housing stock represents 4.71%, being the lowest of all states and territories. ^{vii}
- Expenditure on social housing per capita in NSW is \$172.88, behind WA, SA, Tasmania, ACT and NT and lower than the Australian average of \$174.73 per person. ^{viii}

‘No Grounds’ Evictions

The NSW Residential Tenancies Act 2010 allows for no grounds evictions. In 2013 – 2014, two in five renters aged over 65 years moved involuntarily, after receiving a notice to vacate (Productivity Commission 2019). Notice to vacate leads to great insecurity and for older renters drives a substantial risk of first time homelessness. ^{ix}

Priority age for housing too high

In NSW, people who qualify for the general housing waiting list are not prioritised for housing until they are 80 years old. This must be reduced as a matter of urgency. Many older people do not meet the criteria for priority social housing as their homelessness is usually a result of low incomes rather than complex needs.

In Victoria, a new category of priority access is available for people who are eligible for social housing who are aged 55 years and over and are not eligible for another priority category.

(c) Opportunities for early intervention to prevent homelessness

Under the Grants to End Homelessness program, the Mercy Foundation recently funded the National Homeless Collective in Victoria to provide loans to women at risk of homelessness for the payment of bonds and rent-in-advance with a fast turnaround. This early intervention stopped women from falling into rental arrears and therefore at risk of eviction, and enabled others to prevent homelessness by paying for bond and rent in advance for a new tenancy.

Victoria’s Home at Last service by HAAG is dedicated to supporting older people to plan for their housing future and identify appropriate housing options. The model demonstrates that better housing outcomes can be achieved for older people experiencing financial disadvantages. As detailed in (f), *Home at Last* provides assistance with housing applications, support during the move, establishing a new home and referrals into aged care and other supports. A key component of the service is its focus on early intervention.

(d) Services to support older people who are homeless or at risk of homelessness, including housing assistance, social housing and specialist homelessness services

There are no specialist homelessness support services for older people in NSW.

(e) Challenges that older people experience navigating homelessness services

Older people face a number of challenges in accessing information about housing and homelessness. A report by Dr Maree Petersen and Dr Cameron Parsell from the University of Queensland highlighted that most older women who are homeless have never been homeless before. This means they are unaware of and have had no experience with homelessness services and the welfare system.^x

Traditional homelessness programs and specialised supportive housing, associated with both seniors and homelessness sectors, are appropriate for women who have lived with ongoing disruption and substantive health concerns.^{xi}

The Ageing on the Edge Forum highlights the increasing reliance on digital service delivery of human services as a barrier for many older people at risk of or experiencing homelessness. Many have low levels of digital literacy and limited access to the internet, computer and mobile devices.

The research report 'The older I get the scarier it becomes' by J. Fiedler and D. Faulkner (2017) highlights the following issues as barriers for older people in navigating the housing system:^{xii}

- 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.

Many older people may not have the skills and to be able to access technology to obtain the assistance they need

(f) Examples of best-practice approaches in Australia and internationally to prevent and address homelessness amongst older people

Housing First and Rapid Rehousing are two evidence-based approaches to ending homelessness.

Housing First

- Housing First is the evidence- based approach to ending homelessness for people experiencing chronic homelessness.

- Housing First provides housing that is safe, secure, appropriate, affordable and permanent, and access to services to assist the tenant from falling back into homelessness. (See appendix 1 for Housing First information).

Rapid Rehousing

- Rapid re-housing quickly connects families and individuals experiencing homelessness to permanent housing through a tailored package of assistance that may include the use of time-limited financial assistance and targeted supportive services.^{xiii} Where an instance of homelessness cannot be prevented, individuals and families will receive immediate crisis services and temporary accommodation and be re-housed as quickly as possible
- Both Housing First and Rapid Rehousing rely on the availability of suitable, long term accommodation that is affordable. Social housing is key to the success of both these approaches.

Mercy Foundation’s Grants to End Homelessness Program

The Mercy Foundation’s Grants to End Homelessness program supports evidence-based projects across Australia that end or prevent people’s homelessness. The following projects illustrate successful approaches to ending homelessness:

Project 1: MyTime project – CatholicCare Wilcannia Forbes

This project gave CatholicCare the opportunity to have a focused support system in place to identify, engage and implement specific supports to women over 50 years who are homeless or at risk of homelessness. The Specialist Support Worker, who has lived experience, works with older women through the provision of a tailored wraparound service, walking by each woman’s side, supporting her in addressing her housing needs quickly and assessing her further needs through a comprehensive intake and needs’ assessment. She is assisted in setting goals by collaboratively developing a case plan and guiding her in pursuing and achieving the goals she has identified.

This project has created a clear understanding that a specialised program designed to work with older women is a valuable service.

