OLDER WOMEN'S NETWORK BLUE MOUNTAINS 12-MONTH EVALUATION REPORT ON THE HOW PROGRAM

March 2025

Lani, right, is grateful to Kathryn for her low cost accommodation and companionship. 'Lani and I enjoy chats and time in the garden together and Lani is very tolerant of my two outgoing dogs.' says Kathryn.

Executive Summary

Homes for Older Women (HOW) Program
12-Month Evaluation – March 2025

The **Homes for Older Women (HOW)** program, an initiative of the Older Women's Network (OWN) Blue Mountains, was established to address the escalating housing crisis among women aged 55 and over. Launched in May 2024, HOW matches older women facing housing insecurity with homeowners offering affordable, self-contained accommodation or rooms in shared homes.

Key Achievements (as of March 2025):

- **47 older women** housed in safe, affordable accommodation in under 12 months.
- **222 expressions of interest** from women seeking housing.
- **146 homeowner EOIs** across the Blue Mountains region.
- **Robust community engagement**, with increased OWN membership, volunteerism, and public awareness.

The program not only provides immediate housing solutions but fosters community connection, reduces isolation, and supports women's physical, mental, and economic well-being. Formerly homeless or at-risk women have gone on to re-establish small businesses, secure employment, and reconnect with social networks.

Evaluation Highlights:

- Data is tracked using the ActiveCampaign system, with follow-up surveys at 5 weeks and 6 months post-placement.
- A formal evaluation workshop was delivered by Ninnes Consulting to guide impact measurement.
-

Promotion and Public Awareness:

- Significant reach through social media (1.4K Facebook followers) and media coverage including *A Current Affair*, *The Project*, and the *Blue Mountains Gazette*.
- Information has been disseminated through community presentations, flyers, and newsletters.

Funding and Financials:

- Secured over **$300,000** in funding from government grants, foundations, and community fundraising.
- Maintains a lean operational model, with major support from volunteers and in-kind contributions.

Challenges and Focus Areas:

- Demand is strongest for self-contained housing; shared accommodation uptake remains limited.
- Strategies include meet-and-greets, testimonials, and learning from similar programs.
- Increased staffing from State funding has enhanced service delivery and connection capacity.

The HOW model is a scalable, community-based response that leverages existing housing stock to meet urgent need. It affirms that older women deserve not just housing—but dignity, autonomy, and safety.
For more information, visit www.how.ownnsw.org.au or contact how@ownnsw.org.au

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This report has been prepared by the HOW Management Committee
Bronwen Johnston, Heather Shepherd and Vent Thomas.

HOMES FOR OLDER WOMEN (HOW)

An initiative of Older Women's Network Blue Mountains

FUNDING PARTNERS

mercy foundation®

SUPPORTERS

OLDER WOMEN'S NETWORK NEW SOUTH WALES OWN

ActiveCampaign

Link Wentworth
Providing homes, building futures.

Bendigo Bank

RESEARCH • MONITORING • EVALUATION
Ninnes Consulting

ZONTA CLUB BLUE MOUNTAINS

blue mountains City Council

BMC CYBER SECURITY

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Rotary Upper Blue Mountains Sunrise

ADVISORY COMMITTEE

BLUE MOUNTAINS WOMEN'S HEALTH & RESOURCE CENTRE

mcrn

blue mountains City Council

Link Wentworth
Providing homes, building futures.

ZONTA CLUB BLUE MOUNTAINS

HOW SNAPSHOT

ABOUT US

Homes for Older Women (HOW) is a not-for-profit program run by the Older Women's Network (OWN) Blue Mountains. We connect women aged 55+ who are facing housing insecurity and homelessness with compassionate homeowners who have a vacant granny flat, house, apartment or bedroom for rent at an affordable price.

HOW DID WE COME ABOUT?

OWN Blue Mountains volunteers worked hard for more than a year to set up the program, keen to do something tangible at a local level to address the housing crisis.

Our free connection service was launched on 22 May 2024, bridging the gap between homeowners who have vacant accommodation and women who need a safe, long-term place to call home.

THE NEED

Research shows older women are now the fastest-growing group to experience homelessness in Australia. 66% of homeless people in the Blue Mountains in 2021-22 were women. This is higher than the national figure.

Why? Research shows older women are at greater risk of housing insecurity due to factors including relationship separation, death of a partner, and retirement. Women often have significantly lower superannuation balances and savings than men.

Some older women, including those on full-time incomes, are forced to move out of rental accommodation when prices increase, or cost-of-living pressures become too much. Others are couch surfing with family and friends or living in precarious situations.

WHO DO WE HELP?

We have a large variety of older women requiring support with accommodation. This ranges from women working part or full time who cannot secure accommodation in their price range in the Blue Mountains and are facing homelessness in a matter of weeks or days.

There are ladies couch surfing with relatives or pet sitting for years. We have women staying in hotels and we have had women sleeping in their cars. Many have been paying fees for months or years to have their life belongings in storage – waiting for a long-term place to call home.

HOW LAUNCH

22 MAY 2024

Back row: Federal MP Susan Templeman who officially launched the program, HOW Chair Bronwen Johnston & State MP Trish Doyle. Front row: HOW Program Manager Julie Nance, HOW IT & Marketing Specialist Vent Thomas & HOW Vice Chair Heather Shepherd.

"You are not on your own in trying to solve this problem, but you are fast and you've got there before government certainly can…. Let me thank you for your innovation, your determination and your dedication to get this done. The demand is there, and you know it." – **MP Susan Templeman**

GOALS KICKED SINCE LAUNCH

47 older women in 45 weeks have been placed in safe, affordable accommodation

"To be helped and supported in this way by the HOW program to find an affordable home makes me feel both proud and humbled to be a resident of the Blue Mountains. From the bottom of my heart, thank you."

– HOW participant

146 Expressions of Interest received from homeowners in the Blue Mountains & from other areas

'I am no longer frightened about money. Ruth and Graeme are amazing people, so kind and extremely welcoming. I love my little flat and I like living in this area.

- ***Kate, HOW Participant.***

222 Expressions of Interest received from homeseekers in the Blue Mountains & beyond

"My landlords live above the flat and their kindness has been humbling. They look out for me and leave fresh garden produce at my door. They're genuinely kind-hearted people. I am so grateful for the HOW program!
***Lu*, HOW participant**

A dedicated team of HOW volunteers have been trained and supported to handle homeseeker & homeowner intake calls, grant writing, fundraising, marketing collateral distribution and more!

"I was expecting to talk with women in dire circumstances but I was amazed by their hope during dark times. We all know about the homelessness crisis in Australia from the media, but it's not until you talk face-to-face with an older woman, that you truly realise the mess we are in."
– HOW volunteer

HOW WE'RE TRACKING

The HOW program's main aim is to address housing insecurity and homelessness for women aged 55+ in the Blue Mountains. In doing so, we also strive to reduce the physical and psychological ramifications of the housing crisis. The success of the program to date has exceeded our expectations. OWN NSW and Federal and State MPs are keen to see the model expanded to other areas. Below is an overview of some of the goals we are meeting:

1) **Reducing housing insecurity and homelessness:** With 47 women housed in 45 weeks in stable accommodation, we are well on our way to meeting our goal of 65 women housed by December 2025.

