



**MISSION  
AUSTRALIA**

**Ageing and  
homelessness:  
solutions to a  
growing problem**



## **Acknowledgement of Land**

We acknowledge the traditional custodians of the lands throughout Australia, and we pay our respects to the Elders past, present and future for they hold the memories, the culture and dreams of the Aboriginal and Torres Strait Islander people.

We recognise and respect their cultural heritage, beliefs and continual relationship with the land and we recognise the importance of the young people who are the future leaders.

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# Executive Summary

**With an ageing population and growing levels of housing stress and homelessness across Australia, there is an urgent need to better understand the challenges faced by older people that may place them at risk of homelessness. It is also important to understand what more can be done to prevent and address homelessness and ensure older people are housed in a way that accords them the dignity and respect they deserve.**

Older people face some of the same risks of homelessness as the rest of the population including lack of appropriate and affordable housing and lack of financial stability. However, these broad structural factors can impact on older people in different ways, due to changing housing needs and changing financial circumstances in the later stages of their lives. Other precursors to homelessness are experienced more frequently in older age, such as disability and mental illness.

The challenges faced by older people also vary depending on a range of intersecting issues including gender, socio-economic status, cultural background, sexuality, remoteness and caring responsibilities, and therefore solutions must be tailored to the needs of each individual.

For example, older women are more likely to be in lone person households, have lower retirement savings due to caring responsibilities, be out of the paid workforce and are more likely to have experienced domestic and family violence than older men. Strategies should be put in place now to boost economic security for women to prevent heightened risk of homelessness in later life.

Overcrowding in remote Aboriginal and Torres Strait Islander communities leads to increased rates of domestic and family violence and elder abuse and tends to exacerbate health issues. Housing solutions for older Aboriginal and Torres Strait Islander people must be culturally appropriate and designed and delivered by Aboriginal and Torres Strait Islander organisations.

**Appropriate and affordable housing is a key part of the solution for all older people experiencing, and at risk of homelessness. A range of housing options is required to cater for a broad spectrum of circumstances including supports to age in place, an increased supply of social and affordable housing for older people, supported accommodation models for older people with more complex needs and specific residential aged care facilities that can provide intensive supports to the formerly homeless.**

For an emerging group of older people who do not own their own home and are reliant on social security payments, rental stress is a significant concern. Retirement incomes (including social security payments) should be reviewed to ensure that financial pressures do not force these older people into later in life homelessness.

Best practice support services for older people should be holistic, trauma informed and cater for the complex needs of older people with disabilities, including physical and psychosocial disabilities and cognitive impairments. It is also particularly important to work towards preventing social isolation for older people and to provide them with choice and autonomy in order to improve their health and wellbeing.

There is an urgent need to address issues for older people currently experiencing homelessness or housing stress, as well as to prevent future issues for the rapidly growing population of older people. Many of the solutions are known and best practice models are highlighted in this report, however reducing homelessness for older people depends on a whole of government commitment and greater investment.

A full list of recommendations is set out below.

# Recommendations

## 1. Increased and flexible housing options for older people

The Commonwealth should work with state and territory governments to increase housing options for older people including:

- (i) Providing diverse, supported accommodation models appropriate to the level of need by:
  - a. Funding the delivery and operation of more residential aged care facilities for older people who are at risk of, experiencing or have experienced chronic homelessness with high levels of frailty and/or co-morbid or complex needs. Construction of at least one new homeless aged care service every year in each state and territory, in accordance with need, would start to address the demand for this cohort; and
  - b. Providing a range of supported accommodation models for older people to prevent premature entry into residential aged care and to appropriately meet support needs, including for older people with disability and/or cognitive impairments.
- (ii) Increasing the national supply of social and affordable housing available to older people by funding the construction of :
  - a. 60,000 dedicated social housing dwellings for older people;
  - b. 75,000 affordable housing dwellings targeted at older people; and
  - c. A minimum of 4,200 new Aboriginal owned and controlled homes in remote communities and regional areas.

This new housing supply must be co-designed with older people to meet their diverse needs. Appropriate mechanisms should be in place to prioritise older people on social and affordable housing waiting lists.
- (iii) Providing supports to age in place including:
  - a. Tenancy support to older people to find and maintain housing;
  - b. Upgrading or renovating current social and affordable housing stock to meet accessibility needs of older people; and
  - c. Incorporating universal design standards for disability and age accessibility in appropriate new developments.



## 2. Income and financial stability

The Commonwealth Government should review social security payments for older people to ensure that they meet the cost of living, with a particular focus on older people who do not own their own home. The review should include:

- (i) Consideration of the adequacy of social security payments for older people in the private rental market with a focus on Commonwealth Rental Assistance to prevent rental stress and reduce risks of homelessness;
- (ii) Analysis of social security payments for older people under the current pensionable age in the private rental market; and
- (iii) Recognition of the disadvantages experienced by older women and others who have had extensive periods out of the workforce.

## 3. Support service responses

Community service provision organisations should be adequately funded to provide holistic, person-centred supports to older people at risk of and currently experiencing homelessness, to address precursors for homelessness and cohort specific challenges, as well as strengthen communities and prevent social isolation. These include:

- (i) Effective early intervention and prevention measures to minimise the risks of entering into homelessness, elder abuse and older people experiencing domestic and family violence;
- (ii) Adequate and immediate person-centred supports to assist older people to quickly exit homelessness when it occurs; and
- (iii) Supports that effectively address the needs of specific cohorts such as older Aboriginal and Torres Strait Islander people; older people from culturally and linguistically diverse (CALD) backgrounds; lesbian, gay, bisexual, transgender and intersex (LGBTI) older people, older carers and older people in rural and regional areas.



# Introduction

Mission Australia released our Homelessness Action Plan in 2015 which set out the key approaches and priority areas to reduce homelessness and strengthen communities across Australia.

The action plan acknowledged the pressing need to address the risk of homelessness for older people. This ageing and homelessness position paper looks in more detail at the drivers of the growing numbers of older people becoming homeless and the range of solutions that is required to meet the needs of older people at risk of or experiencing homelessness.

The action plan called for a commitment from Government and community partners to halve homelessness by 2025. Halving homelessness for older people is an essential part of this goal.

A renewed commitment to targets and outcomes is also relevant in light of current negotiations between the Commonwealth and states and territories on the National Housing and Homelessness Agreement (NHHA). We have welcomed the greater certainty for homelessness funding that comes with this new agreement, but the outcomes set will also be crucial and should include significant growth in social and affordable housing, with a proportion dedicated for older people at risk of homelessness.

While there are many intersecting issues related to ageing and housing, this paper is focussed on the needs of those older people in housing stress, at risk of homelessness or experiencing homelessness across Australia. It examines precursors, cohort specific challenges and solutions. In drafting this paper we have reviewed the literature, researched good practice models and consulted with our staff members, clients, older women, Aboriginal people and other representative groups.

**The evidence is clear that more needs to be done to prevent and address homelessness for older people across Australia and we know that there are viable solutions that can be put in place with the right commitment from government and community partners. Our hope is that this paper contributes to the evidence base and provides a way forward on this pressing issue.**



## Key definitions

<p><b>Older person</b></p>	<p>There is no universal definition in relation to an ‘older person’ and the age group designated as older people varies depending on the context. Coinciding with the retirement ages in most countries, the age of 60 or 65 is typically considered to be the early stages of transitioning to older age. However, evidence suggests that a person’s chronological age can differ from their biological age due to a range of internal and external factors.<sup>1</sup></p> <p>Research has found that the cumulative effect of homelessness, poverty and disadvantage over long periods of time was likely to result in people experiencing age related health conditions from as early as 45 years of age.<sup>2</sup> For the purposes of this report, older people are those who are over 55 years, whilst noting that the age group may vary, depending on the context and circumstances, to include people who are less than 55 years of age.</p>
<p><b>Homelessness</b></p>	<p>The ABS statistical definition<sup>3</sup> states that when a person does not have suitable accommodation alternatives they are considered homeless if their current living arrangement:</p> <ul style="list-style-type: none"> <li>• is in a dwelling that is inadequate; or</li> <li>• has no tenure, or if their initial tenure is short and not extendable; or</li> <li>• does not allow them to have control of, and access to, space for social relations.</li> </ul> <p>In this paper, homelessness includes circumstances where people are living in improvised dwellings such as tents or rough sleeping, supported accommodation, boarding houses or other temporary lodging and severely overcrowded houses. It also includes people living in extremely poor quality housing, living in inadequate housing (including garages), people in involuntary sharing arrangements and people who are couch surfing.</p>
<p><b>Housing stress</b></p>	<p>Although there is no universally accepted benchmark on housing stress, a common approach is to measure the proportion of ‘low income’ households paying more than 30% of their income on housing costs. Low income households are taken to be those households whose equivalised income falls in the bottom 40% of Australia’s income distribution.<sup>4</sup> Housing costs include rent, mortgage interest payments, rates, taxes, household insurance, repairs and maintenance.<sup>5</sup> According to this measure, in 2013–14, 50% of lower income rental households were experiencing rental stress.<sup>6</sup></p>
<p><b>Social housing</b></p>	<p>Rental housing that is fully funded or partly funded by government, and that is owned or managed by the government or a community organisation and let to eligible persons. This includes public rental housing, state owned and managed Indigenous housing, mainstream and Indigenous community housing and housing provided under the Crisis Accommodation Program.<sup>7</sup> Social housing rents are generally set below market levels and are influenced by the income of the household.<sup>8</sup></p>