In 12 months, of the 28 women assisted in the program, 23 are now in safe and secure long-term housing and the remaining five are receiving support.

Project 2: National Homeless Collective Sisters in Safe Housing Project

This project is helping to rehouse women escaping domestic violence situations and women experiencing chronic homelessness. The project targets women with low needs, who are facing eviction or cannot pay bond and rent in advance due to financial constraints.

The project provides a loan for the payment of bonds and rent-in-advance with a fast turnaround. The fast turnaround is key to the project. Often women have a financial crisis that tips them into homelessness.

The loan is repaid at a rate that is affordable to the recipient, and means that more women can be assisted by this program. In 12 months, more than 28 families have been assisted by the project.

Project 3: Women's Property Initiatives Older Women's Program

The Mercy Foundation funded a project with Women's Property initiatives to assist older women with some assets that made them ineligible for social housing, but with limited income that prevented them from accessing a mortgage or owning a home of their own. These women end up paying expensive private rental until their assets are diminished. The program enables low-income women over 55 years with modest assets to invest in safe, secure and affordable housing where their assets/contribution will be preserved. They pay rent on a portion of the property, but they will have peace of mind from knowing that the rent is affordable, and their capital investment and their tenancy is secure.

This pilot project may create a replicable model that provides high quality, appropriate, accessible and affordable housing into the future for women to age in place. It will prevent them from becoming homeless or requiring more costly social housing in the future.^{xiv}

Project 4: YWCA Canberra 'Rentwell'

Rentwell is YWCA Canberra's charitable property management service. YWCA Canberra manages and leases privately owned investment properties in the ACT at below 75% market rate, providing affordable housing to people who are struggling to maintain tenancies in the mainstream market.

Property owners apply for a land tax exemption through the ACT Revenue Office and YWCA provides a tax deductible gift receipt for any foregone rent.

YWCA Canberra prioritises older women who are at risk of homelessness, and women and children. Rentwell manages over 50 properties across Canberra.

Other services:

Home at Last HAAG

The HAAG Home at Last service model in Victoria provides better housing outcomes for older people experiencing financial disadvantages. Home at Last provides support and housing information for older people who are experiencing homelessness or at risk of homelessness. Services range from providing tailored housing information to assistance with housing applications, support during the move, establishing a new home and referrals into aged care and other supports.

A Cost Benefit Analysis by EY found that the Home at Last service has a benefit cost ratio of 2.3 to 1. This means that every dollar spent on the Home at Last generates at least \$2.30 in societal value.

The estimated annual cost of running the service in NSW is \$1.2 Million.

Next Door YWCA Canberra

Next Door is a specialist housing service targeted to older women who are homeless or at risk of homelessness. It assists older women to access and maintain affordable, appropriate and safe homes in the ACT. Support is tailored to the woman's individual situation and can include finding a home or temporary accommodation, or help with an existing tenancy. ^{xv} The program is funded by the ACT Government and assisted 85 women into new homes or to maintain existing tenancies.^{xvi}

(g) Options to better support older people to obtain and maintain secure accommodation and avoid homelessness

The key to better supporting older people to avoid homelessness is to

- Build more social and affordable housing. A sustained capital program to build 5,000 social housing properties, including housing appropriate to the needs of older women in the coming year, with additional build projections based on population growth targets.^{xvii}
- Invest in a state-wide information system tailored to the needs of older people based on the successful *Home at Last* model in Victoria
- Reduce the age limit of priority social housing to 65 years (maximum) to enable older women to access social housing.
- Invest in more permanent supportive housing options for older people experiencing chronic homelessness.

(h) The adequacy of data collection on older people experiencing homelessness or at risk of homelessness and the opportunities to improve such collection

Collection of data for hidden homeless cohorts

(i) The impact of homelessness on health and wellbeing of older people and the related costs to the health system

Housing is an important health intervention, particularly for people aged over 55 years.

Recent research by Dr Emma Power^{xviii} discusses the experiences of single older women living on low incomes in the private rental market. A 2018 survey of Australian renters found that housing insecurity generates both practical and emotional stress across all ages, with 63% of renters report anxiety 'due to the unknown', a loss of stability and stress caused by the effort to move.

The report notes that:

For older people renting on a low income, the connection between housing insecurity and the broader feelings of personal insecurity are especially acute. Housing connects to broader feelings of security through its permanency, stability, continuity, sense of control and ability to create a comfortable home environment. The absence of these factors drives profound feelings of insecurity that are especially marked for older people.^{xix}

(j) The specific impact of homelessness, including the matters raised above, on older women

The research report *Women sleeping rough: The health, social and economic costs of homelessness* is the first study to investigate health outcomes and the costs of high acute health service usage of women sleeping rough relative to men sleeping rough as well as other women in supported accommodation who are homeless (largely due to family and domestic violence).

