



HOMELESSNESS AND HOUSING STRESS: A POSITION PAPER

NSW Ministerial Advisory Council on Ageing

17 July 2024

Summary

The issue

The NSW Ministerial Advisory Council on Ageing (MACA) advises the Minister for Seniors on matters affecting the needs, interests and wellbeing of older people in NSW, and on the impact of the ageing of the population. NSW MACA believes older people aged 60 years and over, and Aboriginal and Torres Strait Islander people aged 50 years and over, have the right to available, safe, affordable and accessible places to live in order to age well in NSW.

While most older people in NSW are ageing comfortably, MACA would like to draw attention to the growing number of older people who are homeless in NSW and support the NSW Government to develop targeted strategies that are informed by older people in need. This paper summarizes the key issues of housing stress for older people of homelessness, social housing shortages and lack of affordable rental housing including boarding houses and other insecure accommodation. In addition, issues facing older people in regional areas are discussed. More detail is provided in the accompanying Background Paper on Homelessness and Housing Stress.

The context

Most older Australians (94.8%) live in households, rather than residential aged care (5.2%)¹. Older Australians living in households typically find themselves in one of three housing situations: homeownership, social housing or renting in the private market. The proportion of people living in public and community housing is declining (from 5.1% in 2011 to 4.4% in 2021)².

1. Homelessness

The true extent of homelessness amongst older people in NSW is unknown. The 2021 Census estimated that nearly 35,000 people were homeless, of whom 6,000 were over the age of 55 years³. Older women are disproportionately affected by the housing crisis and financial insecurity and were the fastest growing group of people experiencing homelessness and or at risk of homelessness, increasing by

¹ ABS, Disability, Ageing and Carers, Australia: Summary of Findings, 2015, Cat. No. 4430.0, ABS, Canberra (2016)

² Housing for the Aged Action Group (HAAG) [decades_of_decline_-_nsw_census_data_insights-1.pdf](#) (ownnsw.org.au)

³ Australian Bureau of Statistics, 20490DO002_2021 Estimating homelessness: Census, 2021

31% since 2011⁴. Proposed changes to caravan and mobile dwelling regulations need to be closely monitored for the impacts on vulnerable older people living in these types of dwellings. MACA believes the issues facing older people who are homeless in NSW is resolvable. The Parliamentary Inquiry Report 61 issued in October 2022 provided 40 recommendations for the NSW Government to end homelessness of older people aged 55 years and over. MACA requests that the NSW Government introduces no grounds evictions to reduce the risk of older people becoming homeless.

MACA's focus is addressing homelessness in older people to alleviate stress and improve wellness. MACA suggests immediate actions to provide housing for:

- Older single women aged 80 years and over and Aboriginal and Torres Strait Islander women aged 55 years and over who are experiencing domestic violence and at risk of homelessness.
- Older people aged 55 to 65 years who are on Job Search Allowance, living under the poverty line, who are at risk of homelessness⁵.

MACA is encouraged by the creation of the new agency, *HomesNSW* and looks forward to meaningful consultation with the Government on housing strategies to meet the needs of older people in NSW.

2. Social housing

By the end of March 2024, there were 57,401 households on the social housing waitlist in NSW, including 8,657 on the priority waitlist⁶. A total number of 1,173 people (aged 80 years and over) are approved for Priority Housing⁷. A targeted approach to immediately house this relatively small number of people would greatly reduce their experience of housing stress and restore their wellness and safety.

3. Community housing

The alternative to government owned and built social housing is the Community Housing sector. MACA supports the greater involvement of the CHP in providing social housing, specifically for older people, in NSW.