<b>Public housing</b>	Public housing (also referred to as public rental housing) encompasses the publicly owned or leased dwellings administered by state and territory governments. <sup>9</sup>
<b>Community housing</b>	Housing provided for low to moderate income or special needs households that is managed by a community housing provider. Community housing can include both social and affordable housing. <sup>10</sup>
<b>Affordable housing</b>	<p>Affordable housing is housing that is appropriate for the needs of a range of very low to moderate income households and priced so that these households are also able to meet other basic living costs such as food, clothing, transport, medical care and education.</p> <p>Affordable housing has many of the same goals as social housing, but is open to a broader range of household incomes. The eligibility criteria, rent calculations and allocations policy also differ. Applications are made to the property manager rather than the government and most managers are not-for-profit community housing providers.<sup>11</sup></p>

## Acronyms

<b>ABS</b>	Australian Bureau of Statistics
<b>ACH</b>	Assistance with Care and Housing
<b>AHRC</b>	Australian Human Rights Commission
<b>AHURI</b>	Australian Housing and Urban Research Institute
<b>ALRC</b>	Australian Law Reform Commission
<b>CALD</b>	Culturally and Linguistically Diverse
<b>CHS</b>	Community and Home Support
<b>CRA</b>	Commonwealth Rent Assistance
<b>CVS</b>	Community Visitor Scheme
<b>HASI</b>	Housing and Accommodation Support Initiative
<b>LGBTI</b>	Lesbian, Gay, Bi-sexual, Transgender and Inter-sex
<b>NDIS</b>	National Disability Insurance Scheme
<b>NHHA</b>	National Housing and Homelessness Agreement
<b>NPARIH</b>	National Partnership Agreement on Remote Indigenous Housing
<b>SDA</b>	Specialist Disability Accommodation
<b>SHS</b>	Specialist Homelessness Services



# Older people, housing and homelessness in Australia

**Australia's ageing population is increasing rapidly and is predicted to more than double from 2010 to 2050.<sup>12</sup> Currently, 1 in 4, or 6,475,000 people in Australia are over 55 years of age. Of the total population, 2% or nearly 490,000 people are over 85 years old.<sup>13</sup> With the growth of the older population, the demand for age related services and the housing issues faced by older people are likely to intensify over the next few decades.**

At the time of the 2011 census, nearly 15,000 people, or one-seventh of all those experiencing homelessness, were over the age of 55.<sup>14</sup> Further, 21,600 people aged over 55 were seeking specialist homelessness services (SHS) in 2015–16.<sup>15</sup> This was an increase of 15% from the previous financial year and a greater proportional increase than that of the general population seeking assistance.<sup>16</sup> The majority of those people over 55 years seeking assistance were from single person households.<sup>17</sup> Financial difficulties, domestic and family violence and housing crisis were among the top 3 reasons for seeking homelessness-related assistance for people aged over 55 years of age.<sup>18</sup>

Studies have found that, while later-life homelessness has several different pathways, first time homelessness is most common among people from this age group.<sup>19</sup> Those who become homeless for the first time later in life are likely to have been private renters with a stable housing history who have experienced significant health problems, family problems, unaffordable rent, eviction or accessibility problems.<sup>20</sup>

There is also a cohort of older people who are staying temporarily with family or living in other precarious settings, without necessarily identifying as being homeless.

**“After my husband died, I was moving between my 4 adult children’s houses. I knew it wasn’t a long-term solution but I never thought of myself as homeless until someone pointed it out and told me about the homelessness services out there. If I didn’t meet her, I would still be moving around without a permanent place to live.”**

*(Community consultation participant female, NSW)*

The issues pertaining to housing and homelessness among older people are complex and require tailored responses. It is imperative to acknowledge that this group is not homogenous and can experience compounded hardships related to age, gender, socio-economic status, cultural background, sexuality, health and mental health related issues, remoteness and a range of other factors.

Considering the gravity of the issue and the urgency with which it needs to be addressed, housing and homelessness among older Australians requires systemic, coordinated, sustainable and pragmatic responses from the Commonwealth and state and territory governments.

# Precursors for homelessness and housing stress

**A wide range of structural factors and personal circumstances play a role in causing housing stress and homelessness. Additionally, old age can be a significant contributing factor in intensifying housing and homelessness related issues.**

## Lack of appropriate housing

### The private rental market

Unlike outright home owners, older renters incur significant housing costs at a time when their income is substantially lower, leaving many people in poverty.<sup>21</sup> Currently, nearly 14% of people aged 65 to 84, and 11% of people over 85 years live in private rental accommodation.<sup>22</sup> Observing the current housing and home ownership trends, it is predicted that outright home ownership among this age group will further decrease in the future, resulting in a significant increase of older people in the private rental market.<sup>23</sup>

Older people living in rental accommodation face much higher risks of poverty than older people who own their own home.<sup>24</sup> The national shortage of private rental dwellings available to, and affordable for, households with very low incomes (lowest 20%) worsened from 150,000 to 271,000 homes between 1996 and 2011.<sup>25</sup>

Shortage of affordable rental properties can cause greater strain for older people as landlords may prefer leasing to younger people who are in employment. Although age discrimination is widespread, older renters are unlikely to report these incidents.<sup>26</sup> Unfortunately, anti-discrimination laws in relation to age, gender, cultural background, disability or a combination of these factors are largely ineffective in preventing discrimination in the highly competitive private housing market.<sup>27</sup>

Discrimination of older people in the housing market should be urgently addressed, however, housing affordability is likely to remain an insurmountable barrier for many older people, particularly those relying on social security payments as their only source of income.

A recent study found that across Australia, less than 2% of available rental properties were affordable for single people receiving the age pension and only around 4% of available rental properties were affordable for couples on the age pension.<sup>28</sup> Single pensioner households are facing severely unaffordable rents. For example, in metropolitan areas, renting a 1 bedroom apartment would require 60% or more of a pensioner's income to be spent on rent.<sup>29</sup>

More than 60% of people aged over 50 years live in greater capital city areas.<sup>30</sup> For some older people who are unable to afford the high cost of housing in capital cities, a move to regional areas may be their only option to find affordable housing. However, this is not a viable option for the majority of older people who have existing community networks, support systems and convenient access to amenities such as public transport, hospitals and other services in capital cities.

Older people should have choice and control over the decision to move away from metropolitan areas and be able to make a decision based on their personal circumstances and needs.

**“Even though I’m old and single, I have a very active social life. That’s what keeps me going... I was offered a house in the Hunter. I don’t have the luxury of starting anew in a new place and I was not going to travel back and forth every day to the city. What will happen if I fall sick or have a fall? I told them [housing provider] that and I stayed with my daughter until they were able to find me a house in Alexandria. I was lucky I was able to find something within a few months.”**

*(Community consultation participant, female, NSW)*

**This severe shortage of affordable rental housing for older people who do not own their own home needs immediate attention of governments, the private sector and the community sector to prevent an escalating risk of homelessness.**



## Social housing

In 2016, there were 432,800 social housing dwellings across Australia<sup>31</sup> and 32% of public housing tenants and 27% of community housing tenants were aged 55 years or over.<sup>32</sup>

Limited access to social housing has been identified as one of the main drivers of homelessness.<sup>33</sup> As of June 2016, about 195,000 approved applicants were on waiting lists to access social housing across Australia.<sup>34</sup> There is little information available as to how many of these people are over the age of 55, whether they are single or with other dependents and their history of homelessness. Nonetheless, these statistics demonstrate the urgent need to increase the social housing stock, whilst also identifying other measures to increase affordable housing options.

**Immediate steps should be adopted to increase appropriate affordable social housing stock for older people across Australia.**

Some social housing was built more than 50 years ago and has not been renovated or upgraded and may not be properly insulated or ventilated. These older properties may not meet current accessibility standards such as wheelchair accessibility.<sup>35</sup> These poor housing conditions and accessibility issues can be particularly burdensome for older people.

Some older people have also raised concerns in relation to the social housing available to them not being appropriate. They stated that living in concentrated social housing with a mix of ages, evident drug and alcohol misuse, and other anti-social behaviour leads to feelings of intimidation, anxiety and subsequently depression and social isolation.

**“Placing older people with others who are drug users or people with aggressive behaviours makes them fearful. They [older people] will feel that they are better off in the streets than in a house where they are not safe... Safety and security are important for older people.”**

*(Mission Australia, Program Manager)*

Social housing tailored to older people's needs should be considered when designing and building new stock. Potential residents should be provided with a choice of accommodation, with options including living with a group of people of similar ages or mixed ages, and being housed in a location that is both safe and proximate to their existing social connections. Co-design processes should be considered to enable better housing designs from the outset.

**Older people must have access to safe and age appropriate social housing and should be engaged in the design of new social housing stock to ensure the housing meets their needs.**

## Prioritising older people

There is little consistency across Australia in relation to factors that are taken into consideration when prioritising older people for social housing and crisis accommodation. For example, in NSW, older people on the waiting list for housing assistance need to be aged 80 years or over, or confirmed to be an Aboriginal or Torres Strait Islander person over 55 years, to be placed on the priority list.<sup>36</sup> In contrast, the Victorian Government is changing their policies to ensure people over 55 years of age are moved on to the state's high-priority waiting list for secure social housing.<sup>37</sup>

Considering the challenges distinct to older people and the severity of their housing needs, a nationally consistent approach to prioritising older people on social housing waiting lists should be adopted by all states and territories. A national agreement could be achieved when developing the new National Housing and Homelessness Agreement (NHHA), by incorporating guidelines in relation to triaging people over 55 years on social housing waiting lists. However, this strategy is reliant on an expansion of social housing stock to cater for other priority needs and reduce the risk of homelessness overall.

