



CENTRE FOR
HOUSING, URBAN AND
REGIONAL PLANNING



Homelessness Strategy Team
Department of Communities
99 Plain Street
East Perth WA 6004

Submission by Jeff Fiedler, National Development Worker

Dear Homelessness Strategy Team,

Thank you for the opportunity to provide a submission in response to the Directions Paper for the 10 Year Strategy on Homelessness 2019-2029. Over the past 12 months the Ageing on the Edge Older Persons Homelessness Prevention Project has been supported by Council on the Ageing WA and a Reference Group of individuals with lived experience of being at risk of homelessness, WA agency representatives and academics with a specialist focus on older people. The Project workers are Dr Debbie Faulkner, University of Adelaide and Jeff Fiedler, Housing for the Aged Action Group.

The Ageing on the Edge Project has been conducting research on the prevalence of older people who are homeless and at risk of homelessness in WA; analysing the availability of suitable housing options for older people on low incomes; gaining an understanding of the navigation tools available to assist older people access affordable housing; and finding out the availability of appropriate specialist services to assist older people plan for secure and affordable housing in older age as well assist those at more immediate risk of homelessness.

This submission has attached a draft of the Project's Summary Report on its research findings. The report, tentatively entitled 'One rent increase from disaster - Older renters living on the edge in Western Australia' provides a range of recommendations for tackling the growing problem of older at risk of homelessness. The completed report is expected to be publicly released and launched within the near future.

We request that the Homelessness Strategy Team consider the detailed information in this draft report and incorporate its research and findings in your deliberations for ensuring that the Homelessness Strategy 2019-2029 adequately addresses the emerging needs of older people whose rates of homelessness are increasing greater than any other age cohort and who have had little specific focus in having their needs addressed by governments up to now.

In addition to the draft report attached I would like to briefly respond to the discussion questions in the Directions Paper.

What is the best way to provide advice to government on emerging issues and trends on homelessness over the life of the Strategy?

The Ageing on the Edge Project recommends that the government establish a specialist committee or think tank on older people to provide ongoing advice and expertise over the life of the Strategy. Such a committee could comprise older people with lived experience, key agencies such as Council on the Ageing, community housing providers with expertise on older persons housing, homelessness and tenancy services, elder rights services and key academics with specialist focus on the needs of older people and housing. This concept could be incorporated in the government's plans in its soon to be released Ageing with Choice, Future Directions for Seniors Housing 2019-2024.

How can the Strategy help stakeholders and services in your area to collaborate and work together?

The Strategy can provide a major role in bringing together the key housing stakeholders and services that have a specific focus on older people to collaborate towards addressing the growing needs of this cohort in WA. As identified in the draft Ageing on the Edge report attached, some of the vital agencies and services that have expertise in this area include: Council on the Ageing WA, The Assistance with Care and Housing (ACH) Program; Aged Care Services Australia; the adaptable Street to Home Program, Tenancy WA and the WA Tenancy Network; Advocare that provides elder rights and elder abuse assistance; organisations representing older people with lived experience such as Tenants Action Group WA; and specialist older persons community housing providers such as Bethany and Southern Cross Housing.

A specialist forum could be organized by the Strategy to inaugurate the process of bringing together these specialist agencies to develop a plan for improved housing and services to address the needs of older people who are homeless or at risk of homelessness.

How can the Strategy support better data collection on outcomes for individuals?

The Strategy could ensure that it has a data collection focus on the areas that are vital in addressing the needs of older people at risk of homelessness. Current Specialist Homelessness Service data collection, for example, focuses on assisting clients at the point of crisis and mainly identifies throughputs of service delivery rather than, more importantly, an early intervention and housing outcomes focus. There is much evidence showing that assisting older people before they reach a crisis point on the edge of homelessness has widespread benefits in avoiding the more severe consequences of ageing homelessness such as critical impacts on health, premature entry into residential aged care and even death. Also, homelessness service delivery for older people that focuses on achieving long term housing outcomes would provide the stability so important to the health and wellbeing of older people. Therefore as these are key components of much needed re-calibration of homelessness support services to better address the needs of older people then it would be highly beneficial to encourage the development of service data collection that uses these benchmarks as guidelines.