⁴ Australian Human Rights Commission, [Older Women's Risk of Homelessness Background Paper 2019](#) states that there was a 55% increase in the last decade women aged 55-74 years seeking support from homelessness services, [Older Women's Risk of Homelessness: Background Paper \(2019\) | Australian Human Rights Commission](#)

⁵ Poverty Line Henderson report [Poverty Lines \(unimelb.edu.au\)](#)

⁶ Social Housing Eligibility and Allocations Policy Supplement [Social Housing Eligibility and Allocations Policy Supplement | Family & Community Services \(nsw.gov.au\)](#)

⁷ [NSW Department of Communities and Justice](#), Social Housing applicant households on the NSW Housing Register [Social housing waiting list data | Communities and Justice \(nsw.gov.au\)](#)

4. Affordable and accessible housing

Affordable housing refers to people's ability to rent in the private market without experiencing rental stress, that is not paying more than 30% of their income in rent or in mortgage payment. The proportion of older people in insecure private rental in NSW has increased from 8.5% in 2011 to 11.2% in 2021⁸. Unaffordability is also exacerbated by the increase in single person households, with 66,187 older people living alone in 2021⁹.

Anecdotal observations reported some people are now paying up to 60% of their income in rent or mortgage payments. This creates housing stress and forces them to cut costs on essentials like food, transport, dental and other medical treatments.

Accessible housing is equally important for older people to age in place. Ensuring all new housing stock is built to accessibility standards (*Livable Housing Design Standard Silver level*) is an essential first step to enabling older people to remain living at home and in their community¹⁰. Similarly, **Home Modifications** enable an older person to live independently in the home and receive care.

5. Alternative housing models for older people

In the current social housing system, there are a few housing designs and dwelling models ranging in scale from co-living arrangements, boarding houses (*Boarding Housing Act 2012*), co-op housing, senior independent living to residential aged care.

Build to Rent Housing is large-scale purpose-built rental housing that is held in single ownership and professionally managed. A few large developers, such as Lendlease, Stockland, and Meriton Group are building apartments under this scheme. It can supplement existing social and community housing models to provide more choice for people. In a high-density development, it can also accommodate older people if dwellings are built to accessible standards to age in place. For the broader affordable housing market, this model also suits the purpose of housing essential workers close to their employment.

Government owned land that is currently vacant, could be earmarked for build to rent projects. Land near transport hubs is prime for this purpose. Providing this land to developers at a reduced price on the condition that a proportion is used for affordable housing in perpetuity could incentivize construction of build to rent in these locations. A proportion of all these could be earmarked for older tenants. MACA notes the NSW Government's recent audit of government land has identified several suitable locations for housing.

⁸ Housing for the Aged Action Group (HAAG) [decades_of_decline_-_nsw_census_data_insights-1.pdf](https://ownnsw.org.au/decades_of_decline_-_nsw_census_data_insights-1.pdf) (ownnsw.org.au)

⁹ Housing for the Aged Action Group (HAAG) [decades_of_decline_-_nsw_census_data_insights-1.pdf](https://ownnsw.org.au/decades_of_decline_-_nsw_census_data_insights-1.pdf) (ownnsw.org.au)

¹⁰ This issue is discussed more fully in MACA's Position Paper on Housing Choices 2024

6. Regional areas

Older people in regional and rural and areas face challenges in terms of access to services, due to inadequate public transportation. Older people in these areas are also facing critical shortages in social, community sectors and in the private rental sector. The wait time for Priority Housing in Northern NSW is the longest at 7.1 months, Southern NSW at 7.0 months, Mid North Coast at 5.7 months and Hunter at 4.1 months¹¹.

Conclusion

MACA is very encouraged that the NSW Government is making its largest investment in social housing and homelessness with \$6.6 billion in the 2024-25 NSW Budget. The \$528 million to tackle homelessness is acknowledged as a significant investment. However, building new homes will take time and a 20–30-year Vision for Housing, matched with the funding is necessary to guarantee secure, affordable, and accessible housing for everyone who needs housing. MACA supports an approach where specific strategies for housing older people who are homeless are articulated, given their age, needs and life expectancy. While the *Ageing Well in NSW; Seniors Strategy 2021-2031* addresses the housing needs of many older people, MACA supports a targeted strategy to end homelessness and housing rental or mortgage stress in older people. This strategy should provide for a range of housing options for older people to suit their location, social and economic needs and have built in targets and performance measures and good governance for accountability and transparency.