2) **Strengthening community bonds:** Through attracting new grants and donations, we now have 2 staff members and a community-based office in Springwood. We are regularly putting homeseekers in contact with local agencies and organisations for support and social networking. For example, the number of members of the Older Women's Network Blue Mountains has grown after several HOW participants have become members. The women have been attending meetings and joining in social and educational activities. This has reduced loneliness and provided a sense of belonging. Also, members of the wider community are enjoying working together to address housing insecurity and homelessness, fostering a sense of community cohesion.

3) **Enhancing women's safety and well-being:** Women are often leaving precarious and unstable living conditions, including sleeping in cars or escaping domestic violence. Even women with less complex lives report feeling heightened anxiety and stress when searching for accommodation. Homeseekers we have secured accommodation for have expressed their gratitude for finally feeling safe and secure. They say they finally have time to focus on their physical and psychological health, their family, friends, interests and building community connections.

4) **Providing economic benefits:** Homeowners have the opportunity to earn income from their properties while helping to provide affordable and sustainable housing options for women in need. We have been informed by our tenants that stable housing has allowed them to relaunch home businesses, find part-time jobs or spend time filling out paperwork to move from Jobseeker to Disability Support Pensions. They can finally stop and breathe, recover and get on with building a more enjoyable life.

5) Empowering older women: Older women helping older women is a powerful mix. HOW volunteers are gaining a sense of purpose by sharing their skills and expertise to help their peers in the community. Homeowners report feeling satisfied playing their part in addressing the housing crisis. Many homeseekers say they feel "heard" and gain a "sense of hope" even after their first phone call with a HOW team member. Members of the public are reaching out with offers of furniture, linen and pledges to fundraise for the program.

6) **Raising community awareness of housing insecurity:** HOW media coverage and regular Facebook posts are raising awareness not only of the program but the wider national housing and cost of living crises. Speaking opportunities at local community groups and a fundraising dinner have also helped raise our profile in the Blue Mountains.

EVALUATION

WORKSHOP

Members of the HOW Committee and volunteers participated in a two-day evaluation workshop with Dr Peter Ninnes, of Ninnes Consulting, on 8 and 9 July 2024. This workshop, funded by OWN NSW, provided participants with skills in the areas of analysis of program effectiveness, efficiency, impact and the ethics of data collection.

IMPACT

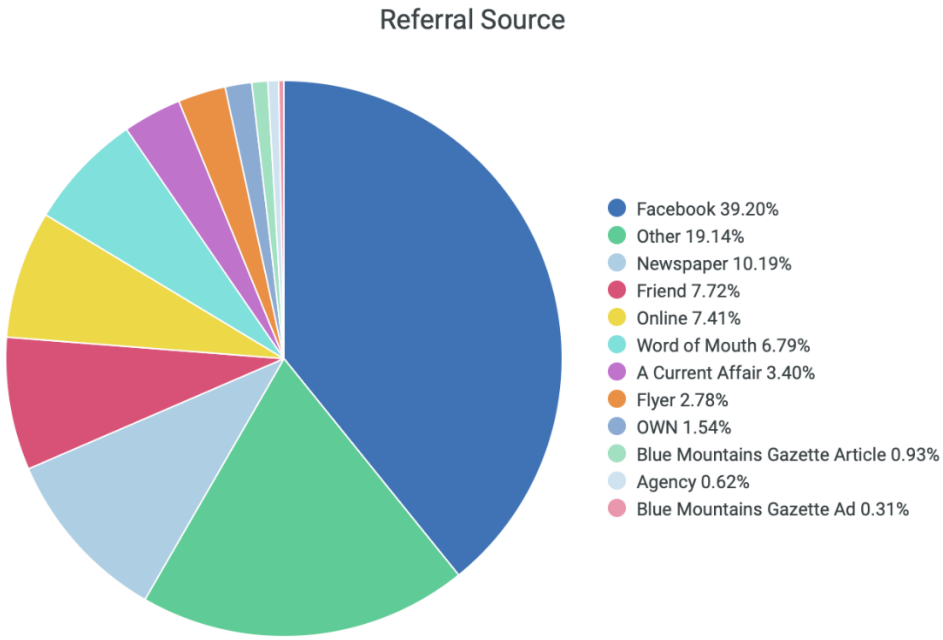
We are evaluating the impact of the HOW program across many areas including promotion, community connections and support, training and outcomes.

The online ActiveCampaign database and marketing system allows us to easily monitor data and generate reports. This allows us to review how the program is tracking at any point in time. In addition to ActiveCampaign, we are using other tools and methods to evaluate the program. Preliminary results are shared in this document, with more comprehensive data and feedback to be presented in the 12-month evaluation report.

Beyond ActiveCampaign's reporting capability, we are also surveying homeseekers five weeks after they move into their accommodation and again at the six-month mark. Likewise, we are also surveying home providers five weeks and then six months after homeseekers have moved in. Surveys of HOW volunteers will take place in April 2025.

PROMOTION

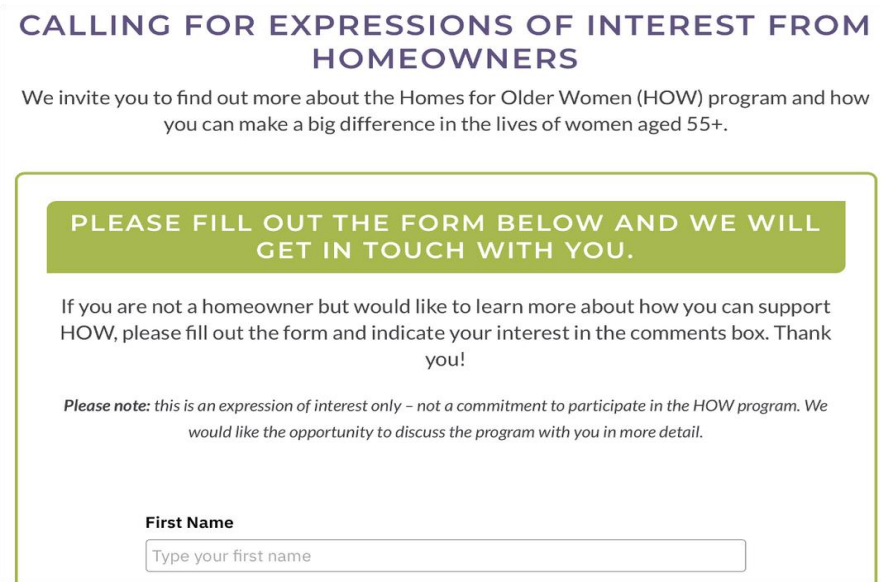
We have taken a multi-pronged approach to HOW promotion, including utilising the HOW website, social media, traditional media (print and radio), print advertising, flyer distribution and presentations to community groups and relevant agencies.