The average age of women sleeping rough reported poorer physical and mental health outcomes and greater problematic drug and or alcohol use compared to both women experiencing homelessness not sleeping rough and men sleeping rough. Women sleeping rough reported greater healthcare utilisation, and, therefore, healthcare costs, than women experiencing homelessness not sleeping rough and men experiencing homelessness.

There is a need for a gendered as well as Indigenous lens when analysing health and social outcomes and designing services to meet the needs of people sleeping rough.^{xx}

(k) The impact of homelessness, including the increased risk of homelessness in the community, on older people in vulnerable groups

(l) Any other related matter

- Housing as a human right and the government's responsibilities

Attachment 1

Housing First is an approach or methodology for assisting homeless people to access permanent housing with support as needed. It is based on the idea that people need a stable and secure home before they can address any other challenges. A safe, permanent home is the foundation that we all need to thrive. The principles of Housing First are:

- Housing is provided as quickly as possible for people experiencing chronic homelessness
- People do not have to be assessed as 'housing ready'. There are no pre-requisites for people to access housing.
- People with addictions can access housing. There is evidence that once people are in stable housing, they are in a better position to tackle their addictions.
- Housing First provides people with permanent housing and access to services needed to help them sustain their tenancy. Most people will just need permanent housing to end their homelessness; some may need a period of transitional support as they move back in housing, and a small number of people have high or complex needs and may require permanent support. An individual's engagement with these services is not required for them to maintain their housing.

Studies of housing programs around the world reveal that tenants engaged in Housing First arrangements are:

- more likely to stay in their accommodation long term;
- have improved health outcomes;
- higher employment and training success;
- more engaged in the community

compared to more traditional housing programs. Consequently, Housing First programs are more cost effective for governments and service providers.

A study of 225 people in the USA compared the outcomes of those using traditional housing services and those using a Housing First program known as *Pathways to Housing*. The research found that 88% of those in the Housing First program retained their housing for two years compared to 47% in the other programs.^{xxi}

ⁱ UN Special Rapporteur Report

ⁱⁱ UNCESCR Sixth session (1991)* General comment No. 4: The right to adequate housing (art. 11 (1) of the Covenant)

ⁱⁱⁱ ABS (2018), Census of Population and Housing: Estimating homelessness, 2016

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- iv ABS Census of Population and Housing 2016, Cat. No.2049.0
- v Faulkner D., Lester, L. *At Risk: understanding the population size and demographics of older women at risk of homelessness in Australia*, 2020, Social Ventures Australia, Housing for the Aged Action Group
- vi https://www.sgsep.com.au/assets/main/SGS-Economics-and-Planning_Rental-Affordability-Index-2021.pdf
- vii Barnes, E., Writer, T., Hartley, C. *Social Housing in New South Wales: Report 1 Contemporary analysis*, 2021, Sydney: Centre for Social Impact
- viii Productivity Commission Housing Data *State and Territory Government expenditure on social housing, 2020-21 table 18A.1*
- ix Power, E.R. 2020 *Older women in the private rental sector: unaffordable, substandard and insecure housing*. Western Sydney University. <https://doi.org/10.26183/5edf0f0d75cf8>
- x Petersen, M. and Parsell, C. (2014) *Older Women's Pathways out of Homelessness in Australia* ISSR Research Report, University of Queensland, report for the Mercy Foundation
- xi Petersen, M. (2015) *Addressing older women's homelessness: service and housing models* <https://doi.org/10.1002/j.1839-4655.2015.tb00358.x>
- xii Fiedler, Jeff; Faulkner, Debbie (2019): "*The older i get the scarier it becomes*" *Older people at risk of homelessness in New South Wales*. The University of Adelaide. Online resource. <https://doi.org/10.25909/5dc3732b1e809>
- xiii <https://files.hudexchange.info/resources/documents/Rapid-Re-Housing-Brief.pdf>
- xiv <http://wpi.org.au/older-womens-housing-project-moving-forward>
- xv <https://ywca-canberra.org.au/community-services/housing-support-unit/>
- xvi Parity October 2020 Volume 33 Issue 9 CHP,
- xvii *Social and Affordable Housing Projections 2016 – 2026* Dr Judy Yates, CHIA NSW
- xviii Power, E.R. 2020 *Older women in the private rental sector: unaffordable, substandard and insecure housing*. Western Sydney University. <https://doi.org/10.26183/5edf0f0d75cf8>
- xix Ibid.
- xxi *Housing, hospitalization, and cost outcomes for homeless individuals with psychiatric disabilities participating in continuum of care and housing first programmes*, Journal of Community and Applied Social Psychology, 2003 Leyla Gulcur, Ana Stefancic, Marybeth Shinn, Sam Tsemberis, Sean N. Fischer