**Develop nationally consistent guidelines and policies to prioritise older people on social housing waiting lists and lower the priority qualifying age to 55 years.**



## Income and financial stability

In order to provide adequate supports to older people to prevent and address homelessness, the interrelationship between income and housing must be given sufficient consideration.

The majority of older people currently own their home and have superannuation and other forms of savings. However, there is an emerging group of older people who are surviving on low incomes in the private rental market, with little or no savings, placing them at high risk of homelessness.<sup>38</sup>

The age pension and other social supports for older people are built on the assumption that people will own their homes at the point of retirement, and will therefore need less income to manage daily expenses.<sup>39</sup> This assumption has serious negative consequences for older people who do not own homes outright, as social security payments are increasingly inadequate to cover rental or mortgage costs and manage other expenses.

Older people who have experienced chronic homelessness with multiple disadvantages, or have led long-term transient lives without housing security, may have little or no savings or other assets as they enter retirement age. This will also be the case for a number of older people entering retirement who have received low incomes throughout their lives or have encountered personal financial difficulties that have diminished their savings.

The majority of older people living on low incomes rely on social security payments as their main source of income, including the age pension, carer support payments and rental support payments.<sup>40</sup> According to the most recent ABS figures, age pension or allowances were the main source of income for 46% of Australia's retired population.<sup>41</sup> The fixed income of older Australians dependent on the age pension means that the cost of accommodation is a key determinant of their capacity to lead a decent life.<sup>42</sup>

Some older people spend nearly 70% of their income to cover housing related expenses and are forced to compromise on medication or food, or limit the use of electricity.<sup>43</sup> Extreme frugality and self-deprivation are common experiences for older people in the private rental market.<sup>44</sup>

From 1 July 2017 the age pension qualifying age will progressively increase from 65 years, reaching 67 years in 2023.<sup>45</sup> The age pension, while higher than the Newstart Allowance, cannot be accessed until a person reaches the qualifying age, irrespective of the needs and situation of the individual.<sup>46</sup> This ignores that some people may not be in a position to work until they reach the eligibility age for the age pension due to a range of factors including care responsibilities, physical or mental health issues, crisis situations and barriers to employment including age discrimination.<sup>47</sup>

It is widely accepted that the current Newstart Allowance is insufficient to meet the cost of living including housing costs. Therefore, older people reliant on unemployment payments will be in considerable financial stress prior to retirement age and may struggle to find suitable accommodation, heightening the risk of homelessness.

Rising energy prices are also adding financial pressure to older people on low incomes and must be taken into account when considering retirement incomes.

A marriage breakdown or the death of a spouse or a partner can significantly reduce household income and drive older people towards homelessness.<sup>48</sup> Household expenses of single person households and coupled households are fairly similar, particularly accommodation costs and utility bills. Despite this, the income of a single person household relying on social security payments is significantly lower than that of a household with a couple receiving payments.<sup>49</sup> This adds further strain on single older people relying on social security payments to maintain their accommodation and pay for utilities and other basic expenses.

While many older people in the private rental market have access to Commonwealth Rent Assistance (CRA) to supplement their incomes, this may not be enough to keep them out of housing stress. In fact, the majority of older people experiencing housing stress in the private rental market are CRA recipients.<sup>50</sup> Currently a single older person is eligible to receive a maximum of \$295.93 per fortnight in CRA.<sup>51</sup> Without CRA, more than 65% of its recipients across all age groups would be in rental stress.<sup>52</sup> Even with the payment, 40% of recipients are in rental stress as CRA does not provide an adequate supplementary income to cover housing costs for someone living in more expensive metropolitan areas.<sup>53</sup>

Older people living on social security payments with limited savings are facing mounting financial pressures from rising rents and energy prices, particularly single older people in the private rental market, placing them at higher risk of homelessness. It is in this light that retirement income policies urgently need to be reviewed.

**Social security payments, including CRA, must reflect the real cost of living to prevent further increases in homelessness among older people.**



## Case Study

Tina\* a retired 72 year old single woman, lives in social housing in Northern Sydney. Her age pension is approximately \$600 a fortnight. Tina's quarterly electricity bill for the first quarter of 2017 was about \$300, which equates to over \$45 per fortnight. However, as her daily expenses consume the majority of her pension, she does not have scope to save for large expenses such as utility bills. Paying her last electricity bill took half of her pension payment that fortnight. She stated that if her energy bills continue to escalate, she will have to forgo fruit and vegetables, which she considers to be luxury items.

*\*Name has been changed to protect the individual's identity.*



## Elder abuse

Elder abuse may be perpetrated by a family member, friend, neighbour or carer, and may take various forms, such as physical abuse, psychological or emotional abuse, financial abuse, sexual abuse or neglect. These issues become more complex in the case of older people who are experiencing additional challenges such as physical or cognitive health issues, language barriers, cultural expectations or concerns in relation to family members or loved ones coming into contact with law enforcement or other authorities.<sup>54</sup>

Many people do not have a clear understanding of what amounts to elder abuse and as a result inappropriate financial control, psychological abuse and neglect are often not considered as facets of elder abuse. Lack of education about avenues for support can result in older people opting to endure continuous abuse or moving to insecure and untenable accommodation. Although both men and women can be subjected to elder abuse, a study in Victoria found that the number of older women reporting abuse was approximately 2.5 times higher than the number of older men.<sup>55</sup>

The Australian Law Reform Commission (ALRC) report on elder abuse stated that older people who transfer their property and other forms of wealth to a trusted person to provide continuous care under family agreements, or provide children with an 'early inheritance', may find themselves in abusive relationships, ultimately facing homelessness.<sup>56</sup> The report also found that older parents who become guarantors for their children's loans may also risk becoming homeless.<sup>57</sup>

The ALRC has made a series of recommendations urging the Commonwealth Government to develop a national plan to combat elder abuse in cooperation with state and territory governments.<sup>58</sup> These recommendations should be supported by nationally consistent comprehensive strategies that engage all levels of the government, community sector and the older people themselves.

**A comprehensive national plan to combat elder abuse should be adopted.**



With ageing, a person's capacity to self-advocate and demand the full and effective realisation of rights may be limited and they may rely on family members and other close relatives to support them with decision making.<sup>59</sup> This may result in older people making decisions that are unfavourable to them in relation to their property ownership, wealth, health and wellbeing, which may lead to or result in homelessness or being at risk of homelessness. Thus, older people must have access to sensitive, appropriate and effective advocacy services to educate and empower them to make informed decisions about their finances, housing, health and wellbeing.

**Fee free legal services and general advocacy supports should be available to support older people to understand the financial and legal implications of their decisions, particularly those in relation to care arrangements and property and financial transactions.**



## People with disabilities

It is estimated that approximately 2.5 million people over the age of 55 have some form of disability.<sup>60</sup> The proportion of people living with disabilities increases with age: in 2015, half of Australians aged 65 and over reported living with disability, compared to 1 in 8 (12.5%) aged under 65 years.<sup>61</sup> These statistics illustrate the demand for age specific disability related supports, including accessible and appropriate housing.

Despite the high demand for accessible housing, the current state of Australia's housing stock for people with disabilities is significantly inadequate.<sup>62</sup> Substantial medical expenses associated with disability also increase the risk of homelessness and housing stress as people with disabilities may need to prioritise medical expenses over accommodation related payments.

Certain National Disability Insurance Scheme (NDIS) participants with extreme functional impairments will have access to Specialist Disability Accommodation (SDA) in addition to their support packages.<sup>63</sup> The Commonwealth Government recently allocated funding for the construction of SDAs.<sup>64</sup> However, funding for SDAs is extremely limited and people over the age of 65 who are currently not in receipt of NDIS packages are ineligible to access SDAs.

The *Rental Affordability Snapshot* conducted by Anglicare Australia found that single people over 21 years living on the Disability Support Pension could afford less than 1% of the total rental properties available nationally.<sup>65</sup> This will directly affect housing choices for older people with disabilities who may struggle to find appropriate and accessible housing, increasing their risk of homelessness.



## Case Study

Mary\* is a 60 year old woman with a physical disability, who requires a wheelchair for mobility. Her husband died more than 10 years ago and left her with debt which resulted in Mary being forced to declare bankruptcy. Initially, Mary was living in private rental accommodation however, due to increasing rent and her limited income, she found the private rental market unaffordable. The State Housing Authority was unable to find her a house with wheelchair accessibility.

Mission Australia Housing was able to find her an affordable wheelchair accessible unit where she has lived for more than 6 years.