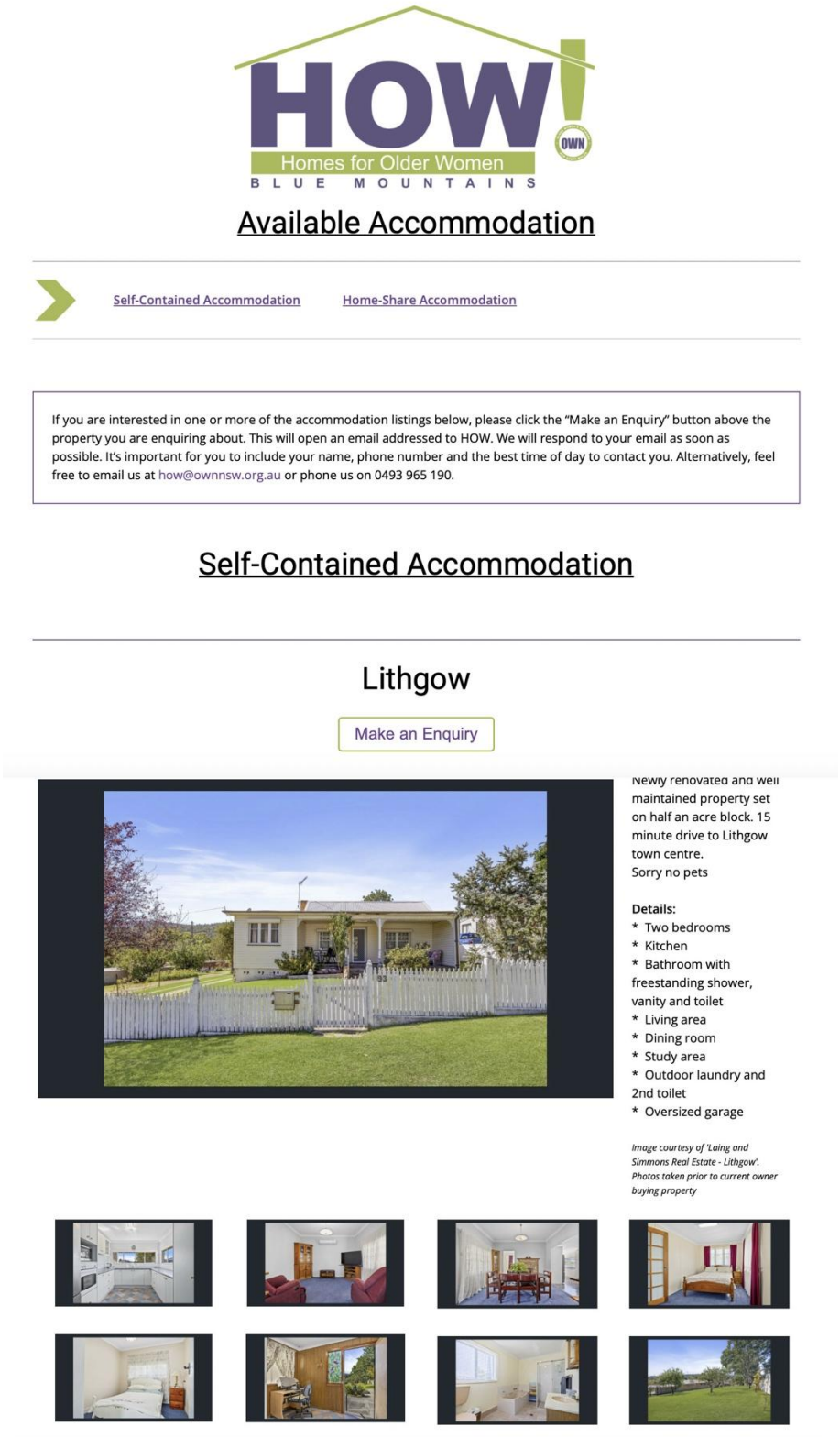
The highest impact has been gained by Facebook posts, followed by 'other' methods and local newspaper media coverage.

Website

The HOW website was developed and is hosted by OWN NSW. It not only provides a comprehensive overview of the program, including relevant statistics and FAQs, it is the main vehicle for homeseekers, homeowners and other interested parties to get in touch and/or express their interest in participating in the program. OWN NSW has also created a landing page and system for accepting HOW donations. Our sponsors and supporters are recognised on the home page and a new media page has been added.



The HOW team has also developed a [sub-site showcasing available accommodation], which is available to Home Seekers to browse and directly make enquiries for properties they mey be interested in. The page is still under development, and we are seeking funding for staff to manage the Available Accommodation page, visit properties, take photos and keep the page up to date with the latest available properties.