¹¹ DCJ: Expected waiting times: www.facs.nsw.au/housing/help/applying-assistance/expected-wait-times

The Background

The issue

The NSW Ministerial Advisory Council on Ageing (MACA) advises the Minister for Seniors on matters affecting the needs, interests, and wellbeing of older people in NSW, and on the impact of the ageing of the population. NSW MACA believes older people aged 60 years and over, and Aboriginal and Torres Strait Elders aged 50 years and over, have the right to safe, affordable, and accessible places to live to age well in NSW.

While most older people in NSW are ageing comfortably, MACA would like to draw attention to the growing number of older people who are homeless in NSW and support the NSW Government to develop targeted strategies that are informed by older people in need.

This paper is intended to reach out to leaders in the NSW Government, housing authorities, stakeholders and investors to work together to end homelessness of older people in NSW. It is evident that the rapid increase of homeless older people and those experiencing housing stress is due mainly to three causes - financial stress, housing shortages and elder abuse along with domestic violence. This paper is drafted to be read in conjunction with the NSW MACA Position Paper Housing Choices.

MACA notes that data¹² provided by the NSW Department of Communities and Justice (DCJ) and, the peak body for Specialist Homelessness Services, *HomelessnessNSW* shows a rapid increase in the number of homeless older people, both working and unemployed.

Homelessness is defined by the Australian Bureau of Statistics (ABS) as when a person does not have suitable accommodation alternatives. People are considered homeless if their current living arrangement¹³:

- is in a dwelling that is inadequate; or
- has no tenure, or if their initial tenure is short and not extendable; or
- does not allow them to have control of, and access to space for social relations.

The NSW Parliamentary Inquiry into Homelessness amongst older People aged over 55 in NSW (October 2022)¹⁴ stated that *“The true extent of homelessness amongst older people is unknown”*.

¹² DCJ Annual Statistical Report 2022-2023

¹³ ABS A Statistical Definition of Homelessness 2012 [4922.0 - Information Paper - A Statistical Definition of Homelessness, 2012 \(abs.gov.au\)](https://www.abs.gov.au/4922.0)

Housing stress occurs when a lower-income household (in the bottom 40% of income distribution) is paying more than 30% of its income in housing costs, such as rental or mortgage payments.

The context

The ABS estimates that between 2016 and 2041, the NSW population aged 64 years and under is forecast to grow by 32%; however, the population aged 65 year and over is expected to grow at a much faster pace by 66%¹⁵. Housing solutions for the growing older population in NSW need to be accessible, affordable, appropriate and available.

This paper addresses the key issues of housing stress for older people of homelessness, social housing shortages, lack of affordable rental housing and accessible housing. In addition, issues facing older people in regional areas are discussed.

1. Homelessness – the older person’s experience

MACA suggests that a clear housing policy or plan targeting early intervention and prevention of older people becoming homeless. MACA supports the approach of *HomelessnessNSW* of “Brief, Rare & Non-Recurring” in ending homelessness. This transformative approach states that if a person cannot be housed immediately, then the homeless period must be as short a time as possible. Once the person is housed, ensuring that housing is permanent, will break the cycle of homelessness.

On census night in 2021 over 35,000 people in NSW were experiencing homelessness and there is evidence that this figure is increasing. A further 32,929 people were housed in crowded dwellings, other improvised dwellings and marginally housed in caravan parks according to the ABS¹⁶. Early in 2024, the NSW Government introduced proposed amendments to the regulation of manufactured home (mobile home) estates, caravan parks and camping grounds. These amendments included requiring limiting size of caravan or mobile home to 20m² and requiring council notification prior to installation (ie connected to utilities and water). Previous requirements that a family member must be living in the mobile home or caravan have been removed but a limit of 6 months has been introduced. Other amendments include increasing stay limits to 6 months in caravan parks¹⁷. The impact of these changes on older vulnerable residents