*\*Name has been changed to protect the individual's identity.*



## Older people with cognitive impairments

The prevalence of clinically diagnosed cognitive impairments such as Alzheimer's disease increases exponentially with age.<sup>66</sup> There is limited information available in relation to the prevalence of cognitive impairment and dementia among the older homeless population. However, Alzheimer's Australia estimates that about 10,500 people or 10% of the current homeless population in Australia may be affected by some form of cognitive impairment or dementia.<sup>67</sup>

As dementia is one of the highest causes of death in Australia,<sup>68</sup> it is vital that people with cognitive impairments and dementia receive timely and appropriate diagnoses, including people who are homeless who are not routinely assessed. When a person with cognitive impairments is experiencing homelessness, their geographic location can also impact on access to appropriate services.<sup>69</sup>

Some promising models are beginning to develop to meet the particular needs of this cohort and they could be replicated with appropriate adaption for the particular needs of each community. For example, the development of a dementia village is currently underway in Korongee, Tasmania.<sup>70</sup>

**Affordable supported accommodation models for older people with cognitive impairments who are homeless or at risk of homelessness should be rolled out to meet the growing housing demand across Australia.**



## Older people experiencing mental illness and substance misuse

For many older people, changes in their physical and mental health needs may result in them being unable to live independently. This can result in them having to accept accommodation that is unsatisfactory, or that removes them from their social supports and local communities. These transitions can have a negative impact on their mental health.<sup>71</sup> The prevalence of psychosocial disability generally increases with age, to 1 in every 4 women (27%) and 1 in every 5 men (21%) aged 85 years and over.<sup>72</sup>

Substance misuse can also have serious impacts on a person's health, inducing premature ageing.<sup>73</sup> It can be a cause of homelessness for some people and a response to prolonged homelessness for others, often forming part of a set of complex needs that need to be addressed holistically. Mental illness and substance misuse can also be co-occurring.

People who exit residential treatment facilities for mental health and substance misuse are at high risk of homelessness and careful transition planning is required to ensure older people are not exited into homelessness.

**State and territory governments should adopt a policy of zero exits into homelessness from state care and ensure appropriate prevention and early intervention services are in place for older people experiencing mental illness or substance misuse.**



## Older women experiencing domestic and family violence

Domestic and family violence is a key driver of homelessness for women of all ages.<sup>74</sup> In many instances, older women will have endured abusive relationships for years, leaving only when children have grown up and left home or an unexpected life event forces them into crisis.<sup>75</sup>

Older women are less likely to disclose or report violence for a range of reasons including: shame; fear of isolation; lack of financial resources; difficulty of leaving the home they have lived in for most of their lives; the responsibility of being a caregiver; fear of estrangement from children and/or grandchildren; and lack of knowledge about services, the law and the entitlements available.<sup>76</sup>

Domestic and family violence related services including accommodation supports have historically focused on women with young children. With the emergence of older women leaving abusive relationships, service responses need to expand to target older people escaping violence.<sup>77</sup>

Following the report of the Victorian Royal Commission Inquiry into Family Violence, the Victorian Government adopted immediate measures to implement the recommendations. They committed \$1 million to support older victims of family violence and raise awareness about the rights of senior Victorians and where people can seek help.<sup>78</sup> Similar investments from other state and territory governments are needed to find long-term solutions and to reduce domestic and family violence faced by older people. Funding to improve and enhance support services for older people experiencing domestic and family violence should be increased in major cities and in remote, rural and regional areas.

**All levels of government should fund long-term solutions to prevent, reduce and eliminate domestic and family violence and to ensure that solutions specifically target issues faced by older people.**

In addition to increasing funding for specialised domestic and family violence services, there needs to be a focus on improving counselling, emergency relief and other essential services. Investment in crisis, transitional and long-term housing for older women experiencing domestic and family violence is also required.

### Yaralla Cottages

Yaralla Cottages in central Sydney comprises 24 one bedroom units, with Mission Australia providing case management supports to residents. The program caters for single women aged over 35 who are homeless or at risk of homelessness. The average age of residents is 53 and in mid-2017, 14 of the 24 residents were women aged over 50 years, with one of the women aged in her mid-80s.

Presenting issues include: domestic and family violence; untreated co-morbid health issues (such as poor physical health, mental illness and diabetes); alcohol, other drug and gambling addictions; and family breakdown. Women stay for 6 months or more until they can be supported into long-term housing options.





## Case Study

Annie\* is a 68 year old single woman. At the age of 62 she lost her house due to unforeseen circumstances, which left her homeless. She was living in a garage as she was unable to find accommodation that allowed her to keep her 2 pets. She rang the State Housing Authority every week, however she was not able to find appropriate housing. Although she has medical problems, she wished to live independently. Mission Australia Housing was able to find her accommodation in Western Sydney within a short period of time. Annie now has permanent, safe and secure accommodation.

*\*Name has been changed to protect the individual's identity.*



## Cohort specific challenges

Although a large proportion of older people share similar challenges in relation to housing and ageing, there are numerous concerns that are distinct to different groups of older people.

## Gender-specific challenges

Older women are emerging as a 'poignant symbol of housing insecurity in Australia'.<sup>79</sup> Many of the precursors outlined above can contribute to women becoming homeless or being at risk of homelessness, including lack of appropriate housing, lack of income and financial stability, domestic and family violence, elder abuse, financial dependence and unexpected crisis.

In 2015, nearly 60% of people who presented at specialist homelessness services were women.<sup>80</sup> Even still, a large percentage of women are invisible in homelessness statistics, including vulnerable older women staying with friends, living in a car or living under the threat of violence in their home.<sup>81</sup>

Also of concern are reports that an increasing number of older women are sleeping on the floor of public toilets or travelling in trains throughout the night due to lack of safe and affordable accommodation.<sup>82</sup>

Women are more likely to experience first-time homelessness after the age of 50 years and as a result may not be aware of the supports available to them.<sup>83</sup> However, with access to permanent and secure housing, the majority of older women will be able to live independently with minimal government assistance.<sup>84</sup>

2016 census data demonstrated a dramatic escalation of female 'lone person households' in the 55 to 89 age cohort and this remains significantly higher than male lone person households.<sup>85</sup> Females over 65 years were also more likely to be renting compared to men.<sup>86</sup> Social and affordable housing options for older people need to meet the needs of single older women, considering the particular financial pressures faced by this growing cohort.



## **Older Women's Studio Development Project<sup>87</sup>**

Sydney Women's Homeless Alliance explored housing models suitable for homeless older women. The co-design process included conducting a series of consultations with older women with lived experience of homelessness.

The project developed a shared housing model that ensured the privacy and independence of older women. The report also included a set of guidelines with 5 key design elements that enable the built environment to contribute to realising the 6 performance outcomes, namely: security; location; community and social belonging; design-supported well-being; and liveability.

The economic security of women is vital to maintaining housing. However, women face significant disadvantage when it comes to financial security and retirement savings due to a combination of correlated factors such as disproportionate representation in part-time and casual employment, gender pay gaps and spending time out of the workforce for unpaid care responsibilities.<sup>88</sup> The current superannuation gender gap stands at around 47%,<sup>89</sup> placing older women in greater financial stress and at higher risk of homelessness.

**Strategies should be put in place now to boost economic security for women to prevent heightened risks of homelessness in later life.**

It is also important to note that, men account for the largest number of older rough sleepers and those staying in boarding houses.<sup>90</sup>

Men are also significantly more likely than women to have been homeless for periods of more than 3 years.<sup>91</sup>

Support services, therefore, need to take the specific considerations of older men and their past experiences into account when designing and delivering services. The Michael's Intensive Supported Housing Accord (MISHA) project outlined below is one example of this.

### **Michael's Intensive Supported Housing Accord (MISHA Project) NSW**

The MISHA project was a successful Housing First model providing holistic care to men who were chronically homeless. It began in late 2010 with the aims of providing homeless men with support to enter and sustain permanent housing, ensuring access to mental and physical health supports, reducing social isolation and equipping clients to live successfully within the community.

As a result of services provided, 98% of clients were able to support their tenancy over a 12 month period. Research on the project from 2010-2013 demonstrated costs associated with use of health and justice services were more than halved over 2 years – delivering a saving to government of more than \$8,000 per person each year.

Overall financial savings to government attributed to the MISHA Project were estimated at close to a million dollars over 2 years, through fewer nights spent in hospitals, mental health facilities or drug and alcohol centres, fewer visits from justice officers, less police interaction and less time spent in detention facilities.

There were also savings generated to housing providers due to reduced evictions, estimated at \$1,880 per client, in the first 12 months of the client being housed. The total net saving to housing providers generated by providing tenancy support services to 74 MISHA clients over a 1 year period was estimated at \$138,880.

**Housing First models such as MISHA should be expanded to address chronic homelessness faced by older men.**



## Aboriginal and Torres Strait Islander people

Aboriginal and Torres Strait Islander people are disproportionately represented among the homeless population in all age groups, particularly in remote areas where they frequently live in severely overcrowded dwellings.<sup>92</sup> 2,630 Aboriginal and Torres Strait Islander people aged 55 and over sought specialist homelessness services in 2015–16.<sup>93</sup> Overcrowding is a consequence of the limited supply of appropriate and affordable housing available to Aboriginal and Torres Strait Islander people, particularly in remote communities. Overcrowding also contributes to high rates of domestic and family violence and elder abuse, and needs to be addressed as a priority.<sup>94</sup>

The National Partnership Agreement on Remote Indigenous Housing (NPARIH)<sup>95</sup> began to address the severe shortage of Aboriginal housing in rural and remote areas. As at June 2016, 3,233 new houses had been constructed.<sup>96</sup> However, overcrowding remains a significant issue in remote communities and a commitment should be made to double the impact of NPARIH with a further 4,200 new homes built through a new agreement.