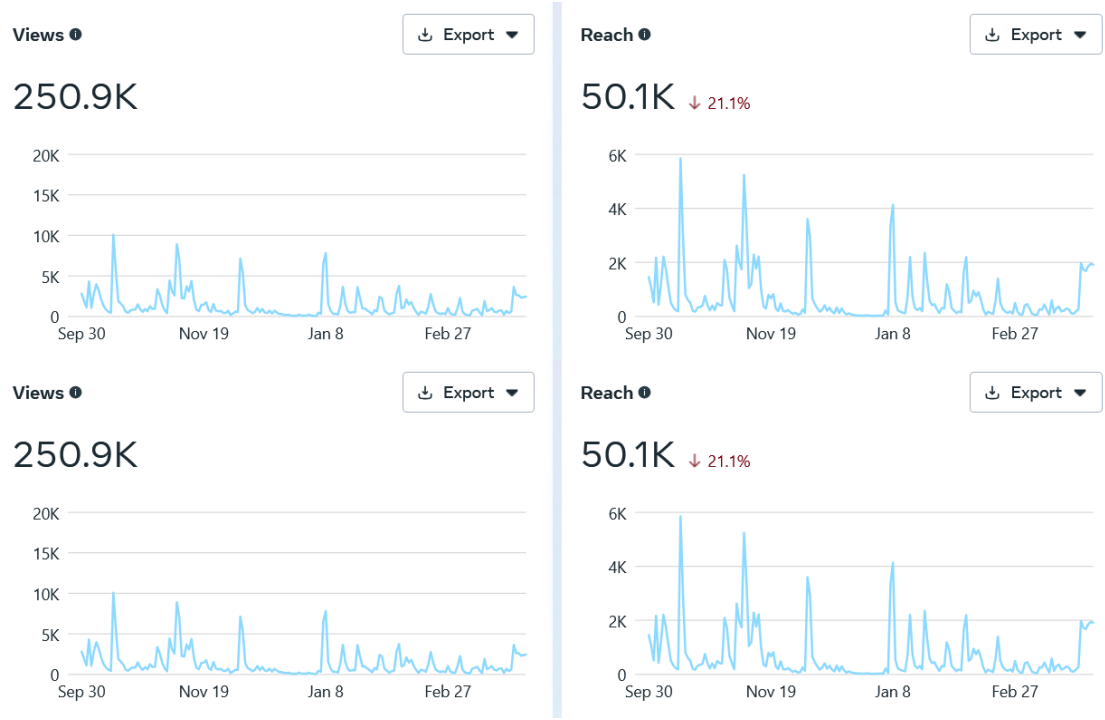
Facebook

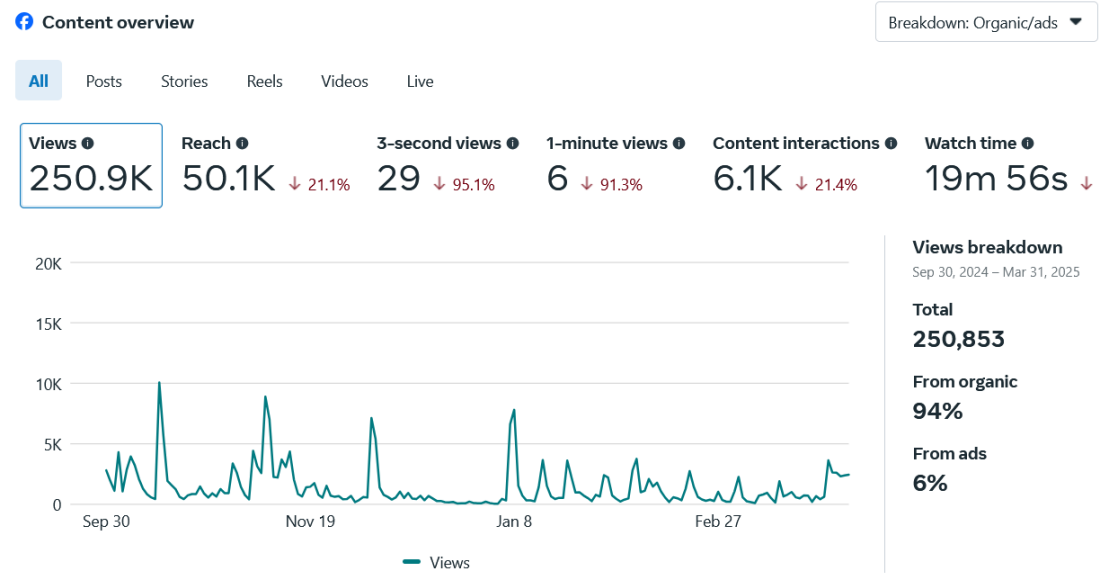
The HOW Facebook page kicked off the same day as the program launch – 22 May 2024. Our initiative has been promoted extensively through our posts shared by OWN Blue Mountains, OWN NSW and State and Federal MPs. We also routinely share our posts with a number of local community and housing-related Facebook groups. Information includes property listings, testimonials and program milestones.

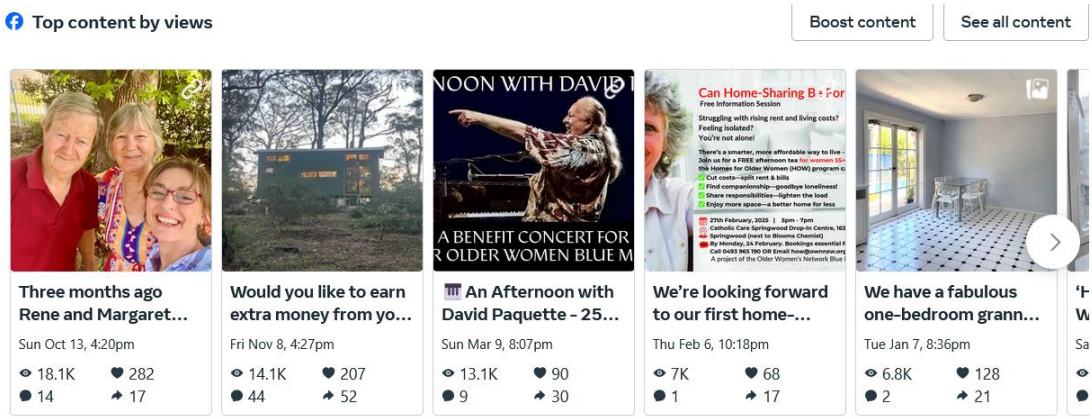
Our page now has 1.4K followers and 858 likes.

The post with the most impact in the past 6 months had a reach of 18.094 and a reach of 10,169. Check out a sample of Facebook post ratings and overall stats showing interesting insights such as the reach (graph below), visits, follows, demographics and active times.

Facebook statistics 30 September 2024 to 31 March 2025







Media

The HOW program has received strong media coverage across both print and radio since we launched. The local paper, the *Blue Mountains Gazette,* has proved highly successful in getting the word out, with two stories resulting in an influx of expressions of interest from homeseekers and homeowners and community members wishing to donate furniture and other items. A segment on A Current Affair and then The Project was also very successful, as was a double page spread in theSaturday Telegraph on March 15, 2025.

BLUE MOUNTAINS Gazette

Saved from slipping through the housing cracks

At the age of 63, grandmother Karren couldn't believe she faced the prospect of being homeless. How, after 46 years of living in the Blue Mountains and raising three children, had it come to this? Karren's story is not uncommon. Now the Homes for Older Women program - a local not-for-profit connection service - has stepped in. Full story p7

Karren found a low cost sanctuary thanks to the kindness of landlord Jan in the Mid Mountains and the HOW program. Picture B C Lewis

Safe from housing crisis

AT THE age of 63, grandmother Karren couldn't believe she faced the prospect of being homeless.

How, after 46 years of living in the Blue Mountains and raising three children, had it come to this?

Karren's story is a common one. A series of life events resulted in her joining the ranks of the fastest growing group to experience homelessness in Australia - older women.

Karren [surname withheld] worked casually while being a proud "stay-at-home Mum".

When her marriage ended after 25 years, she launched a cleaning business which thrived for 10 years. Her painful osteoarthritis cut the venture short.

With barely any superannuation and savings, she didn't have the money to buy or rent on her own and moved into share accommodation.

"It was extremely difficult to find accommodation at a reasonable price," said Karren, who couldn't live with her children and their families out of the Mountains long term due to insufficient space. "My future was looking very bleak."

The Homes for Older Women (HOW) program stepped in - a not-for-profit connection service that links older Mountains women with homeowners willing to rent out granny flats, studios, homes and spare bedrooms at an affordable price.

Members of the Older Women's Network Blue Mountains, appalled by the rental crisis, launched the program in May and have found homes for 13 women over 55. Many were moved out of unstable and precarious conditions - cars, hotels and couch surfing.

"I'm so excited the program found me somewhere to live, otherwise I could have been living in my car," Karren says.

"They helped me find safe and secure accommodation in a beautiful little cottage. I was overwhelmed with happiness and appreciation for [manager] Julie [Nance], her team of volunteers [and] I am so grateful to Jan, my new landlord."

She first heard about the program in *The Blue Mountains Gazette*.

The Australian Institute of Health and Welfare, says 66 per cent of the homeless in the Mountains in 2021-22 were women - higher than the national figure.