¹⁴ NSW Legislative Council Standing Committee on Social Issues, Homelessness amongst older people ages over 55 in NSW, October 2022 ¹⁴ [Microsoft Word - Report no. 61 - Homelessness amongst older people aged over 55 in New South Wales - October 2022 \(nsw.gov.au\)](#)

¹⁵ NSW Ageing and Disability Commission, [Housing issues for people with disability, older people and carers in NSW](#) June 2023

¹⁶ Australian Bureau of Statistics Census 2021 [Estimating Homelessness: Census, 2021 | Australian Bureau of Statistics \(abs.gov.au\)](#)

¹⁷ NSW Planning Manufactured Home Estates, Caravan Parks, Camping Grounds and Movable Dwellings Consultation Draft January 2024 [Manufactured Home Estates, Caravan Parks, Camping Grounds and](#)



needs to be monitored. No grounds evictions can also lead to homelessness or living in overcrowded conditions. In July 2023, the NSW Government released a consultation paper on improving rental laws, including ending no grounds evictions. The government is expected to introduce a broad package of rental law reforms in 2024. To date, no reforms have been introduced.

Available data on why tenancies end in NSW indicates that around 30,000 renting households each year are evicted for 'no grounds'—that is, they are served a termination notice under sections 84 or 85 of the Residential Tenancies Act 2010. When the landlord ends the tenancy, just under half (43.2%) do so using 'no grounds' provisions. The experience of being forced to find new accommodation at short notice due to 'no grounds' evictions exacerbates housing insecurity among renters, particularly during periods of high rental demand. A number of renters reported they feared the 'no grounds eviction' may put them at risk of homelessness or had actually pushed them into homelessness. The NSW Tenants Union reports that older renters were requiring tenancy advice nearly 50% more than younger renters and older First Nations renters are seeking tenancy advice over 4 times as much as other renters¹⁸.

MACA supports the abolition of no grounds evictions.

Older women (aged 55 years and over) make up 17% of all homeless people in NSW and were the fastest growing group of people experiencing homelessness and or at risk of homelessness, increasing by 31% since 2011¹⁹. This is due to systemic and compounding factors - such as lack of superannuation or low levels of superannuation because of the gender pay gap, working part-time and in casual positions. Other factors include age discrimination in finding employment and entry into a home mortgage, life events such as losing a spouse by death or divorce, no ground eviction by landlords in private rental markets and insecure rental tenure. Older women are living with fear of homeless, due to housing stress and mortgage stress which impacts their health and wellbeing.

Homeless older women are often experiencing homelessness for the first time in their later life. They have limited knowledge of the welfare system, how to navigate the current complex housing system, or how to access the Specialist Homelessness Services (SHS) for support in the interim. They are often too embarrassed, ashamed, humiliated and or traumatised to ask for assistance to resolve their housing crisis. Older women are also likely to be a carer for an older relative including people with disability and have underlying health issues themselves.

[Movable Dwellings – Consultation Draft | Planning Portal - Department of Planning and Environment \(nsw.gov.au\)](https://www.nsw.gov.au)

¹⁸ NSW Tenants Union April 2024, A Constant Worry [2403 The impact of no grounds evictions \(tenants.org.au\)](https://www.tenants.org.au)

¹⁹ Australian Human Rights Commission, [Older Women's Risk of Homelessness Background Paper 2019](https://www.humanrights.gov.au) states that there was a 55% increase in the last decade women aged 55-74 years seeking support from homelessness services, [Older Women's Risk of Homelessness: Background Paper \(2019\) | Australian Human Rights Commission](https://www.humanrights.gov.au)

Other data on homelessness of older people in NSW shows that²⁰:

- A total of 5,324 older people in NSW were supported by Specialist Homelessness Services (SHS) in 2021-22 financial year.
- *HomelessnessNSW*, the peak agency, stated the Specialist Homelessness Services sector is significantly under resourced. This sector is only meeting 50% of the demand for their support services annually due to staff shortages.

