



Submission to Improving NSW rental laws Consultation Paper

The NSW Ageing on the Edge Forum is a coalition of about 150 organisational supporters and members. The members of the Forum are advocates for change, including older people with lived experience of homelessness, service providers, peak advocacy bodies and private sector organisations, working together to address housing and homelessness related issues of older people.

The Forum was originally convened as a reference group for Housing for the Aged Action Group's (HAAG) Ageing on the Edge project, which launched a report in 2017, *The Older I Get the Scariest It Becomes – Older People at Risk of Homelessness in NSW*.¹ Based on widespread consultation with older people and the community sector, the Ageing on the Edge Forum has since developed policy recommendations that are critical to addressing the needs of older people facing housing stress and homelessness in NSW.

Ageing on the Edge Coalition endorses the submissions and the recommendations of Shelter NSW and COTA NSW to this consultation paper.

Evidence demonstrate that the population of NSW is rapidly ageing. According to HAAG commissioned research, in 2021, 29.6% of population in NSW was over 55 years, an increase from 26.4% a decade ago.² An increasing number of older people are renting privately. There were approximately 240,000 older renters in 2021 compared to 137,500 in 2011 which equate to a 74.5% increase.

Currently, the private rental sector does not provide security of tenure, affordability or accessibility for older low-income households. For renting in retirement to be as secure as home ownership, it requires proper regulation and legislative reform to enable older people to age in place, in the communities that they are familiar with and close to their social networks.

Concerningly, over 117,000 renters were on the lowest income households³ who are likely at risk of homelessness or living in severe housing stress. These older people are likely to be going without food, medication or using utilities as they are unable to afford those and are less likely to find housing options that are affordable in the private rental market. Thus, in addition to strengthening

¹ J. Fiedler and D. Faulkner, *The older I get the scarier it becomes: Older people at risk of homelessness in New South Wales*, 2017, accessible at: <https://www.olderrenters.org.au/sites/default/files/older-i-get-scarier-it-becomes291117.pdf>

² Housing for the Aged Action Group, *Decades of Housing Decline: 2011 and 2022 census analysis*, accessible here: https://www.olderrenters.org.au/sites/default/files/decades_of_decline_-_nsw_census_data_insights.pdf

³ This includes 57,180 in the lowest income quintile (Q1 – Household income less than \$799 per week or approx. \$41,548 per annum) and 60,151 in second income quintile (Q2 – Household income between \$780 – \$1,499 per week or approx. \$41,549 - \$77,948 per annum).



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rental protections, there is a clear need to increase public and community housing stock to ensure these people have access to safe, long-term and affordable housing options.

As highlighted in Shelter NSW and COTA NSW submissions, there is a need for a raft of measures to ensure renters rights are strengthened and protected particularly in relation to no grounds evictions, pets in rental properties and support services for older people who are not likely to find appropriate and affordable housing. Ageing on the Edge Coalition made a submission to the Parliamentary inquiry into the *Residential Tenancies Amendment (Rental Fairness) Bill 2023* that supported the potable bond scheme.⁴

As demonstrated by data, older people are less likely to own their own home as they enter retirement age and more older people are likely going to be lifelong renters. Older people have limited opportunities to increase their earning capacity and compete in a highly competitive private rental market.

The increasing digitalisation of rental applications can also minimise the opportunities for some older people to apply for rentals. This could be due to a range of reasons including digital literacy, access to internet and devices and privacy concerns with sharing private information. Therefore, it is critical that the challenges that are specific to older people in the rental market are recognised and addressed through strong rental laws and regulations.

If there are further consultations, Ageing on the Edge Coalition members including older renters are available to provide further information.

This submission is endorsed by following Ageing on the Edge Coordination Group members:



⁴ NSW Ageing on the Edge Coalition, Submission to the *Residential Tenancies Amendment (Rental Fairness) Bill 2023*, accessible at: https://www.older tenants.org.au/sites/default/files/submission_to_the_residential_tenancies_amendment_rental_fairness_bill_2023.pdf