While HOW is proving successful, the small team of mostly volunteers is struggling to keep up.

There are 40 older women on the books, with more than half difficult to house because they have a dog.

They received Mercy Foundation funds for Ms Nance's part-time role for a year, but are relying on sausage sandwich sales outside Bunnings to supplement $1,000 government grants and in-kind support.

When homeowner Jan heard about HOW, she cast her mind back to when she was at risk of homelessness as a teen.

"A thoughtful older woman helped me out and I feel I'm honouring her kindness to me," said Jan [surname withheld].

The program offers a bespoke, individualised approach to housing, to save the disappointment of queues and missing out.

Ms Nance said it was alarming to hear stories from older women facing homelessness after a lifetime of working, rearing children and contributing to society.

"We're getting women in their 70s calling in tears after receiving 90-day, no-fault eviction notices," she said.

"They have nowhere to move to. Some have lived in their rentals, and built up community connections, over 15 years."

If To help go to www.how.ownnsw.org.au; email how@ownnsw.org.au

Karren found a low cost sanctuary thanks to the kindness of landlord Jan in the Mid Mountains and the HOW program. Picture B C Lewis

Front page Blue Mountains Gazette story on 19 August 2024

A Current Affair Segment on 29 November 2024

CRISIS FOR RETIREES: RENTERS STRUGGLING WITH RISING COSTS

Channel 10's The Project

11 February 2025

64 SATURDAY XTRA

'A SEAT ON A TRAIN WAS MY HOME'

Older women are the fastest growing victims of homelessness in NSW, but an innovative scheme by a group of compassionate volunteers is giving them a roof over their heads and hope

Lisa Wachsmuth

Squatters' vow to fight for flood homes

The Premier says they're in danger. They say there's nowhere else to live

Clarence Packer

SATURDAY XTRA 65

"She's already turned the former jungle of a yard into a proper lawn and garden"

Kate Christensen

Saturday Telegraph March 15.

Other Media (in chronological order)

22 May 2024 launch video:
https://www.youtube.com/watch?v=h1MRtQbiDoU
https://youtu.be/ZaVj5eLCbTc

Radio Blue Mountains 89.1 FM – Host Susanne Rix's interview with HOW Chair Bronwen Johnston (18 May 2024):
https://www.youtube.com/watch?v=Smjz_80gm2Y&t=512s

Blue Mountains Gazette story – print and online editions (1 June 2024):
"The fight to save older women from becoming homeless in the Blue Mountains"
Free online subscription to view article.

Radio Blue Mountains 89.1 FM – interview with Heather Shepherd (9 July 2024):
https://youtu.be/pOxgbBszwEI

Hawkesbury Post – print and online editions (11 August 2024)
"New housing initiative offers hope for older women"

Blue Mountains Gazette story – print and online editions (19 August 2024)
"Saved from slipping through the housing cracks"

Radio Blue Mountains interview: 1 September 2024 A local solution for a local problem. Older women's homelessness in the Blue Mountains with Heather Shepherd by Rights, Rorts and Rants
podcasters.spotify.com

Sydney Morning Herald Domain feature on housing crisis – interviews conducted, with OWN NSW CEO Yumi Lee, HOW Program Manager Julie Nance and a HOW home provider and tenant. Story to be published soon.

A Current Affair Homes for Older Women feature:
https://youtu.be/geOkIu1_AFo

The Project Homes for Older Women feature:
https://youtu.be/TUoNRNdkXmc

Advertising & flyer distribution

Separate flyers targeting homeowners and homeseekers have been produced in digital and print formats – the latter published as ads in the Blue Mountains Gazette and distributed widely throughout the local community. This includes at Neighbourhood Centres, on community noticeboards, in libraries, on shop fronts and at community groups & agencies.
They have also been handed out to community groups during presentations by Chair, Bronwen Johnston and Deputy Chair, Heather Shepherd. The community groups such as Rotary clubs, Zonta and View clubs also emailed them to their members.

Presentations and Community Events

An important way to spread the word about the HOW program is via presentations by members of the HOW Committee and the Program Manager. This includes to community groups such as Rotary, Zonta, Blue Mountains Tourism, View clubs and the Blue Mountains Community Care Forum. These community groups usually put information into their newsletters to members which spreads the word even further.

Joint Presidents of the Central Blue Mountains Rotary Club Paul Pixton & Lora Stopic with HOW Deputy Chair, Heather Shepherd and HOW Chair, Bronwen Johnston at the Rotary meeting on 5 March 2025

Monica Flynn and Heather Shepherd at the Blue Mountains City Council Seniors Festival 2024

Chair, Bronwen Johnston, sat on a panel at the OWN NSW Annual Conference (2nd from right) and spoke about the Homes for Older Women Program in the Blue Mountains

COMMUNITY CONNECTIONS AND SUPPORT

The number of organisations and external stakeholders we are connecting with is growing week by week. Bronwen Johnston and Heather Shepherd regularly meet with State MP Trish Doyle and Federal Member Susan Templeman.

We were successful in securing $1,000 funding from the Federal Government for volunteer training and $182,000 from the State Government to help finance the program in 2025 and beyond. Most of this funding is going towards wages for staff.

Both MPs pledge to arrange face-to-face meetings with their Housing Ministers.

Brownen Johnston, State MP Trish Doyle and Heather Shepherd

Susan Templeman, Federal MP, Heather Shepherd and Bronwen Johnston

Our partners and supporters

We appreciate the generosity of the growing number of organisations who support us. Our partner, the Mercy Foundation provided us with a grant to employ a part-time Program Manager for one year. The NSW Government Homlessness Innovation Fund has provided us with the funds to continue to employ a Program Manager for 4 days per week and a Program Coordinator for 3 days per week for 2025.

We are also supported by OWN NSW, ActiveCampaign, Scenic World, The Quakers (Nancy Shelley Bequest Fund), Blue Mountains City Council, The Victoria and Albert Hotel, Bendigo Bank, the Australian Government (volunteers grant), Blue Mountains City Council (Community Assistance Grant), Zonta Club of the Blue Mountains, Blue Mountains Computers, Rotary Club Upper Blue Mountains Sunrise and Helloworld Glenbrook.

In March 2025, local identity Maurice Cooper ran an evening dinner and auction, with all proceeds going to the HOW program. $28,000 was raised, including an anonymous donation of $10,000.

Our Advisory Committee continues to help shape our program with representatives from Blue Mountains City Council, the Blue Mountains Women's Health and Resource Centre, Mountains Community Resource Network, Link Wentworth and the Zonta Club of the Blue Mountains. We meet with them every three or four months to update them and ask advice on parts of the program we are experiencing difficulties with. Representatives from these organisations provide invaluable advice, including dealing with vulnerable populations, policy guidance and general support/encouragement. Financial and in-kind assistance has also been provided.

"The HOW model provides an option for women which is both immediate and maintains their autonomy over where and with whom they choose to live. It supports women to make their own choices, to develop relationships and to draw on a community of support."