Are these the vision, principles and focus areas that you would like to see in the Strategy?

The Ageing on the Edge project broadly supports the vision, principles and focus of the Strategy, particularly the following three key focus areas identified:

1. Sustainable pathways out of homelessness – Tackling homelessness for older people is fundamentally about accessing long term affordable housing as there are many critical life factors that are addressed by achieving this outcome such as health, aged care and wellbeing. Alternatively, the consequences of not attaining long term housing are abject poverty, a downward spiral of ill health, premature entry into residential aged care and even early death.
2. Prevention and Early Intervention – Acting early to assist older people to avoid homelessness and access pathways to long term affordable housing is vital in avoiding the multiplicity of health and ageing impacts that are the consequences of insecurity, poverty and ill-health. This requires significant focus on early intervention towards longer term planning to obtain a retirement housing future that enables successful ageing in place.
3. System Transformation – Tackling the problem of homelessness for older people requires an all of government approach because of the many important human service areas that are connected to the wellbeing of older people on low incomes such as incomes, health, aged care, homelessness, disability, elder abuse, housing and homelessness. There is also much evidence that many older people without a home do not identify as homeless and will not approach generalist homelessness services. For this reason it is vital that specific strategies addressing the needs of older people that incorporate a wider range of human service areas be developed to ensure effective responses are provided.

What actions would you like implemented as a priority under each focus area in the Strategy?

Draft Ageing on the Edge draft report recommendations attached and specified below:

Direction 1.1: Create and trial different types of housing and accommodation that addresses the diverse needs of people across the homelessness continuum

- Provide an adequate supply of social housing incorporating public, community and affordable housing for an ageing population. In addition to direct government investment in social housing, engage the not-for-profit and for-profit sectors to explore innovative financing models such as social impact investment bonds and tax incentive schemes.
- Consider the development of older persons specific social housing appropriate to the needs of seniors. This includes learning from successful innovations such as the Moveable Units Scheme in Victoria where relocatable self-contained one-bedroom public housing dwellings can be installed on a family member's property and the design of new housing concepts and ideas such as co-housing and co-sharing.

- Enhance the Affordable Housing Action Plan focus to ‘revise eligibility guidelines to enable consideration of personal and housing market circumstances as well as household income’ (p.18) by incorporating into social housing guidelines the vulnerability factors affecting older people at risk of homelessness, such as age, age related health conditions, incomes and those with medium levels of assets.
- Involve older people in the planning and design of housing models to ‘re-imagine’ social housing to suit contemporary needs and its importance connecting older people in their community, especially regarding the needs of older women.

Direction 1.3: Improve service delivery through innovation and collaboration

- Establish a one-stop-shop older persons information, support and referral service for WA to ensure there is an effective agency with statewide coverage to assist older people on low incomes to plan for their retirement housing future and assist those in urgent need to navigate their way to secure and affordable housing. As a community based service this would ensure that highly vulnerable older people can obtain the support, advocacy and linkages they require to be able to achieve a long term affordable housing outcome.

The successful Home at Last service developed in Victoria could be used as an effective model to be replicated: https://www.olderrentals.org.au/home_at_last

Also consider the involvement of older people with lived experience of homelessness in the design, development and management of such a service utilising the expertise and experience of community groups such as the Tenants Action Group Western Australia (TAGWA).

Direction 3.2: Implement integrated, whole-of-government responses to homelessness

- Better leverage other service systems that are well placed to identify older people at risk of homelessness such as aged care, health services, Centrelink, community legal services, financial counselling, occupational therapy and local government.
- Work with the Commonwealth Government to enhance the Assistance with Care and Housing (ACH) Program and Specialist Homelessness Services and liaise with other effective programs such as Street to Home, Tenancy WA, the WA Tenancy Network and services such as Advocare to enhance a strategy of assistance to older people at risk of homelessness.

Additional recommendation for each Direction

- Incorporate into all the above strategies the specific needs of key groups of older people experiencing disadvantage such as Aboriginal and Torres Strait Islanders (ATSI), Culturally and Linguistically Diverse (CALD) people and Lesbian, Gay, Bi-Sexual, Transgender and Intersex (GLBTI) older adults.