**At minimum, a further 4,200 new Aboriginal owned and controlled homes should be built in remote communities and regional centres, to combat the very high number of Aboriginal and Torres Strait Islander people living in severely overcrowded dwellings, including older people.**

### The Council of Aboriginal Elders of South Australia

The Council of Aboriginal Elders of SA is a state-wide peak advocacy and information service, providing a vital link between aged service providers and the Aboriginal community. The Council is led by Aboriginal elders in the community and provides advice to government authorities on aged care, housing, health and other needs, as well as providing information and referral services to Aboriginal older people.

For Aboriginal and Torres Strait Islander people, access to housing 'on country' is particularly significant to their social, emotional and spiritual wellbeing, as it strengthens their connection to culture and community.<sup>97</sup> A lack of cultural understanding can also result in older people not receiving culturally appropriate supports.

**“Services don’t have the same staff members to support our people... some people didn’t know how to deal with an Aboriginal elderly woman which makes everything harder.”**

*(Community consultation participant, Aboriginal female, NSW)*

Australia has one of the highest life expectancy rates in the world,<sup>98</sup> however, the life expectancy of Aboriginal and Torres Strait Islander people is about 10 years lower than their non-Indigenous counterparts.<sup>99</sup> Ageing policies should adopt appropriate measures to close the gap in life expectancy, including urgently addressing poor housing conditions and overcrowding in many Aboriginal and Torres Strait Islander communities.

**Housing solutions for older Aboriginal and Torres Strait Islander people should be fully funded by government, designed by Aboriginal and Torres Strait Islander people and delivered through their representative organisations, wherever possible.**



## Older people from culturally and linguistically diverse (CALD) backgrounds

Australia is one of the most culturally diverse countries in the world. This diversity is reflected in our older population, with more than one-third (36%) of Australians aged 65 and over (as at 30 June 2011) being born overseas.<sup>100</sup>

While this is not a homogenous group, older migrants from culturally diverse backgrounds tend to have multiple vulnerabilities compared to their Anglo-Australian counterparts, including lower rates of use of information technology, limited access to culturally appropriate services, less superannuation savings and lack of awareness of services.<sup>101</sup>

Older parents who migrate as permanent residents later in life are not eligible to receive financial assistance for 10 years,<sup>102</sup> which, coupled with lack of awareness about services in Australia and appropriate support networks, increases the risk of homelessness if their relationship with their family breaks down.<sup>103</sup>

**Culturally appropriate and sensitive housing and homelessness services should be made available to older people from CALD backgrounds, including access to language services and the implementation of specific policies and guidelines for housing providers.**

In many communities there are cultural expectations and practices in relation to caring for older family members as they age. This can lead to conflicts, or in extreme cases, result in elder abuse. Fear of bringing themselves or their family members to disrepute in their community and cultural expectations that family matters need to be resolved within the family can be major impediments to seeking assistance from the community sector for older people from migrant backgrounds. These factors can lead to avoidance of services, especially in relation to elder abuse and family conflict.<sup>104</sup>

### Elder abuse prevention in ethnic communities

The Ethnic Communities' Council of Victoria (ECCV) is carrying out a project funded by the Victorian Government that aims to increase awareness of elder abuse in ethnic communities. ECCV works in collaboration with ethnic and multicultural organisations and Senior Rights Victoria to deliver culturally appropriate messages about elder abuse, its prevention and pathways to support.



## Lesbian, Gay, Bi-sexual, Transgender and Intersex (LGBTI) older people

LGBTI people are likely to be over-represented in homeless populations due to both the complexity of their experiences and difficulty accessing services.<sup>105</sup> Research has found that older LGBTI people also have higher levels of some health and mental health problems and increased social isolation, compared to their non-LGBTI counterparts.<sup>106</sup>

Many older LGBTI people refrain from divulging their sexuality when accessing services due to fears of discrimination and/or abuse. The lack of understanding of, and respect for, LGBTI people is a broader systemic social issue that needs wider social awareness.

### Roma House – Queensland

Roma House is a 31 bed temporary accommodation service for people experiencing homelessness that provides trauma informed care. The trauma informed model aims to create a respectful, safe and supportive model for all and includes the provision of enhanced privacy where possible. People who identify as transgender are placed in the male or female dorm on the basis of their gender identity, without judgment based on physical characteristics. Policies are in place to recognise the individual needs and backgrounds of all people accessing Roma House.

**Homelessness services, particularly frontline staff and health care providers, need to understand the specific issues faced by LGBTI older people, including the impact of past experiences.**

## Older carers

Older carers are often socially excluded and experience physical and mental health challenges of their own. The death of the care recipient can have serious implications for the carer. Besides dealing with grief and loss of a loved one, they may experience other challenges such as loss of tenancies and/or managing expenses with a single income. In other cases 'carer stress' or 'carer fatigue' can result in relationships breaking down, which may also lead to housing or homelessness related issues.<sup>107</sup>

Carers who are disengaged from the workforce due to their caring responsibilities can experience significant financial disadvantage, including limited superannuation savings and other assets. Retirement incomes should be reviewed to ensure these older people receive adequate financial support when they reach retirement age.



## Rural, regional and remote communities

About 8 million people live outside Australia's major cities.<sup>108</sup> They have shorter life expectancy and higher levels of some illnesses and health risks than the majority of people living in major cities, with mortality rates increasing with remoteness.<sup>109</sup> Just over one-third (35%) of the Aboriginal and Torres Strait Islander population live in capital city areas, with the majority living in remote and regional areas.<sup>110</sup>

As the need to access medical and other support services increases, services have identified older homeless people in rural and remote areas moving towards the cities.

**“Older people in remote areas move closer to the cities because they have easy access to doctors, food, showers and because they are lonely... this is why we need to provide more support services in local communities.”**

*(Mission Australia Area Manager, Northern Territory)*

The lack of specialist homelessness, housing and other community services in rural, remote and regional areas may leave older people at risk of homelessness as they have very limited opportunities for support compared to their counterparts in metropolitan areas.

**“In Meekatharra we have 3 high care beds at the hospital and 6 low care beds at the hostel. This covers a region from Yalgoo out to Wiluna, one of the biggest areas in the state. I know of several older Aboriginal people living with family, one in a converted garage, who would meet the requirements of nursing home type care but there are no residential aged care facilities in this area.”**

*(Mission Australia Case Manager, Meekatharra, WA)*





## Solutions

→ Governments working with the private and not-for-profit sectors can address the risk of homelessness faced by older people, reducing homelessness today and preventing it into the future.

Mission Australia has called for all levels of government to commit to halving homelessness by 2025. We believe such commitments should form part of the new National Housing and Homelessness Agreements (NHHA) and sub-targets should be set by cohort. A specific target of halving homelessness for older people,

coupled with requisite measurement, would ensure efforts are appropriately targeted to different needs.

Efforts need to focus on addressing the precursors to homelessness for older people, particularly affordable housing options and financial security.

Solutions must be tailored to the needs and complexities of various older people at risk of homelessness; this includes being gender sensitive and culturally appropriate.

## Increasing housing options for older people

Given the acute lack of affordable and age appropriate housing, a range of housing models should be developed to meet the current and long-term needs of older people in order to reduce their risk of homelessness, including:

- Constructing new residential aged care facilities for homeless older people with high needs and from low socio-economic backgrounds, as well as an increase in other permanent supported accommodation models that cater for older people with special needs;
- Increasing the stock of social and affordable housing available to older people;
- Ensuring supports are available that allow older people to age in place; and
- Adopting universal design principles to increase housing that meets accessibility standards.

### Residential aged care facilities

There is a high demand for residential aged care facilities that provide 24 hour care dedicated to older people who have a history of homelessness or are at risk of homelessness and are unable to live independently. This includes those with high levels of frailty, comorbid or complex needs. Currently, these facilities are funded by the Department of Health through a homeless supplement provided to eligible aged care facilities that specialise in caring for people with a history of or who are at risk of homelessness.<sup>111</sup>

Under the current legal framework there is no specific age eligibility to enter residential aged care facilities as individuals are assessed based on their needs. For people with a history of chronic homelessness, the need for this intensive level of care may occur earlier than in the general population and well before retirement age.

There is insufficient capital funding for the building of more residential aged care facilities for older people who are experiencing or have experienced chronic homelessness, with high levels of frailty and co-morbid or complex needs. In particular, there is inadequate capital funding available for the purchase of land and construction of new facilities, leaving many older people unable to access an appropriate residential aged care facility.

**The Commonwealth Government should fund the delivery and operation of more homelessness - and complex needs - specific residential aged care facilities. Construction of 1 new homeless aged care service every year in each state and territory, in accordance with the areas of need would generate a pipeline of new places for older people who have experienced chronic homelessness.**



## Residential aged care for vulnerable people

Mission Australia manages 3 aged care facilities in NSW; Charles Chambers Court, Annie Green Court and Benjamin Short Grove. All these services offer a permanent response to the needs of vulnerable older people who would otherwise be homeless or living in sub-standard accommodation. In these facilities, all residents have security of tenure by way of a Resident Agreement which provides a sustainable housing solution.

As these services are operated and regulated under aged care legislation, they work under a highly specialised model that is distinct from other homelessness services. Currently Mission Australia is able to increase the services provided as the person's needs increase over time, enabling the aged care residents to remain in these facilities long-term. This is essential as these services are the last home for the majority of the tenants who live there, many of whom are estranged from family. Arranging funeral and memorial services are a meaningful aspect of this service, to ensure that a clients' dignity is respected even after their death.