- **Cherie Brandon, Health Promotion Worker, Blue Mountains Women's Health and Resource Centre**

"In light of the escalating housing crisis and the growing number of older women at risk, the work being done by HOW is more important than ever. Their program aligns perfectly with Link Wentworth's housing objectives, and we have seen firsthand the positive impact of their efforts on the lives of many women in the Greater Blue Mountains area."

- **Jane Cunningham, Manager, Partnerships and Disability, Link Wentworth**

TRAINING

A robust training program for the HOW Committee, Program Manager and volunteers has been integral to the initiative's success to date. This includes workshops, meetings and one-on-one support using the secure online ActiveCampaign database.

HOW supporter and Advisory Committee member Link Wentworth has also assisted and mentored the Program Manager and intake volunteers. The organisation's Homelessness Services team has run workshops and meetings with a focus on dealing with homeseekers who have complexities. This includes experience of domestic violence and mental health issues, some arising from or exacerbated by imminent or current homelessness. The importance of team member self-care has been an important component of training and ongoing support. Free Lifeline courses pertaining to older Australians have also been attended by interested volunteers. Topics have included mental health first aid for seniors and suicide prevention.

HOW IT & Marketing Specialist Vent Thomas (at rear) has been instrumental in training the HOW Team (from left: Chair Bronwen Johnston, Vice Chair Heather Shepherd, Program Manager Julie Nance) and volunteers in ActiveCampaign and other applications vital for the successful running of HOW.

SAFEGUARDING

Because our program's target group is vulnerable older women facing housing insecurity and homelessness, we ensure our Safeguarding Policy is shared with all staff and volunteers. The HOW Committee and Program Manager have undertaken consultation with many community groups involved in homelessness programs to gain feedback and a better understanding of the issues and solutions. This includes members of our Advisory Committee. We learn from their research and gain first-hand knowledge and experience of supporting women at risk of, or experiencing, homelessness. Our Advisory Committee informs our decision-making, ensuring we are responsive to the unique and diverse needs of HOW participants.

OUTCOMES

The HOW program has proven effective by leveraging existing housing stock in the Blue Mountains. It offers immediate housing solutions without the need for capital investment or long-term approvals, thereby significantly improving the lives of vulnerable older women in our community.

A BOUTIQUE SERVICE

The accommodation HOW provides is usually not offered in the mainstream real estate market. Homeowners provide our program with the chance to fill their accommodation first instead of promoting it online or via real estate property managers. Sometimes, the window of time to find suitable tenants is quite small due to the homeowner requiring rent to pay their mortgage and bills. The HOW program would benefit from extra resources to help with the connection process and to help ensure properties are not lost from the program due to time sensitives.

Homeseekers are offered opportunities they might not have otherwise had access to. Unlike in the private rental market where an older woman could be up against 20 to 30 other applicants for the one property, HOW does not emulate this often demoralising and exhausting search for accommodation.

We usually offer one woman a property first, see how that plays out, and then move to the next HOW participant if it is not taken up or the candidate is deemed unsuitable by the homeowner (e.g. affordability). This has proved a successful approach to date.

Since the launch of HOW on 22 May 2024:

- **47 homeseekers have secured accommodation**

  Self-contained accommodation is the most sought after by HOW participants and has proven to be the most successful component of our program model. We have had several women move into a room in a home or share the rent on a more expensive rental with only about a 50% success rate. We find that women over 55 are wanting their own space and the privacy that comes with the rental of a granny flat or self contained space.

- **146 expressions of interest have been received from homeowners**

  The conversion rate from homeowner EOIs to ‘connections’ is impacted by the fact many homeowners are offering bedrooms in homes which the majority of older women do not want to take up. They prefer self-contained accommodation. We also receive many requests for assistance outside the Blue Mountains, with few women wanting to leave the area. Some properties are not deemed suitable for the program and there have been cases where homeowners have not been able to wait for the HOW program to fill their

accommodation. They have elected to move to other channels to secure a tenant and rent.

- **222 expressions of interest have been received by homeseekers**

  Some homeseekers secure accommodation outside of the program or they decide to pause their search and stay with family and friends. While our main priority is finding long-term accommodation for women living in the Blue Mountains, we accept participants outside the area if they have ties to the region such as family, work or community connections/activities.

ON OUR BOOKS

We currently have:

- **61** women seeking accommodation (homeseekers). Of these:
  - 28 are prepared to share a home
  - 27 have pets

Finding suitable accommodation for homeseekers can be a complicated task. We take into account a myriad of factors including:

- Income and budget
- Location preferences. Understandably most women want to stay where they have ties to the community including family and/or friends, medical support and activities
- Mobility. Many Mountains' properties have lots of stairs which is a barrier for some
- Pets. Having animals, particularly a dog is proving to be a big barrier. Not many homeowners are keen on welcoming canines.
- Expectations. Some women have high expectations including gaining a 2-bedroom cottage to accommodate their furniture and life belongings but having a very low budget.

- **26** home providers. These are homeowners who have accommodation available now or in the next couple of months. **5** are share arrangements (bedrooms in homes).
- **22** homeowner EOIs. These are homeowners who have accommodation available in a few months' time including those finalising renovations. Some EOIs are property owners seriously considering the program but not yet committing

- A growing number of homeseeker referrals are coming from well-funded and respected organisations including Link Wentworth, Blue Mountains Women's Health and Resource Centre, Mission Australia's Homelessness Outreach Prevention and Rapid Rehousing Service(HOPARRS), LikeMind, Anglicare, Flourish etc.
  "I just want to thank you for helping my client. She appreciated how promptly you responded to my referral, how quickly you were able to find a property and how supportive and understanding you were." – **Mission Australia caseworker**

THREE OLDER WOMEN – THREE HAPPY ENDINGS

KARREN

Karren, 63, was facing homelessness after living in the Blue Mountains for 46 years and raising three children.
She worked casually while being a "stay-at-home Mum". When her painful osteoarthritis forced her to close her cleaning business, started after her 25 year marriage ended, she had barely any superannuation and savings, and insufficient funds to buy a house or rent on her own.
Karren said, "My future was looking very bleak and horrifying. Then the Homes for Older Women (HOW) program stepped in. I'm so excited the program found me somewhere to live, otherwise I could have been living in my car."
"They helped me find safe and secure accommodation in a beautiful little cottage in Hazelbrook. I was overwhelmed with happiness and appreciation for Julie and her team of volunteers for finding my new home. I am so grateful to Jan, my new landlord for helping me out."
When homeowner Jan heard about HOW, she cast her mind back to when she was at risk of homelessness herself as a teenager.
"A thoughtful older woman helped me out and I feel I'm honouring her kindness to me," said Jan, Karren's new landlord.
"There is so much injustice in Australia today, especially for people with low incomes. If I can help just one person by offering space I don't use, I'm happy to do it."

