

# A Plan for Change: Homes for Older Women



Homelessness NSW



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This Plan for Change proposes a series of initiatives to help older women to be able to live in homes that are safe, secure and affordable. It has been developed by a group of non-government agencies concerned about the increase in older women's homelessness.

Older women should not be homeless in Australia in 2016. They deserve a better deal - one that recognises their contribution and respects their dignity. It is not acceptable that there is currently no NSW Government priority for addressing the housing needs of older women, despite increasing evidence that the numbers who are homeless, or living in housing stress, is growing.

There is no Australian or NSW Government strategy for responding to this issue, no targets have been set, evidence is not being systematically gathered to understand the scale and nature of the problem, and no funds have been allocated to respond.

Single older women are amongst the most marginalised groups in terms of their access to safe, affordable housing that is well located and suitable for their needs.

A report by the University of Queensland on behalf of the Mercy Foundation in 2014, found that:

- ❖ Census data in 2011 identified 36% of older homeless people as women
- ❖ Older women who are homeless have not generally been homeless before, with one study showing that over 50% of older people who had a conventional housing history were women
- ❖ Older women more frequently become homeless due to family crises such as separation, widowhood or domestic violence
- ❖ The number of older women renting in the private rental market is increasing, at a time of increasing unaffordability of that market - from 91,549 in the 2006 census to 135,174 in 2011
- ❖ There is a 'vacuum of information' about older women and homelessness - not enough is known or documented about the homeless experiences of older women

Older women who are homeless do not generally have complex needs or require support. Their homelessness is related to their low incomes and their lack of assets – they can't afford to pay a mortgage as a single woman, they can't afford to pay market rents, and they often can't even find housing that works well for them - one bedroom accessible units close to transport and community facilities.

Single women have lower income levels than their male counterparts and less superannuation to draw on. They often have no assets, or limited access to assets as a result of family violence or breakdown and divorce.

Older women's homelessness is different. It is more hidden and they are not generally found sleeping rough, but are living in backpacker accommodation, hostels, or staying with friends. Most older women have not been chronically homeless, but have experienced an event that has led to their homelessness such as death of a spouse, divorce or family breakdown.

When they are homeless older women find it much harder than older men to access homelessness services. This is because many of those services are targeted to men and families and, in the inner city in particular, to rough sleepers. They also rarely get access to priority social housing as they are homeless as a result of their low incomes, not as a result of having complex needs.

This means that older women are marginalised in the housing market – in the private rental market, in the social and affordable housing markets, and even in the homelessness service sector.

We need a specific response that tackles the issue of older women and homelessness across the housing spectrum - one that brings a real focus to addressing this problem. This Plan sets out some key initiatives that could start this process.

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# What change do we want?

We don't want any older woman to be homeless. To work towards achieving this we want:

## 1. A NSW Government commitment to develop a comprehensive strategy to address the homelessness of older women

This strategy must:

- ❖ Provide information about the housing needs of older women and address the lack of evidence that there is about the issue of homelessness and housing stress for older women
- ❖ set clear targets for tackling older women's homelessness - these targets should be in relation to access to social and affordable housing and the provision of private rental assistance
- ❖ identify a set of initiatives to support the delivery of those targets
- ❖ integrate a housing and homelessness response with supported housing options for older women in the aged care sector
- ❖ be developed in consultation with older women and their representative organisations
- ❖ be integrated with the work of other government and non-government agencies that have a responsibility for delivering services to older women

## 2. Funding for the development of two new affordable housing projects for older women

This initiative should:

- ❖ deliver one affordable housing project in metropolitan Sydney and one in regional NSW
- ❖ the projects should test the viability of housing models for older women, including housing women with a range of income levels, delivery of owned as well as rented units and options for women to 'buy in' through equity contributions
- ❖ ensure that at least 50 new rental units are delivered for homeless older women on very low, low and moderate incomes
- ❖ showcase viable independent housing models that can be connected to the aged care service sector over time
- ❖ test new design options to deliver affordable safe and well located housing for older women

## 3. Making the private rental sector a viable long term option for older women

This area would focus on:

- ❖ ensuring the review of the Residential Tenancies Act 2010 effectively considers how the current Act impacts on older tenants
- ❖ removing the capacity for 'no cause' eviction in the Residential Tenancies Act which has a particular impact on older tenants
- ❖ consideration of a system of incentives for landlords to agree to longer term leases for older tenants
- ❖ addressing the issue of the lack of affordable private market rental stock particularly in some locations through changes to the planning system

## 4. Improving the way that the housing and homelessness service system responds to and supports homeless older women

Improvements needed in the homelessness service system include:

- ❖ a review of whether the current supported housing model in the homelessness sector is appropriate for older homeless women
- ❖ developing new products and services that specifically target homeless older women, for example, a private rental subsidy that every older homeless woman is entitled to similar to the PRS available for people with disability or health problems who are waiting for an allocation of social housing
- ❖ a review of the current prioritisation process used by housing providers to allocate social housing under the Housing Pathways system – this prioritises complex needs above poverty which means that homeless older women often lose out
- ❖ ensuring that older homeless women can access Specialist Homelessness Services by reviewing the appropriateness of those services and ensuring that Services receive appropriate training and support to meet older women's needs

## 5. Development of a targeted mixed equity model for older women

Mixed equity is a model whereby someone can purchase part of an asset and pay a reduced rental amount depending on how much of the asset they have purchased. This initiative would focus on:

- ❖ Development of a mixed equity model for homeless older women to enable them to use the equity from any assets that they do own to invest in appropriate housing
- ❖ Development of partnerships with the private sector, the finance sector and superannuation funds to support a mixed equity model

## 6. Securing the financial independence of older women

This initiative would focus on advocacy to improve older women's financial security and independence through initiatives such as:

- ❖ Facilitating better access to spouse, or ex-spouse, superannuation and other financial assets
- ❖ Reviewing the asset test criteria for determining access to the aged pension and or increasing the aged pension to enable older women to afford rental housing

# What is actually happening to women now.....some real stories

Some stories of older women facing homelessness have been provided by members of the group

## 57 year old widow, stay at home mother/wife

The client is a 57 year old widow who had been living with her sister since the unexpected death of her husband 18 months earlier. The client hadn't been in the workforce for over 30 years as she had been a stay at home mother/wife. The client had very little money as they had always rented and had relied on her husband's income. When he died she could not afford to rent in their house in Western Sydney so she went to stay with her older sister. Her sister's property was small and eventually she out wore her welcome and her sister gave her four weeks to move. The client was unable to find a place she could afford as she was currently on Centrelink benefits and also paying storage for her furniture. The client had adult children who have young children of their own to look after and so she is unable to stay with them. The client stayed in Temporary Accommodation through Housing NSW for ten days before being referred to a Specialist Homeless Service for assistance. She had never been to a woman's refuge or sought help or needed any form of case management. The client was overwhelmed as she had never had to concern herself with finances. She had never written a cheque in her life.

The client was assisted to reduce her storage (as she had significant amounts of furniture that she was never going to require). This saving was only \$17 per week but it was helpful. Applications were completed for Housing NSW and she was referred to a transitional property in Inner Sydney for ongoing accommodation assistance. After seven months, The client found she could no longer be in a shared housing arrangement and went to live in a less than acceptable boarding house in the Inner West.

## 60 year old single woman, worker

The client is a 60 year old single female who has been working all her life. The client has always been able to support herself. She was in the same private rental for eleven years but eventually had to leave as the rent became unmanageable. The client had no mental health, drug and alcohol or challenging behaviours. Her life was just affected by the cost of private rental. She had searched for 12 months for a cheaper property without success. Working in the city she was keen to stay within a 30 min travel zone. The client was very pro active and had placed advertisements at her work and on the church noticeboard. She had applied for over twenty properties without success.

The client was referred to a homelessness service after she presented to Housing NSW. Housing NSW were unable to assist as she was over the income threshold. The homelessness service accommodated her whilst assisting with her search for cheaper private rental. The client lived from paycheck to paycheck and had very limited savings so did not have the ability to pay bond and rent in advance without the help of the homelessness service.

After more than twenty applications, The client was able to secure a small flat in the Inner West. The flat was small and unappealing but she was keen to reclaim her independence. It seemed somewhat sad that she had to 'settle' for a place to call home that was not in the area she desired, not close to public transport and certainly not in a good condition.