Numbers of Inquiries and Strategic plans to address homelessness

In June 2023, MACA partnered with the Advisory Board of NSW Ageing and Disability Commission, NSW Carers Advisory Council, and the Disability Council NSW to make a joint submission on housing to the NSW Government. This submission sought from the NSW Government a cohesive and targeted approach to address the housing stress and homelessness issues affecting older people, people with disability and family carers in NSW. No response has been given to date.

In addition, the following inquiries, and other housing policies have considered strategies to end housing stress and homelessness:

- (1) The *Parliamentary Inquiry into homelessness amongst older people aged over 55 in NSW* Report 61 was released in October 2022²¹. The previous NSW Government supported 9/40 actions and supported in principle another 24 actions. It is not known whether the current NSW Government would endorse these 40 recommendations in its housing policy.

MACA supports the reforms recommended by the Inquiry.

- (2) *Housing 2041: NSW Housing Strategy*²² was launched in 2021 and framed a 20-year plan for helping people have housing that supports security, comfort, independence, and choice (p 8). The strategy is centred around housing supply, affordability, diversity and resilience. The status of this Housing 2041 Strategy is unknown at present.

MACA seeks an update from the new Department, *HomesNSW* to ascertain the Government's approach to implementation of the NSW Housing Strategy.

²⁰ Ageing on the Edge forum 7 March 2024

²¹ NSW Legislative Council Standing Committee on Social Issues, Homelessness amongst older people ages over 55 in NSW, October 2022 [Microsoft Word - Report no. 61 - Homelessness amongst older people aged over 55 in New South Wales - October 2022 \(nsw.gov.au\)](#)

²² [Housing 2041 – NSW Housing Strategy](#)

(3) *NSW Homelessness Strategy 2018-2023*²³ has early intervention and prevention as its first focus area. However, the early intervention and prevention services are focused on young people and women escaping domestic and family violence which is likely not appropriate for older people. Effective supportive early intervention services designed for older homeless people could reduce housing stress as well prevent first time homelessness. Attention to the cohort of older homeless people is overdue in the current housing system.

MACA encourages an approach where the voice of older homeless people can be heard and factored into the strategic and implementation actions in ending homelessness of older people to fulfil the goals of the *Ageing Well in NSW; Seniors Strategy 2021-2031*.

(4) *The NSW Audit Office*, in its review of the effectiveness of the NSW Homelessness Strategy²⁴, found that the DCJ received significantly less funding than required to effectively implement the Strategy and had limited reach to address homelessness.

Realistic investment of funds and staffing are the key success factors in making the strategy happen and could include enabling older people at risk of homelessness to access information on legal and financial services and build their own capability and resilience. A well-trained workforce, who are trauma informed and knowledgeable about housing and support systems, is essential. Clinical support and supervision of frontline staff who are skilled in the assessment of homeless persons' needs, and using a person-centred approach, is critical in the delivery of an effective service to ending housing stress and homelessness in older people.

MACA acknowledges that there is no “quick fix” to homelessness but seeks a commitment from the government to adequately fund homelessness services to provide early intervention and prevention of homelessness to support older people who are at risk of homelessness.

MACA's focus is addressing homelessness in older people to alleviate stress and improve wellness. MACA suggests immediate actions to provide housing for:

- Older single women aged 80 years and over and First Nations women aged 55 years and over who are experiencing domestic violence and at risk of homelessness.
- Older people aged 55 to 65 years who are on Job Search Allowance, living under the poverty line, who are at risk of homelessness²⁵.

²³ [NSW Homelessness Strategy 2018 - 2023 | Family & Community Services](#)

²⁴ [Responses to homelessness | Audit Office of New South Wales \(nsw.gov.au\)](#)

²⁵ Poverty Line Henderson report [Poverty Lines \(unimelb.edu.au\)](#)

Additional health care and long-term counselling services, especially for older women impacted by homelessness and housing insecurity, are essential to address the physical and mental health issues deriving from homelessness. Housing First as a comprehensive program, is proven to be working to break the cycle of homelessness.