PAT

"Three weeks ago I was living in my lovely rental unit .... not knowing if the landlord would raise my rent by $200 per week ...I was terrified to tell the real estate that ONCE AGAIN, water was flooding under my front door into my kitchen and bathroom. I've been here 3.5 years ... and it happened a few months after I moved in, a 'known' problem that should have been fixed. SES sandbags were needed and I was overwhelmed. It was supposedly fixed, but as the issue is tree roots, it comes back again when there is very heavy rain.
Then a friend of mine sent me a Facebook notice of the Katoomba townhouse opportunity and I couldn't believe it! I'm 20.5 months from retirement. It's hard to

explain what it feels like to be in the demographic at greatest risk of homelessness when I've always supported myself and had a home. It's terrifying and it’s a huge weight and worry that is constantly there.
I'm incredibly grateful to my friend who shared the 'ad' and to OWN Blue Mountains for running this program. I’m grateful to the Mercy Foundation and others for funding the program and to the property owner for having such incredible community spirit to make these lovely homes affordable to older women.
In just 3 weeks my sense of wellbeing has been raised dramatically and I still can't quite believe it's all happening.”
*Name changed for privacy reasons. Photo is a stock photo.

PATRICIA

I cannot express how grateful I am to the Housing Older Women (HOW) program and the Older Women’s Network (OWN). They truly saved me from becoming homeless. After years of battling through various life challenges, including divorce and family trauma, I found myself struggling to make ends meet. Despite my best efforts to secure a permanent job in my industry, I was unable to do so and had to rely on Jobseeker. When I was on the brink of losing my rental home and had no viable options left, OWN NSW referred me to the HOW program which found me a beautiful place to stay, a place that has given me a sense of peace and stability. This organisation has been a lifeline, offering not just housing but also hope and dignity. I am now able to breathe and take in the beauty of my surroundings, which reminds me of the happy times from my childhood.
I am eternally grateful to HOW and OWN for their support and dedication to helping older women like myself. They have made a profound difference in my life, and I can only hope that others who find themselves in similar situations can benefit from their incredible work.
*Name changed for privacy reasons. Photo is a stock photo.

PROGRAM CHALLENGES AND SOLUTIONS

SHARING ACCOMMODATION

The majority of homeseekers on our database do not want to share accommodation. During the phone intake process, they have nominated self-contained accommodation only. Reasons vary for this preference, including being wary after not having shared since their 20s, having a domestic violence background, having mental health issues, and/or having a strong desire for alone time and privacy.

There have been several shared accommodation arrangements that have not worked out. Reasons include a tenant's allergy to the homeowner's animals (stayed one week and was re-housed), incompatibility (tenant stayed 3 months and we eventually found self-contained accommodation for her) and lifestyle differences (tenant stayed one week and then was re-housed).

To share or not to share – that is the question?

The reluctance of older women to share properties is not new, backed up by the experiences of other housing initiatives who have attempted this model previously. They have reported little to no successful housing outcomes.

While the preference for self-contained housing is understandable, the desire of so many women on our books to live alone means their wait for accommodation is much longer. Some may not secure housing at all through HOW, particularly if their individual needs and preferences are more complex.

Facilitating shares

We have had a high number of offers of bedrooms in homes but a small uptake of these offers.

We occasionally are offered higher-priced properties, e.g. 2 to 3-bedroom homes at $550-$650 per week. This puts the accommodation out of reach of most of our participants. However, it provides a valuable opportunity for us to facilitate the sharing of a home by two older women. To date, we have invested a lot of time and resources in trying to facilitate shares with a low success rate.

Steps to address low sharing uptake

The housing crisis is showing no signs of easing, and we are not prepared to let the sharing component of our model go, despite the many challenges. The stakes are far too high. We aim to substantially increase housing placements, over and above the current success rate we are experiencing with self-contained options.

Some of the strategies we are adopting to help improve the success rate of share arrangements include:

- Reconnecting with providers of previous share housing initiatives including SHOW on the Central Coast and re-reviewing their reports. As we now have a few months' experience of running our own program, we may be able to gain further insights into barriers and possible solutions.

- Promoting the merits of share accommodation to older women on our books and in the general community. Benefits we'll highlight include reducing the cost of housing and utilities and addressing loneliness and isolation. We plan to feature case studies and testimonials in social media and traditional media of successful sharing arrangements that may encourage others to give it a try.

- We hosted a 'meet and greet' opportunity for HOW participants who have expressed interest in sharing. Homeowners who have offered bedrooms in homes were also invited. We plan to hold these every 4-6 weeks and are hopeful the informal, small gatherings will help women feel more comfortable to chat to other like-minded women. It will also be a valuable way to link women to services and activities in the area.

- When we are provided a higher-priced property where we need to facilitate two women sharing, we are open to allowing younger women to move in, as long as one of the tenants is in our target demographic (age 55+).

- We regularly meet with our Advisory Committee to gain their input on boosting the viability of the shared component of our program model.

MANAGING THE PROGRAM

The success of the HOW program and the workload involved means the Program Manager has been boosted with the Homelessness Innovation Fund Grant, enabling the Program Manager to work 4 days per week and the Program Coordinator 3 days per week.
The Program Coordinator will ensure smooth communication between homeowners and homeseekers, support the placement process, and contribute to the program's outreach efforts. By streamlining operations, HOW can expand its capacity, ensuring that more older women in the Blue Mountains can secure safe, affordable housing.