## Charles Chambers Court

Charles Chambers Court aged care facility was built in 1998 and is located in Surry Hills, NSW. Charles Chambers Court provides a person-centred approach, tailoring care to support individual needs and preferences through: care planning; assistance with hygiene and living activities; leisure and lifestyle activities to assist in reconnecting the residents to the community; assistance with medication administration; 24 hour qualified nursing staff; and access to allied health services including but not limited to psycho-geriatrics, psychiatry and physiotherapy. Charles Chambers Court has received recognition for high quality service provision by way of the following awards:

- ACSA & HESTA National Award for Excellence in Organisational Quality Care
- ACSA & HESTA State Award for Excellence in Organisational Quality Care (NSW)
- Aged Care Standards & Accreditation Agency Award for Better Practice/Resident Lifestyle
- Mental Health Positive Living in Aged Care

## Annie Green Court and Benjamin Short Grove

Annie Green Court in Redfern, NSW, was built with funding from a Commonwealth Government grant of \$16 million. Benjamin Short Grove aged care facility is located on the Bloomfield Hospital in Orange NSW, public fundraising and the Commonwealth Department of Health. The service models of these 2 facilities are based on the award winning model of Charles Chambers Court and provide the same high quality of care to the residents in purpose-built, state of the art facilities. Ongoing funding is provided through the Commonwealth aged care system.



## Case Study

Ray\* is a 73 year old resident at Annie Green Court who had been homeless for 23 years when he arrived in 2016. His case worker informed Annie Green Court staff that he had never been in permanent-type accommodation for more than 2 weeks at a time. He suffers from heart failure hypertension, schizoaffective disorder, pulmonary oedema and had undergone thyroidectomy.

Ray initially struggled to settle at the facility due to his mental illnesses and history of homelessness. The staff gradually gained Ray's trust and prepared a comprehensive care plan including regular medical follow ups, healthy and balanced meals,

and psychiatric support. He was also encouraged to take part in events at Annie Green Court and was supported and empowered to make decisions.

Ray has been a resident of Annie Green Court for over a year and his health is improving.

*\*Name has been changed to protect the individual's identity.*

### **Diverse, supported accommodation models**

Some older people who are homeless or at risk of homelessness and have specific support needs may require models of supported accommodation other than the medical model of residential aged care. These housing models could include a mix of age groups, as supports are based on the duration of homelessness and severity of support needs, not just the person's age.

#### **Permanent supported accommodation for people with higher needs**

The provision of appropriate housing coupled with tailored holistic supports, particularly for people who have experienced chronic homelessness, has proven to be extremely effective.<sup>112</sup> Under a 'housing first' model, individuals are provided with access to secure, long-term accommodation as quickly as possible, with the appropriate supports to ensure they can maintain a stable tenancy. Person-centred

wraparound services are also provided to increase independence, including mental and physical health related supports, life skills and other appropriate rehabilitation supports.

Services such as the Housing and Accommodation Support Initiative (HASI) and HASI Plus in NSW assist people to transition from various institutionalised settings to the community. HASI provides people who have mental health issues with support so they can maintain successful tenancies and participate in their communities. This support often results in improvements in their quality of life and, most importantly, assists in their recovery from mental illness.

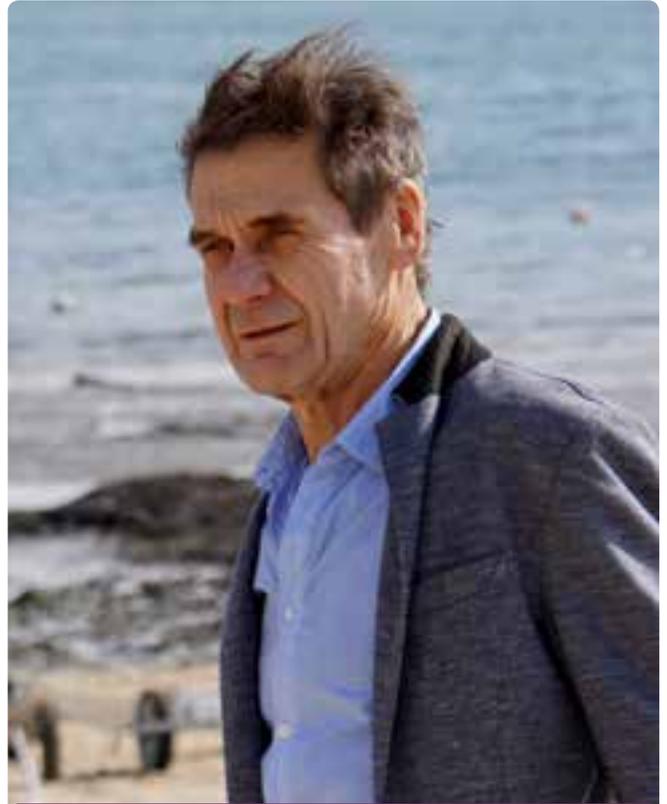
Reintegrating back into the community can also be challenging for older people who are exiting long-term incarceration and there is a heightened risk of homelessness if they are not provided with housing and the necessary holistic supports.



## Case Study

Kate,\* a 62 year old woman, had been in a residential care facility for more than a decade. She started receiving coordinated supports from Mission Australia's HASI Plus service in 2014. Since that time, her supports were reduced from 24 hours to 16 hours per week, as she had made a number of positive changes in her life. With the support of the HASI plus support team, Kate is more confident and has become more independent. She is now waiting for an independent unit through Housing NSW. Kate is concerned that she may not find a suitable house in the same area as she has already built strong networks with the community.

*\*Name has been changed to protect the individual's identity.*



## Case Study

Jack\* is a 51 year old man who has spent nearly 25 years in prison. He found integrating into society overwhelming, frustrating and daunting. He felt technology had moved fast and he had been left behind.

'Everything is done online these days... even catching a bus is difficult without having an Opal card.'

Jack is now receiving support from Mission Australia and recently secured long-term housing. He continues to participate in the methadone program targeted at people with drug misuse related issues and is being supported to find employment.

*\*Name has been changed to protect the individual's identity.*

## Common Ground<sup>113</sup>

Another successful supported housing model is Common Ground which provides long-term accommodation for a combination of affordable housing tenants, social housing tenants and tenants who have experienced long term homelessness. Tenants are able to live independently while accessing supports as needed. Currently, this model operates in every Australian state and territory with the exception of the Northern Territory.

In the NSW Common Ground, operated by Mission Australia, 14 out of a total of 104 residents are over 45 years of age. The socially integrated 6-storey residential building at Camperdown includes 104 units, a 24/7 concierge service, proactive on-site tenancy and support services, as well as a gym, community kitchen, art room, computer suite, clinical consultation rooms, roof top garden, communal lounge, library, courtyard, BBQ area and secure bicycle storage.

The average length of homelessness of the current residents is 13 years. Of the tenants at Common Ground, 93% sustained tenancies over 12 months.<sup>114</sup>

An evaluation of Camperdown Common Ground conducted by the Social Policy Research Centre of UNSW found that the facility was successful in providing secure, permanent housing and support to vulnerable people who had been homeless for many years.<sup>115</sup>



## Case Study

Sam\* is a 59 year old man who has been homeless for more than 10 years and has resided at Common Ground Camperdown since 2012. Sam moved to Australia from Indonesia in 1978 and shortly after, he was incarcerated for an extensive period of time. He was sleeping rough just prior to coming to live at Common Ground and NEAMI Homeless Outreach Service worked with Sam to obtain this accommodation.

With the assistance of his Case Manager, Sam is receiving wraparound services to access medical and employment related supports and to participate in a range of community activities.

Sam is a keen gardener and actively participates in the weekly gardening group activity held at Common Ground as well as participating in Bible study groups. With support from his Case Manager, he is currently looking for casual employment as a cleaner.

*\*Name has been changed to protect the individual's identity.*

## Increasing the supply of affordable and social housing

Despite the considerable increase in demand for affordable housing, the social and affordable housing stock has remained almost static for the past few decades, even while waiting lists for approved social housing applicants are growing.<sup>116</sup> Governments at both state and national levels should acknowledge this growing demand for social housing, particularly for older people, and adopt measures to address housing issues as a matter of priority.

### Social housing

Mission Australia has called for 200,000 new social homes to address the social housing waiting list across Australia. Considering almost 30% of people in Australia are over 55 years and that the older population are growing<sup>117</sup> at a minimum 60,000 of these new social housing dwellings should be dedicated to people in this age group. This could be a mix of housing developments specifically for older people and dedicated social housing in a larger mixed housing development.

Health care cost savings following public housing entry for formerly homeless people have been found to be nearly \$16.4 million in the first year.<sup>118</sup> In addition to the social, health and wellbeing related benefits, this research demonstrates the immediate financial benefits of increasing the social housing stock across Australia.

In addition to increasing the social housing stock, restoring or replacing the current social housing that has been left to languish without vital maintenance and repairs must be a priority. It is important that available social housing stock meets the needs of older people, so they can be appropriately housed and that current residents have the option of returning to the property upon completion of any repairs or construction.

### Ivanhoe housing development

Mission Australia, in partnership with Frasers Property Australia and Citta Property Group has been awarded the opportunity to renew the community of Ivanhoe, located in Sydney. Currently consisting of 259 aged social housing dwellings, over the next decade, this neighbourhood will be transformed into a vibrant mixed community including at least 950 social homes, 128 affordable rental properties, market housing, 2 childcare centres, a residential aged care facility and many public spaces. Overseen by the NSW Government as part of the Communities Plus program, this is an exciting and innovative way to restore a community and facilitate a new vision for the future. This model of collaboration between government, the not-for-profit sector and private sector is replicable in many locations and market settings across the country, in turn increasing the social and affordable housing stock.