MACA seeks an update from *HomesNSW* to ascertain the status of *Housing First* in the current operation of the Department.

2. Social Housing - the older person's experience

DCJ manages the Social Housing Register for all applicants eligible for public housing and community housing allocation. By the end of March 2024, there were 57,401 households on the waitlist in NSW, including 8,657 on the priority waitlist²⁶. A total number of 1,173 people (aged 80 years and over) were approved for Priority Housing²⁷, of whom:

- 792 are non-Aboriginal (441 females and 351 males)
- 381 are Aboriginal (248 females and 133 males).

A targeted approach to immediately house this relatively small number of people would greatly reduce their experience of housing stress and restore their safety and wellness.

There are no services targeted to support older people to navigate the housing system and the current service system is not designed to be age friendly, with information only being available on online platforms. Many older people do not have the knowledge or access to a computer to find information and support.

Increased social housing stock needs to be matched with sufficient support staff. Currently support staff are managing an average of 400 clients, which is unreasonably high to be able to provide adequate housing services. Whilst the Community Housing sector has a better staff ratio at 1:200, it is still a challenging workload in providing housing services to tenants and applicants with high and complex needs²⁸.

Considering the rapid increase in homelessness in older people, especially older women, MACA requests the eligibility criteria for the Social Housing Priority list be urgently reviewed and other pathways explored to reduce the number of older women experiencing homelessness.

The NSW Government's commitment to build 8,400 social housing dwellings is applauded, and MACA supports the Housing for the Aged Action Group's

²⁶ Social Housing applicant households on the NSW Housing Register [Social housing waiting list data | Communities and Justice \(nsw.gov.au\)](#)

²⁷ Eligibility and Allocations Policy Supplement [Social Housing Eligibility and Allocations Policy Supplement | Family & Community Services \(nsw.gov.au\)](#)

²⁸ NSW Minister for Housing for the Aged Action Group Forum March 2024

(HAAG) call for a proportion of all new social housing be “ring-fenced” for older people, based on a needs assessment.²⁹

3. Community housing – the older person’s experience

The alternative to government owned and built social housing is the community housing sector. In NSW, there are now over 140 not-for-profit Community Housing Providers (CHP). In 2016, the NSW Government announced plans to transfer management of government owned dwellings to the community housing sector with the goal of the community housing sector owning or managing up to 35% of all social housing in NSW.

The community housing sector has grown in the past 35 years to be strong and resilient with high tenants’ satisfaction ratings. This sector is becoming recognised as credible and respected for their knowledge of their communities and their ability to resolve issues locally.

MACA supports the greater involvement of the CHP in providing social housing, specifically for older people, in NSW.

4. Affordable and Accessible housing – the older person’s experience

Over 2 million people in NSW are renters, 37% of whom are aged 60 years and over³⁰. Those living in a mortgaged home are worried about interest rates rises and are also living in housing stress. Increasing numbers are retiring with mortgages, and for those that do not own their own home, the private rental market is usually their only option, given the long waiting lists for social and community housing.

Sydney is one of the most expensive cities to live in the world, second only to Hong Kong³¹ and many regional centres have seen increases in property prices in recent years. Shortages of housing available for purchase and high cost to rent are making housing unaffordable for too many. This affordability housing crisis will become one of the barriers for the implementation of the *Ageing Well in NSW Senior Strategy 2021-2031*.

Affordable housing refers to people’s ability to rent in the private market without experiencing rental stress, that is not paying more than 30% of their income in rent or in mortgage payment. Anecdotal observations reported some people are now paying up to 60% of their income in rent or mortgage payments. This creates housing stress and forces them to cut costs on essentials like food, transport, dental and other medical treatments. Real certainty in policy settings is required for building affordable housing, along with mandated provision of in perpetuity affordable dwellings. This policy commitment will give security to investors and to the tenants.