PROGRAM FINANCIAL EFFICIENCY

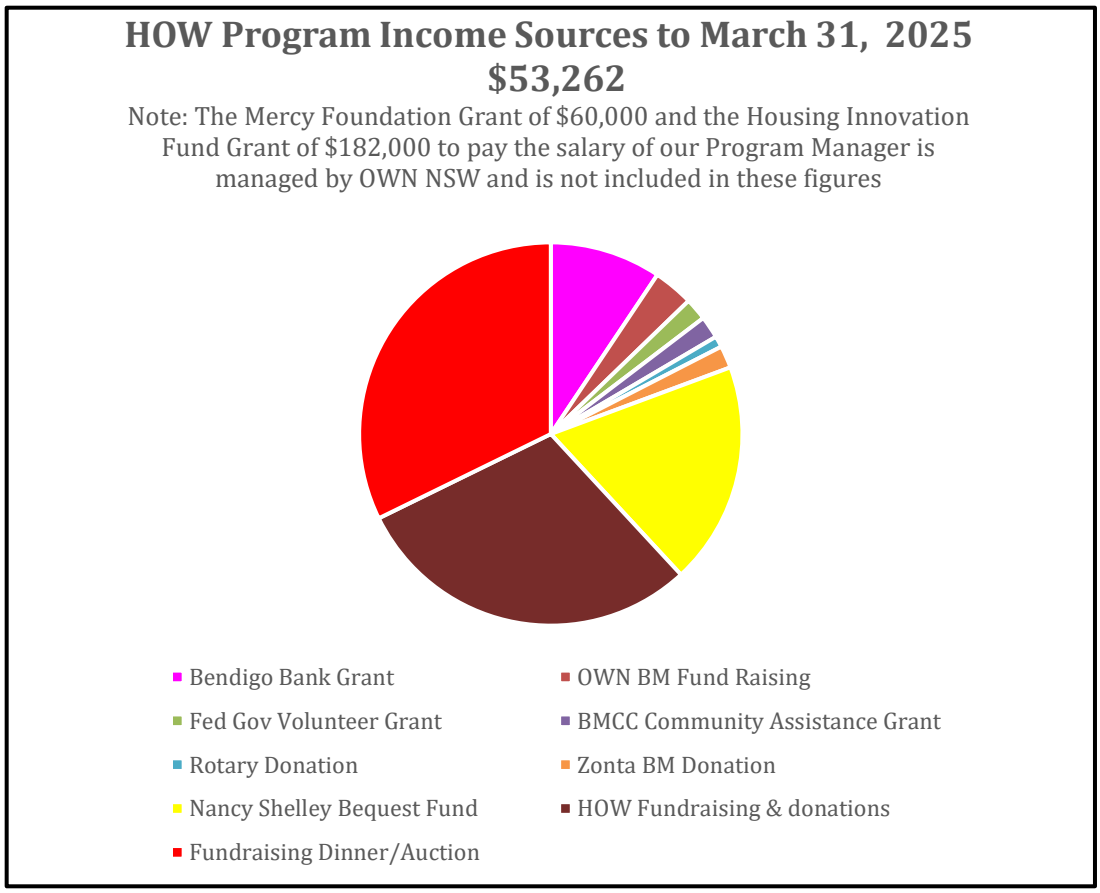
Income

The HOW program received $60,000 in funding from the Mercy Foundation which has allowed us to employ a part-time Program Manager two days per week for one year. OWN NSW manages the payment of the Program Manager's wage.
OWN NSW has also contributed $7000 to the HOW program by covering consultancy fees, advertising costs, website design, and the CEO's time assisting with various aspects of the Program .

As of March, we have received additional funding This includes grants and donations including:

- Blue Mountains City Council Community Assistance Grant ($1,000)
- Scenic World $10,000
- Federal Government Volunteer Grant ($1,000)
- Zonta Club of the Blue Mountains ($1,000)
- Upper Mountains Sunrise Rotary ($500)
- Bendigo Bank ($5,000)
- The Nancy Shelley bequest fund ($10,000)
- The Homelessness Innovation grant($182,000)
- Maurie Cooper auction/donations ($28,000)
- Helloworld Glenbrook ($500)

Bunnings barbecues and raffles, run by OWN Blue Mountains' members, have also generated much-needed funds for the program. Smaller donations are being received via the HOW website.

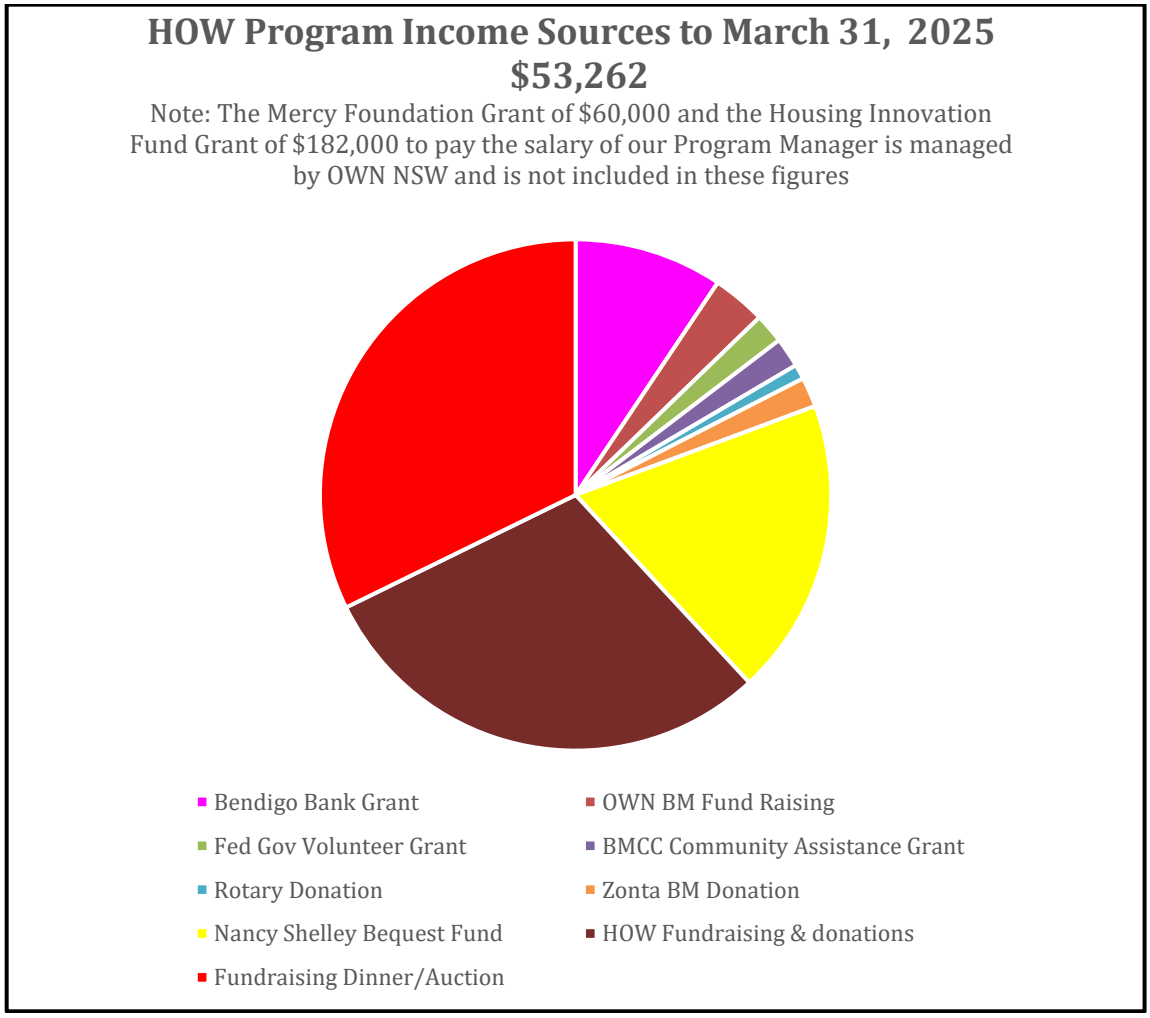


Expenses

HOW program running costs managed by OWN Blue Mountains to date (up to 31st March) total $16,369. This includes setting up costs and rent for an office in January 2025. All employee wages are paid by OWN NSW from the Mercy Foundation grant and the State Government HIF grant (not included in these figures).

Costs for the set-up and maintenance of the online Active Campaign database and other administrative tools have been kept to a minimum through the donation of the secure software. This is worth $2,618 per annum.

Office overheads have been low because the Program Manager and HOW volunteers have been working from their respective homes until January. The new office was established in January 2025 and costs $200 per week. Blue Mountains Computers supplied computers and monitors and supported the setting up of these. We are regularly applying for more funding and feel confident we will keep the program running in the Greater Blue Mountains Area after the Mercy Foundation funding period ends.



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