## Affordable housing

Currently available affordable housing stock cannot respond to the rising level of rental stress across Australia. For rental housing to be truly affordable to households on low incomes, including households relying on social security payments, a substantial discount on market rents of up to 50% is needed in some areas.

Mission Australia has also proposed an increase to affordable housing stock of 250,000 new affordable homes. Approximately 30% of Australia's population is currently aged over 55 years.<sup>119</sup> Given the pace at which the general ageing population is growing and the urgency with which housing issues need to be addressed, 30% or 75,000 of the new affordable housing dwellings required should be earmarked for people over 55 years of age and developed with their needs in mind.

There are several innovative housing models currently being trialled for older people including home share,<sup>121</sup> co-ownership (co-housing) models<sup>122</sup> and community land trust arrangements<sup>123</sup> that offer new models of affordable housing that may be suitable to some older people's needs. Pending further evaluation and continuous assessment, these could be further expanded to allow older people greater choice of affordable housing options to meet individual needs. Older people should also be provided with sufficient information and legal advice to make informed decisions about these housing options.



### **Social and Affordable Housing Fund (SAHF)**

The SAHF in NSW is a state government initiative that invests in social and affordable housing projects. Projects that are commissioned must be public-private partnerships that provide homes to those who need them most and offer residents coordinated access to supports tailored to their individual needs.<sup>120</sup> The NSW Government has committed to a target of 3,400 new social and affordable dwellings to be delivered through this fund and have recognised the need for proposals that specifically target older women in need of affordable housing as part of the second phase. Projects commissioned in the first phase include a range of housing options for vulnerable people, such as:

- St Vincent de Paul Housing delivering 500 homes including to older aged tenants; and
- Uniting developing 300 homes for people aged over 55 without children at home.

Similar approaches can be adopted in other states and territories to address the widening affordable housing gap for older people.

## Boosting supply through tax and planning reforms

There are many mechanisms for boosting social and affordable housing supply, with meaningful and sustainable government involvement and investment.

The Commonwealth Government could utilise tax reform to reduce housing stress and stimulate supply of below-market housing. Targeted tax reform would not only shift incentives that currently favour small investors, but also release forgone revenue that could be directly invested in new supply of below-market housing.

State and territory governments can implement inclusionary zoning with a minimum target of 15% affordable housing in all new developments on private land and 30% on government land in order to address the housing crisis by delivering a significant supply of affordable housing over the long term.

## Supports to age in place

The majority of older people would prefer to age in place, however this may not be possible due to the cost and inconvenience of renovating or upgrading their homes to cater for any disabilities or special needs. The ability to age in place is important for older people who have existing community networks and may have convenient access to facilities and amenities such as hospitals, shops, parks and transport.

Depending on the needs of the individual, Community and Home Support (CHS) aged care services may cover the cost of home modifications such as safety aids, ramps and support rails to increase or maintain levels of independence, safety, accessibility and wellbeing.<sup>124</sup> However, older people in the private rental market may not be given permission to modify their rental properties and may need additional supports to find affordable and accessible accommodation.

The cost of providing residential aged care is much greater than the cost of providing home care packages. Nearly three-quarters of Commonwealth Government expenditure on ageing and aged care services is currently dedicated to residential aged care.<sup>125</sup> Some older people who are homeless or at risk of homelessness, as well as those in the rental market who are unable to upgrade their rental properties to meet their accessibility needs, are likely to prematurely move to residential aged care facilities.

Given the social and financial benefits of preventing older people from prematurely entering residential aged care facilities, it is in the government's interest to provide appropriate supports to older people to age in place or age in a place of their choice. This could be achieved by increasing the financial supports for community care, allowing older people to remain in the community as an alternative to institutional or residential care.

## Tenancy support

An increasing number of people who are long term renters in the private market have little protection against their landlord increasing their rent or evicting them.

Some older people refrain from complaining or requesting home modifications or renovations for fear of losing their rental properties.<sup>126</sup> This can result in older people living in unsuitable accommodation which can heighten health and safety risks. Even when tenants do complain, landlords may not make the necessary repairs for long periods of time.

Appropriate legislative and regulation changes should be put in place to ensure repairs to properties are completed with expediency. Tenants should also be provided with legal protection against eviction without a satisfactory reason.



Image provided by Housing for the Aged Action Group (HAAG), Victoria

**Information provision, legal and advocacy services for older people in the private rental market should be properly funded to provide advice and referrals in relation to their housing needs.**



## Home at Last Service <sup>127</sup>

The Home at Last service in Victoria operates as a central referral point providing integrated assistance for older people at risk of or experiencing homelessness, including free and confidential advice, support and advocacy. The service supports older people who are in the process of planning for their housing future or seeking retirement housing advice; provides outreach support to help with relocation; provides brokerage funds to ensure older people have essential amenities such as fridges and bedding; links older people into the local community; and provides any other ongoing supports needed.

This model of support can be replicated nationally with necessary modifications to suit the needs of the local community.

Specialist homelessness services provide early intervention supports to prevent homelessness; rapid re-housing responses; crisis and transitional supports; and intensive supports to clients with high needs. These should be made more widely available to tenants, along with life skills and financial supports, to assist them with securing and maintaining tenancies.

## Universal housing design principles

Universal housing design principles should be more widely incorporated into new housing developments. Universal housing can be loosely defined as housing that meets the needs of all people, including people with disability and older people, by giving consideration to simple construction adjustments such as flat entryways, wide hallways, reinforced bathroom walls (to allow the installation of grab rails) and rimless showers.<sup>128</sup>

Universal design principles should apply to a greater proportion of new constructions, as well as to renovations of older buildings, to ensure they meet accessibility standards.

**“One of my friends in [public] housing had an accident and the government covered the cost of renovations including the bathroom. She had to use a wheelchair. There were ramps, hand railings and everything you need. After she was discharged from the hospital they realised the doorways were too narrow and she could not wheel her wheelchair anywhere.”**

*(Community consultation participant, female, NSW)*



Designing key living spaces and features to be more easily and cost effectively adapted to meet changing needs and abilities, means safer and ultimately more suitable housing for an ageing population. It can help to increase social inclusion, improve health outcomes and allow greater independence.<sup>129</sup> The governments should regulate to ensure that new residences, in particular social and affordable housing, meet these standards in proportion to the forecast rise of residents with accessibility needs.

**The Commonwealth Government, in collaboration with state and territory governments, should develop universal design principles or guidelines that meet the accessibility needs of older people, to be implemented in all future developments, in particular in social and affordable housing construction.**

## Income and financial stability

Current social security payments such as the age pension and CRA are insufficient for many older people, particularly those in lone person households and in the private rental market.<sup>130</sup> The lack of financial stability may result in older people experiencing deteriorating mental and physical health as well as being under extreme rental stress, rendering them at risk of homelessness. Therefore, a review of retirement incomes is urgently required.

A review of retirement incomes should take into account that many people will not have sufficient savings or own a home at the point of retirement, including those who have been out of the workforce for various reasons including homelessness, mental health issues, alcohol and drug misuse, or caring responsibilities; as well as those who were in low paid, casual or seasonal employment.

Support payments such as CRA must increase in tandem with the cost of living and the cost of rent. In reviewing retirement incomes, the Commonwealth Government should pay particular attention to improving CRA to provide targeted support to older people in the private rental market who are in rental stress and at high risk of homelessness.

There should also be a focus on improving the level of payments to single person households, considering rising household costs including energy prices.<sup>131</sup>

The Newstart Allowance must also be increased so that older people under the pensionable age who are unemployed or under-employed and reliant on social security are not at high risk of homelessness due to financial pressures.

**The Commonwealth Government should review retirement incomes to ensure that older people can meet the cost of living with a particular focus on single older people and those who do not own their own home.**

## Service responses

Person-centred responses are required for older people experiencing homelessness. There must be a focus on prevention as well as outreach, housing, advocacy and support services.

Holistic, person-centred wraparound supports can assist older people to maintain their housing and address other challenges including domestic and family violence, elder abuse, disabilities, mental health issues, substance misuse and lack of necessary life skills.

Service responses should also be adapted to support people from diverse backgrounds across Australia. The services must be culturally appropriate and sensitive to individual needs and any history of traumatic experience.



## Case Study

Dave\* is a 60 year old veteran who served in the military for more than 25 years and has a range of physical disabilities. He lived in a boarding house that was closing down and needed assistance to find other affordable housing options.

Upon securing temporary accommodation, he was supported by Mission Australia to apply for a range of ex-service person accommodation facilities including RSL Lifecare and ANZAC Village housing. Dave secured housing with lifetime tenure at ANZAC Village where he is able to reside with his former military peers.

*\*Name has been changed to protect the individual's identity.*

## Holistic, trauma-informed case management

The majority of people who have experienced homelessness require a range of holistic services. Individual case management can provide coordinated supports to older people who have experienced homelessness to facilitate their journey to independence or to maintain their independence.

Trauma-informed care is vital for older people who have been homeless for longer periods of time (or are experiencing homelessness for the first time), have been living in precarious accommodation settings or are leaving long-term care facilities. A recovery oriented model prioritises emotional wellbeing by coordinating services and ensuring that supports meet individual needs.