Are there any cohorts that are missing?

We commend the Direction Paper for acknowledging that 'Older people are a small but growing cohort within the general homelessness population in Western Australia'. The paper also importantly acknowledges older women being particularly at risk of homelessness.

However whilst the Paper states that on Census night 2016 17% of all homeless people were aged 55 years and over, we believe there are further critical points that need to be taken into account.

1. As the attached Ageing on the Edge draft report states 'The housing circumstances of older people in WA have deteriorated over recent years with the number of homeless older people in WA steadily increasing over the past three censuses. This is occurring as the overall rate of homelessness in Western Australia appears to be declining (Kaleveld et al. 2018). Between 2006 and 2016 there has been an increase from 1146 people to 1500 for those aged 55 and over and from 495 to 617 for those aged 65 and over (ABS 2018a). Most worrying is the fact that people aged 65-74 years experienced the greatest percentage increase of all age groups over the 2011-2016 intercensal period at 16 per cent (ABS 2018a).

These trends are in contrast to the changes for some age groups, particularly children and youth, where homelessness decreased over the 2011-2016 period, a positive outcome of the targeted investment in services that have occurred for younger people.'

For these reasons it is essential that special attention be given to this cohort, especially older women, due to the extraordinary increases compared to other age groups. Whilst the overall proportion of older people is smaller than some other groups, the dramatic increases being experienced are a sign to urgently introduce early intervention and prevention strategies to arrest this concerning trend.

2. Whilst the Direction Paper refers to increases in people aged 55 and over seeking assistance from Specialist Homelessness Services from 5% of all clients in 2011-12 to 9% in 2017-18, our Ageing on the Edge draft report states that 'Whilst there has been an average annual increase of 2.2 per cent for the total population the increase for those aged 55 years and over has averaged 11.4 per cent per year (8.6 per cent for males and a 14.0 per cent increase for females) between 2011-12 and 2017-18. The number of females seeking help almost doubled from 516 persons in 2011-12 to 1135 in 2017-18. For the population aged 65 years and over the average annual increase has been even more dramatic at 9.3 per cent for males and 19.6 per cent for females, with the number of females seeking assistance doubling over this seven year period from 150 to 392 (AIHW 2019)'

This is also in light of the fact that, as the Ageing on the Edge draft report states that 'The increasing numbers of older people contacting specialist homelessness services are significant as they may represent the tip of the homeless iceberg. First hand evidence from service providers such as Housing for the Aged Action Group, suggests those at risk of homelessness for the first time in their lives at a later age do not readily access such

services and therefore there is a hidden population of older low income households struggling in the rental market in WA.'

3. In acknowledging that older women are at 'special risk of homelessness', it is important to therefore also analyse data and other evidence that demonstrates the prevalence and scale of this aspect of homelessness.

Analysis of the factors causing older people and older women in particular to be at risk of homelessness leads to the importance of analysing the private rental market and its special impact on older people.

A lack of secure tenure, high cost and lack of adaptability for ageing are more critical factors for older people, particularly women, who are more likely to rely on a pension or benefit as their sole income, often living alone, having low savings and superannuation and due to ageing factors more likely to have failing health and increased disability.

The Ageing on the Edge draft report states that 'At the 2016 census there were 12,136 older households paying unaffordable rents, accounting for 17.9 per cent of all households in housing stress in Western Australia. Of these 12,000 households, a high 74.4 per cent were in severe housing stress and of these, 4395 households (36.2 per cent) were in extreme housing stress. Of these households in extreme housing stress, in 1534 households or 34.9 per cent, the occupants were aged 75 years and over (ABS 2018b).

The draft report also states that 'Paying such high amounts of income each week just to pay for the rent means the money available for other essentials in life such as food, utilities, medication and transport costs is very limited, impacting on a person's health and wellbeing and making 'ageing well' difficult.

In the five years alone (2011-16) this census data indicates there has been a 46.8 per cent increase in the number of older households (65 years or older) at risk of housing stress.'

Acknowledgement of the critical impacts of the private rental market on older people further emphasises the vital importance of developing early intervention strategies, such as provision of services to assist older people at risk of homelessness to plan for their housing future and enter pathways towards long term affordable housing.