²⁹ HAAG [Housing For The Aged Action Group | HAAG \(oldertenants.org.au\) calls for 20%](https://www.agedactiongroup.org.au/haag-calls-for-20-percent-of-new-social-housing-to-be-ring-fenced-for-older-people)

³⁰ Housing for the Aged Action Group Forum March 2024

³¹ The Economic Intelligence Unit (EIU) Report 16 September 2022



Accessible housing is equally important for older people to age in place. Ensuring all new housing stock is built to accessibility standards (*Livable Housing Design Standard Silver level*) is an essential first step to enabling older people to remain living at home and in their community³². Similarly, **Home Modifications** enable an older person to live independently in the home and receive care.

MACA suggests the NSW Government adopt the National Construction Code (NCC) to implement mandatory standards for all new residential dwellings be built to minimum *Livable Housing Silver Standard*. Investment in affordable and accessible housing for older people will positively narrow the inequality of age and gender gap to support ageing well.

5. Alternative housing models for older people

In the current social housing system, there are a number of housing designs and dwelling models ranging in scale from co-living arrangements, boarding houses (*Boarding Housing Act 2012*), co-op housing, senior independent living to residential aged care.

Build to Rent Housing is large-scale purpose-built rental housing that is held in single ownership and professionally managed. A number of large developers, such as Lendlease, Stockland, and Meriton Group are building apartments under this scheme. It can supplement existing social and community housing models to provide more choice for people. In a high-density development, it can also accommodate older people if dwellings are built to accessible standards to age in place. For the broader affordable housing market, this model also suits the purpose of housing essential workers close to their employment.

Government owned land that is currently vacant, could be earmarked for build to rent projects. Land near transport hubs is prime for this purpose. Providing this land to developers at a reduced price on the condition that a proportion is used for affordable housing in perpetuity could incentivise construction of build to rent in these locations. A proportion of all these could be earmarked for older tenants. MACA notes the NSW Government's recent audit of government land has identified a number of suitable locations for housing.

6. Regional areas – the older person's experience

Older people in regional and rural areas face challenges in terms of access to services, due to inadequate public transportation. Older people in regional areas are also facing critical shortages in social and community housing and in the private rental sector. The wait time for general housing is average 10 years. In February 2024, DCJ reported that the wait time for Priority Social Housing in Northern NSW is the longest at 7.1 months, Southern NSW at 7.0 months, Mid North Coast at 5.7 months and Hunter at 4.1 months.

³² This issue is discussed more fully in MACA's Position Paper on Housing Choices 2024

Older Aboriginal and Torres Strait Islander people in regional areas are at higher risk of living in inadequate conditions, or in overcrowded dwellings due to shortage of affordable housing. Older people in regional areas are also at risk of experiencing homelessness and housing stress during natural disasters such as floods and bushfires. A comprehensive disaster relief plan is required to provide emergency housing and, temporary accommodation for older people, with collaborative wrapped around services. The safety of older people in these situations will be better guaranteed if a transition housing strategy is also developed to provide accessible housing while more permanent solutions are built.

MACA seeks discussions with *HomesNSW* and the Aboriginal Housing Office to better understand the progress of its 10 years plan on *Stronger Families Stronger Communities* through Housing.

Conclusion

MACA is very encouraged that the NSW Government is making its largest investment in social housing and homelessness with \$6.6 billion in the 2024-25 NSW Budget. The \$528 million to tackle homelessness is acknowledged as a significant investment. However, building new homes will take time and a 20–30-year Vision for Housing, matched with the funding is necessary to guarantee secure, available, affordable and accessible housing for everyone who needs housing. MACA supports an approach where specific strategies for housing older people who are homeless are articulated.

While the *Ageing Well in NSW; Seniors Strategy 2021-2031* addresses the housing needs of many older people, MACA supports a targeted strategy to end homelessness and housing rental or mortgage stress in older people. This strategy should provide for a range of housing options for older people to suit their location, social and economic needs and have built in targets and performance measures and good governance for accountability and transparency.

