



Creating Collaborative Housing Solutions Forum 10 March 2021

Notes from the Forum

Session One

Big Picture: Aloma Fennell

A dream that every older woman has a safe secure stable home to call her own
Home one of the most powerful words in English language
Australia 3rd highest rate of homelessness in world; higher than USA
Human rights framework
Australian women over 50 at greater risk of homelessness than older men
Superannuation; pay inequity; time out for unpaid care work – poverty
Housing a health intervention
400 000 women over 45 at risk of homelessness 2020
Single women most at risk
Women aged over 55 face discrimination in labor force
Women over 60 faced long term systemic discrimination – unable to buy homes; in private rental market;
(REIV? Own working group)
Turn focus onto housing, rather than homelessness.
Unacceptable there is no national strategy on housing older women
Older women should have recognition of contributions over life time; treated with complete disregard
UN Convention on rights of older persons

Rita Martin, NSW Nurses & Midwives Association

Key Workers: Accessing Housing (NSW Aged Care Roundtable)
Housing one of most important social determinants of health
Limited affordable housing will cause nurses and midwives to move further from places of work
2016 Annual Conference: planning must address housing for all essential workers including cleaners, porters etc (lower paid)
Affordable rental housing within reasonable proximity to their workplaces
Concern lack will impact on recruitment and maintenance of employment:
Many change jobs and relocate because of housing affordability
Encourage shift workers and essential health workers to be included as well as low to very low-income groups in access to affordable housing
Housing stress as you age will impact on future housing along with other causes/factors
Women in health care working into their late 70s
On call need to live within 20 mins of hospital

Older nurse (65) recently moved into share house; taken short term jobs in rural and remote because they included accommodation; couch surfed; slept in own car; without work no where to live and no where to go
Scourge of women's homeless which is unseen and unrecognised



Shayne Silvers, Kariang NC: On the Coast: the situation on the ground

BSL in Australia, most disadvantaged, old, poor, female, single, private rental

Needs innovative solutions

Many services focus on women with complex needs; limited services available for women not in crisis, but at risk of

A range of solutions required to achieve housing security

2016 Census 600,000 women at risk of homelessness

Hidden homeless very true of older women

Living in cars across the CC;

Eg friend working in government department; needs to decide between having family or continuing to work, without time off.

Both end of age that women have problems with income and housing

WEF Global Gender Gap – 2006 Australia ranked 15/115 now sit at 44/150 countries

Sitting below Philippines, Laos. NZ sits at ??

36 days to homelessness; from full time work to homelessness

Overcrowding; sleeping on couches, train riders, 106 days living in car on CC, sleeping on floor with children,

Main reason women make contact with specialist housing services is domestic violence. Often remain until children grow up before they leave, then older and poor.

Coast Shelter: seen steady increase in older women. 60 calls for help women over age of 46 (2019) Older women 45+. 14 over age of 56. Only able to accommodate 5.

Refuge accommodation not ideal for older women; we need variety of housing options for this cohort.

Maintain independence, family relations, interests, voluntary and paid work into retirement.

XX have no superannuation at all

Limited or no financial literacy; often due to financial abuse

Superannuation Guarantee introduced in 1992?

Georgie Girl

Victim of mental cruelty and real estate knew I was on my own, but without background, like I was invisible. After 40 years of being with controlling husband.

Evicted with 2 weeks to get out. Penniless and houseless.

In my early 70s; affluent friends, but paralysed by stress. Needed to trust

8 ton truck of belongings; creative. Slept on nephew's bed. Couldn't eat, sleep, think.

People spoke to people; linked (Pacific Link).

Niece packed me up; PL found me a place. 3 moves later I am surrounded by creative clutter.

Questions

1 Advocacy around mental health particularly inclusion. 28 days homeless; developed mental illness. Gap in way information designed for multicultural/culturally diverse women. **Intersection**; After 30 years in country



Treatment of women at Centrelink; Housing

How help? Where information posted? NC don't feel safe to women of colour; no inclusive material

- 2 Karen. Anthropology. Housing and homelessness. Solutions – take into account (experience in real estate) build create rent to buy option.
- 3 Janine – managed retirement villages, 4-6% is for rental, not often advertised, can go on wait list. (cost)
- 4 Singapore model; social housing can be bought. Significant investment.
- 5 Where is housing coming from? What is government going to do? Aloma response: stop talking; this is an election issue. Liesl – Monday midday March4Justice on Central Coast. Voice of women rising. Force government to take action-election issue.
- 6 Aloma-with respect, 70s 80s assumed women in parliament would make a difference. Political culture as misogynistic as ever. Numbers not enough.
- 7 Seniors article, single women without children doing it tough. Same for single women with children.
- 8 Rent to buy; cautionary note re UK public housing. Did not replace stock.
- 9 GCC SOWAC homelessness forum; extraordinary fact most don't understand homelessness, think it's old man on park bench. Women are good at hiding. Result of forum 2-3 male councillors suddenly understood homeless problem. What need to do is to increase understanding of systemic older women's homelessness and to make sure people think about housing when they go to ballot box. Need to make sure governments and oppositions will listen and offer solutions.
- 10 Retirement system predicated on home ownership or in secure rental/social housing. Europe secure rental accommodation is fine.
- 11 Exodus Foundation working with homeless people. Could refer people to housing, but not only about roof over head, about connections,
- 12 Suitable accommodation for individual people; need to raise profile and inform others.
- 11 Many solutions depending on political will.

Panel 2: A Way To The Future

Annabelle Daniel, CEO, Women's Community Shelters

Manly story: 300 women pa looking for safe place to go

Private foundation to underwrite costs to set up shelter in the area; invited service groups

2x3 BR properties, side by side, Manly (now Northern Beaches) Women's Shelter 10th anniversary

Other communities interested in doing this also. More than 1 in 2 women turned away, especially women without children.