## 77 year old single woman, carer

A 77 year old woman was living independently in Melbourne when her only son, who lived in Sydney, was due to have a baby. The son and daughter in law asked the client to move to Sydney with them to help out with the baby and be closer to her family. The client did so, however she and her son's partner did not get along. They increasingly used her for babysitting, cooking cleaning etc. The client loves her granddaughter but misses her independence greatly and has found the rent in the private sector too high for her to be able to maintain on the age pension. This client was not granted priority and placed on the general wait list as she was unable to prove she could not resolve her housing needs in the private rental market.

## 74 year old single woman, pensioner

A 74-year-old pensioner, and her daughter lived in two different places in the Inner West for 6 years. The arrangement was that the daughter paid the rent and the client paid for utilities. However, the daughter struggled to pay the rent of \$500 per week on her own. Friction developed because of regular visits from the client's five grandchildren.

The next time the client contacted her local Tenants Advice and Advocacy Service, she was 'couch surfing' between her ex-son-in-law's place in Eastern Sydney and a friend's in Inner Sydney. Housing NSW had approved rent assistance, but she had to find a place. The client had ongoing health problems and needed a place with only a few stairs. She didn't have a car and found it physically demanding visiting real estate agents when they may or may not have something available. Another daughter was helping her to look on weekends. A friend gave her a mobile phone, but she found it hard to use. She wanted help to search for a house or flat on the internet, but didn't know how to use it. The client was directed to a local community centre for some computer assistance, and continues her search for accommodation.

## 53 year old single woman, worker

53 year old client originally from Russia, left her husband due to domestic violence. The client works permanent part time at a city hospital as a ward assistant. There were no vacancies in the Sydney City area at the time she decided to flee her marriage so she accepted a vacancy in the Western Suburbs. Housing near her workplace is unaffordable for the client and she is also ineligible for social housing. The client's normal hours are 20 hours per week – however she was offered extra shifts if someone was on leave or sick. The client's weekly pay was usually just under \$600 a week and so she is not eligible for social housing as she is just over the criteria of \$585 a week before tax. The service she was with applied for a travel concession card for the client however she earned \$80 a fortnight above the criteria so was not eligible. The client says "working 20 hours per week as a single person is not enough to live in Sydney". The client has said things like "I am working, I am a good person, I am a victim but no one wants to help me because I have a job? Should I quit my job so I can get help?"

## 60 year old single woman, retired

The client is in her late 60s, lost her partner about 4 years ago to a divorce. Her partner kept the family home with a pay-out from super to the client. She is now living in a retirement village as a renter. The unit is on market and there have been multiple inspections for potential buyers. The client was given a 'notice of termination' that was withdrawn by the village just before it expired. The client had not been able to find reasonable alternative premises.

The client is concerned about her long-term future and capacity to maintain independence. She plans to ultimately move in with one of her children. In conversations, she often talks about her loss of security and fear of the future.

## 57 year old fleeing domestic and family violence, worker

The client is a 57 year old woman who for many years endured violence from her partner. The client says she never went to or reported it to the police as she was very ashamed of her situation. She became increasingly frightened and intimidated by him and 'ran away' to stay with a friend. He found her and after a few days she agreed to return to the family home as he had promised to stop the violence. The violence began within a short time and again she left the family home. Scared to return to her friend, she made contact with a homelessness service. The client was not on a benefit as she worked in her partners business. Staff accompanied her to a Centrelink appointment which proved difficult as most of her ID/paperwork were left at the family home. She left with just a very small bag of clothing. After much toing and froing she obtained her Centrelink benefit.

Searching for appropriate accommodation was arduous. Her limited income made it almost impossible for her to rent in a neighbourhood close to her adult children. The client was mortified when she inspected many of the properties and the thought of a boarding house was horrendous to her.

With the help of a caseworker, the client explored share accommodation. However, after seven unsuccessful applications to share a property – she basically gave up the idea. She was overwhelmed with her accommodation situation; the fact that she had to stop work; give up her car (which was part of the business) and leave behind her pets. What was available to her was nothing like what she was used to. Her children were unable to assist and encouraged her to return home. The client was referred to a number of services, including specialist counselling and assistance to address her increasing depression.

One morning staff arrived to find a voicemail that basically said...."it is all too hard and I just can't do it". She returned to the perpetrator.



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