MACA supports the *Building Homes for NSW Package* and seeks advice on how the “Homelessness Innovation Fund” in the package will support prevention through early intervention services

The *Ageing on the Edge NSW Forum* called for the establishment of a statewide older people’s housing support service. This service would provide specialist case management and advocacy to help financially disadvantaged older people navigate the housing and aged care systems to achieve better housing outcomes when they are in housing crisis, and plan for their housing futures before reaching crisis point.

MACA supports the establishment of an older people’s housing information and support service to reach out to older people before they become homeless.

Action required

MACA is encouraged by the creation of the new agency, *HomesNSW* and looks forward to meaningful consultation with the Government on improvements to the provision of affordable and accessible housing for older people in NSW. MACA encourages the government to ensure that the voice of older homeless people be heard and factored into the strategic and implementation actions in ending homelessness of older people to fulfil the goals of the *Ageing Well in NSW: Seniors Strategy 2021-2031*.

MACA seeks to ensure that the NSW Government build on the recent budget initiatives to take further steps to address homelessness and housing stress in older people, with homeless older women and those over 80 years, as a priority. A comprehensive strategic plan should be targeted at the most vulnerable group as a priority and be appropriately funded to resource the housing and specialist support services system. Together with increased supply of earmarked accessible and affordable housing for older people, there needs to be an information and referral support service to reach out to at-risk seniors before they become homeless.

The following recommendations are suggested for consideration and to stimulate greater involvement of all government agencies, working with older people and their representatives to break the cycle of homelessness. Housing affordability, availability and housing stress cannot be resolved unless adequate investment and inter sectorial collaboration is in action.

MACA requests that the NSW Government:

1. Advise on its proposed housing strategy (or implementation of existing Housing Strategy) to ensure that it provides alternatives for addressing the needs of older people, based on meaningful consultation with older people.
2. Respond to the June 2023 Paper on Housing Issues for people with disability, older people and family carers in NSW from NSW Ageing and Disability Commission.
3. To fulfil the goals of the *Ageing Well in NSW; Seniors Strategy 2021-2031*, establish a mechanism so that the voice of older homeless people be heard and factored into strategic and implementation actions in ending homelessness of older people.
4. Implement the reforms recommended by the Parliamentary Inquiry into Homelessness.
5. Increase funding to Specialist Homeless Services, targeted at reaching out to the first time at risk of homeless older women and advise on the status of *Housing First* in the current operation of the Department.

6. Advise on how the Homelessness *Innovation Fund* will support prevention through early intervention services.
7. Undertake a review of the eligibility criteria for the Social Housing Priority list and explore other pathways to reduce homelessness in older people and consider lowering the eligibility for Priority access to social housing from 80 years and over to 60 years and over and to 50 years and over for Aboriginal and Torres Strait Islander people.
8. Abolish no grounds evictions.
9. Monitor the impact of changes to mobile home and caravan regulations on older people.
10. Establish an older people's housing information and support service to assist older people before they become homeless.
11. Invest in research and development of appropriate built forms for seniors to live in dwellings that enable them to age in place.
12. Consider allocating a proportion of all new social housing for older people, based on need.
13. Advise on progress of *Stronger Families Stronger Communities* plan for housing Aboriginal people in regional areas.
14. Adopt the National Construction Code (NCC) to implement mandatory standards for all new residential dwellings be built to minimum *Livable Housing Silver Standard*.
15. Increase building of social and affordable rentals in regional and rural areas.
16. Ensure recruitment, training and development of front-line staff in social and affordable housing services are supported by a workforce strategic plan.

Committee Members: Margaret Kay (Lead), Unis Goh, Paul Sadler, Roy Starkey and Dr Tony Virtue.

Approved by MACA and signed off by MACA's Chair, Joan Hughes 17 July 2024

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