Next Hornsby Shelter, large proportion are older women.

Now 7 shelters; also in process of establishing 2 new shelters.



Funding from NSW Government 50% operating costs, grass roots, philanthropy contributes rest. Brings in community.

Pathways Home - Next stage of housing – transitional 12-18 months. Rebuild after crisis.

Also advocacy; school based early intervention DFV

Social franchise model

Meanwhile use housing – UK origin. 12 months – 5 years vacant land and housing.

Tripartite Partnership Agreement: DV service (?CCCWHC), Community Housing Provider, Property Owner.

Virtuous circle without government. Local community solutions.

Demonstrate solutions to government

Beecroft House (Twilight Aged Care) up to 20 older women for up to 3 years and they don't lose their place on SH wait list; guarantee place in community housing.

Mosman House (TAC) up to 18 women over 55; supportive housing model. Women found out eligible for services in this housing.

Social Impact Valuation: Cost of program \$190,500 Net benefit \$394,000 per participant \$19 000

Philanthropy willing to take risks

Sue Mowbray, CEO, Mercy Foundation

Advocate systemic change address structural causes of homelessness; more affordable and more social housing.

Early intervention

Assist women who are homeless

Affordable housing plus tailored support

Housing is a human right; impacts on all aspects of life

Grants

To end homelessness up to \$50 000

Social justice program \$10 000

Homes for homes run by The Big Issue Tax deductible donation of .1% of property price, caveat. To generate \$1B over 10 years.

Head Start Homes

Helps people in social housing to purchase home in private market; guarantors

Welcome Mat

Tenant matching portal

HomeGround Services Real Estate Service 7 years on

YWCA Canberra For Purpose Real Estate Rent Well

Women's Property Initiatives Shared Equity project – women with some funds approaching retirement. Rent 30% of income. Housing now being built.

Ending chronic homelessness – Housing First models

CommonGround Camperdown with support services on site

Catholic Care Goulburn: Axial Housing ACT – housing 28 people who were sleeping rough

Don Dunstan Foundation: Adelaide Zero Project

Projects to house Aboriginal women and families

Mudgin-Gal Heart and Home project

Wongee Mia Project, Ruah



Aboriginal Women's Housing Project

Funding Financial Solutions

Transforming women's lives – small grants projects

Home in a box – providing with essentials to move into homes

Ageing on the Edge NSW

Working towards housing justice for older people

State wide information and support service for older people

Increase security of tenure

Extend the eviction moratorium and rent assistance from COVID

Actions

Challenge myths and stereotypes

Homelessness is not intractable problem

Call and write to state and federal reps

Ian Lynch, CEO, Pacific Link Housing

4 years

Tier one Community Housing Provider under NRSCH since 2014

Wrap around support services, encouraging training and education.

Together Home Program ; Housing first model, 26 housed with further 12 to come

NHFIC National Housing Finance Investment Corporation

Glendale Cardiff 21 x 1 and 2 BR units/5affordable/6social/10market with Communities Plus NSW Government

EDP Canton Beach Micro Apartments – NewGen Boarding House 30 x units (25 social/14affordable/1Manager)

Woy Woy 12 units 1 & 2 BR apartments (3 social/3affordable/6private) older women.

Central Coast Housing Estate?

Housing demand and affordability directions

43% of lone females in rental stress, most in private rentals

2006, 20% of population women aged 65+

Call to action



Key2Realty

- Licensed Real Estate Agent, social enterprise, launched in April 2019
- Property management for private landlords
- 170 properties under management
- profits go to funding PLH tenant programs and developments
- MOU with Homes for Homes; Partner with Welcome Mat;

Deb Tipper, Action on Housing Older Women

- Forum part of planned action
- Commitment to keep working on this issue; unfunded; supported by Elderslee Foundation.

Trish Griffin

- TAFE community services, homeless unit
- Then hearing about action on ground, given me hope
- Innovative, mixed models tick tick

Warren Cross, property owner

Elephant in room, council and zonings. Need permanent affordable accommodation. LEPs eliminated Land Lease Model. Proposed Eco Village model; environmental zoning taken out.

Janine

Elderslee Villages on leased land originally at low price when they increase prices. Need 90 units per village to be financially viable. Council can come with reduced rates but not land cost.

CCC Affordable Housing Strategy

Been on table for years, only recently passed, with no actions

CCC Partner with CHP and peppercorn rents; things were moving in right direction. But missing piece is **inclusionary zoning with proportion allocated to affordable rental housing 5-10%**

DA process -

Stock needs support to maintain tenancies

Stock needs to be affordable

Vicki Daley

Pacific Link and Uniting – award for collaboration; acknowledge front line workers

Homeless Hub 38 Pacific Highway, Tuggerah



Primary Care

Health Bus working with homeless peoples on the streets; want to connect with

Annette Steadman, Homes on Central Coast

Housing for vulnerable people living with mental illness. Modelled on Queenbean project.

Artful Women representative

Didn't know about what was happening on Coast; incredible people here, do you have a network sheet to share.

Vicki Scott

Congratulation to panellist and projects; previously on Gosford Council, frustrated because we would get DAs for social and affordable housing and cries from community against such proposals because afraid of who was going to live there. **None of these fears realised.**

Community engagement vital; community forums; supportive councillor briefed. Asked questions, ended fears, offered help. Community capacity building potential valuable.

Private developments of NewGen boarding houses at most risk; pushed through using Affordable SEPP to be managed by CHP.

Educating/informing community essential for new developments. Need to know what is happening in community. Need to bring community with developments.