## Supporting people with physical disabilities, psychosocial disabilities and cognitive impairments

Psychosocial disabilities can increase the risk of homelessness, particularly among older people in the private rental market. Older people who are at risk of homelessness due to mental health conditions must be provided with holistic, wraparound supports that develop life skills, increase community engagement and assist in maintaining tenancies.

As discussed, increasing the availability of housing stock that is accessible will enable older people to age in place rather than having to access residential aged care services prematurely.

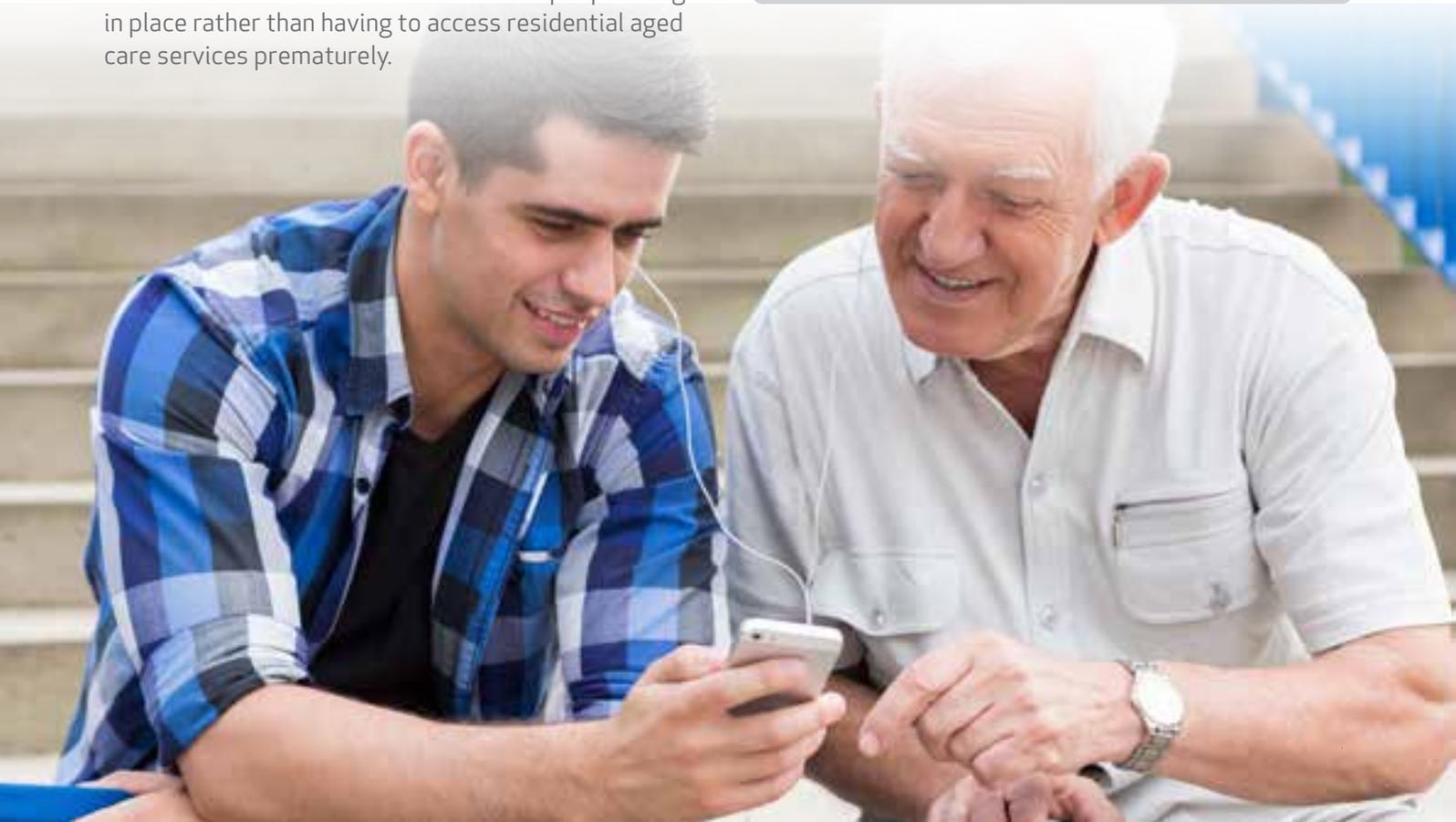
## Preventing social isolation

Older people living alone, and particularly those in aged care facilities, have some of the highest rates of depression and anxiety, possibly as a result of systemic neglect and discrimination on the basis of age and infirmity.<sup>132</sup> The risks of social isolation are increased for older people who have been experiencing long-term homelessness or have had transient accommodation prior to moving into a residential aged care facility. These people need to be provided with activities that are age appropriate and culturally sensitive to increase their social interaction and community engagement.

### Community Visitor Scheme (CVS)<sup>133</sup>

The Community Visitors Scheme (CVS) involves volunteers who make regular visits to people who are socially isolated or are at risk of social isolation or loneliness. CVS provides friendship and companionship by matching aged care recipients with volunteer visitors. Visits can be one-on-one or group visits to aged care facilities or visits to home care package recipients.

The CVS caters for the specific needs of Aboriginal and Torres Strait Islander people (in most states and territories), people from CALD backgrounds, LGBTI older people, older people in rural and remote areas and care-leavers.<sup>134</sup>



## OWN Wellness Centres

The Older Women's Network (OWN) was established 30 years ago to advocate on behalf of older women. It works towards improving and enhancing the social connectedness and health and wellbeing of older women.

There are 6 OWN Wellness Centres in NSW, run by volunteers who are older women with strong community ties who understand the complex histories, social contexts, diversity and needs in their own communities.

The Wellness Centres provide inclusive, appropriate, affordable, flexible, accessible community based programs and activities such as exercise classes, Tai Chi, Feldenkrais, Qi Gong, Thai Yoga, line dancing, drumming, ukulele classes, computer courses, creative writing, gardening, art, craft and photography workshops. The centres foster strong community based networks and strong social connections, friendships and support during times of stress or crisis.

The OWN Wellness Centres are located in Bankstown, Blacktown, Chatswood, Sutherland, Illawarra and Newtown, with a further 3 centres opening soon in Port Stephens, Wellington and Muswellbrook.

## Strengthening communities

Empowering communities of older people to engage in decision making processes will increase their sense of autonomy. For people who have been experiencing homelessness or have been in housing stress, the ability to make decisions in relation to the services they receive, or to engage in preferred activities, will provide a sense of agency and control over their lives, which in turn will have an impact on their health and wellbeing.

## Mission Australia Housing's Tenant Action Group

Mission Australia Housing's Tenant Action Group provides a forum for tenants to influence, improve and shape the services we deliver. The Tenant Action Group is made up of and led by the tenants, who play an active role in service delivery, share local knowledge, provide feedback into local and state government policy/regulation development processes, and develop skills through education, training and volunteering opportunities.





## Conclusion

→ As evidenced by the recent census data, the ageing population in Australia is rapidly increasing, and rising housing costs coupled with the limited availability of social and affordable housing, places further strain on older people on low incomes. It is crucial that all levels of government adopt immediate measures to prevent and address homelessness amongst the ageing population.

There is a clear and immediate need to increase the availability of supported accommodation models including residential aged care facilities that cater for the complex needs of older people who have experienced homelessness or are at risk of homelessness. It is also imperative that governments act to increase the social and affordable housing stock across the country and dedicate a proportion of new stock to older people.

A review of retirement incomes is also required to ensure that older people can meet the cost of living. A particular focus is needed on social security payments for older people who do not

own their own home and single older people, including the growing numbers of older women at risk of homelessness.

Holistic wraparound supports are required to address a range of issues including elder abuse, domestic and family violence, deteriorating physical and mental health and disabilities. These barriers and challenges are compounded for older people from diverse backgrounds who require targeted supports to address their specific needs.

Current negotiations between the Commonwealth and state and territory governments to develop the NHHA are a vital opportunity to prevent and address homelessness for older people and to provide a comprehensive policy framework and clear measures that will set us on a path to reducing homelessness in Australia. We hope the recommendations set out above will be considered and captured in this process. Increased commitment and investment is urgently required to prevent and address homelessness among older people in Australia.

## Appendix 1 – Social security payments

**Table 1.** Age pension payments\*

Fortnightly payments	Single	Couple (each)
<b>Base</b>	\$814.00	\$613.60
<b>Pension Supplement</b>	\$66.30	\$50.00
<b>Energy Supplement</b>	\$14.10	\$10.60
<b>Total</b>	<b>\$894.40</b>	<b>\$674.20</b>

Source: Department of Human Services, Age Pension<sup>135</sup>

\*The Age Pension rates, effective since 20 September 2017, and applicable until 31 December 2017

**Table 2.** Commonwealth Rent Assistance per fortnight\*

Family situation	Maximum payment	Maximum payment if rent is
<b>Single</b> (no dependent children)	<b>\$133.00</b>	More than \$295.73
<b>Couple</b> (no dependent children)	<b>\$125.40</b>	More than \$359.40
<b>Couple separated due to illness</b>	<b>\$133.00</b>	More than \$295.73

Source: Department of Human Services, A guide to Australian Government payments<sup>136</sup>

\*CRA effective since 20 September 2017, and applicable until 31 December 2017



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