Homelessness on the Central Coast

Trends, Challenges, and Responses: An escalating local calamity

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Executive Summary

The Central Coast is grappling with an unprecedented homelessness crisis, described by frontline workers as "heartbreaking, dangerous, and out of control".[1] This report, drawing from Coast Community News articles, analyses the escalating trends, identifies key drivers such as the severe affordable housing shortage and intersecting social vulnerabilities, and examines the overwhelmed yet resilient community responses. It highlights critical systemic failures, particularly bureaucratic barriers and fragmented government coordination, while also acknowledging pockets of success in targeted interventions. The current situation, marked by burgeoning homeless camps and quadrupled demand for services, underscores an urgent need for comprehensive, multi-sectoral strategies to provide sustainable solutions and restore dignity to the region's most vulnerable.

1. Introduction: A Crisis Unfolding on the Coast

The Central Coast faces a homelessness crisis that has reached critical levels, as starkly highlighted in the July 2025 Coast Community News article, "Homelessness Crisis Out of Control on the Coast".[1] Frontline workers from the Toukley Neighbourhood Centre describe the situation as "heartbreaking, dangerous, and out of control," noting a quadrupling of people seeking help this year.[1] This report delves into the historical trajectory, root causes, community responses, and persistent challenges of homelessness on the Central Coast, contextualizing the current crisis

within years of escalating pressures and fragmented solutions.

2. Historical Trajectory and Alarming Trends

2.1. The Rising Tide: Quantifying Homelessness Over Time

The Central Coast has experienced a concerning surge in homelessness, positioning it among the top 10 homelessness hotspots in NSW.[2] While the numbers peaked at 2,913 individuals in 2018-19, they saw a gradual decline in subsequent during the COVID years before a significant resurgence.[2] A critical turning point occurred in the 2022-23 financial year, with an 8.6% rise (an increase of 86 people), bringing the total to 1,996 from 1,910 the previous year.[2] This marked the first increase in numbers since the 2018-19 peak.

More recently, the Central Coast witnessed a staggering 60% increase in homelessness over the past year leading up to April 2025.[3] The Toukley Neighbourhood Centre reported an even more dramatic acceleration, with a quadrupling of people seeking help in the first half of 2025 alone, indicating an accelerating crisis that has pushed services to their limits.[1] The rapid increase in individuals seeking assistance and the declaration that services are "full, exhausted, and can't keep up" [1] points to a system that has not merely seen a gradual increase in demand but has reached a critical breaking point. The existing infrastructure and policy responses appear fundamentally inadequate to cope with the current scale and velocity of the crisis, suggesting a tipping point has been reached where demand far outstrips capacity.

One of the most visible manifestations of this escalating crisis is the "explosion of homeless camps" around the region, described as "little cities of homelessness forming".[1] This phenomenon suggests a shift from more hidden forms of homelessness, such as couch surfing or temporary stays with friends and family, to overt, visible rough sleeping. Historically, homelessness manifests in various ways, but the emergence of these informal settlements indicates that individuals and families are no longer able to find even informal, hidden forms of shelter. This forces them into highly visible, informal settlements, implying a deepening of the crisis where the safety nets, both formal and informal, that previously absorbed some of the hidden homeless population have now failed. This increased visibility, while alarming, also creates new challenges such as community division and heightened safety concerns,

as noted in the articles.

The following table illustrates the numerical progression of homelessness on the Central Coast:

Table 1: Central Coast Homelessness Statistics (2018-2025)

Year/Period	Number of Homeless Individuals	Percentage Change from Previous Period	Key Contributing Factor/Context	Source Snippet
2018-19	2,913	–	Peak recorded numbers	[2]
2021-22	1,910	Gradual decline from peak		[2]
2022-23	1,996	+8.6% (86 people)	First rise since 2018-19 peak	[2]
Past Year (to Apr 2025)	Not specified (overall NSW 34,944)	+60% (Central Coast specific)	Affordable housing crisis	[3]
Early 2025	Quadrupling of help-seekers	Significant acceleration	Services overwhelmed	[1]

2.2. Demographics of Despair: Who is Affected?

The crisis impacts a wide and diverse demographic, challenging common stereotypes. Frontline workers report that "Families, elderly people, people with disabilities – it's everyone".[1] Specific examples include young families with babies sleeping in parks, a 75-year-old woman with alcohol issues living in a tent, and another disabled woman in her 70s.[1] The crisis also affects individuals who once had "businesses, homes, and lives" but are now on the street.[1] Children and youth under 19 constitute a significant 21.4% of the homeless population [3], while a concerning 17% of people experiencing homelessness are aged 55 and over.[4] The stark reality of economic precarity is encapsulated by the familiar saying from Gosford's Coast Shelter: "You're only two pay cheques away from homelessness".[1]

The diverse demographics affected, particularly those who previously had stable lives,

underscore that homelessness is increasingly a consequence of systemic economic pressures rather than solely individual circumstances. The traditional public perception of homelessness often focuses on specific marginalised groups. However, the articles explicitly state that "Families, elderly people, people with disabilities – it's everyone" and include examples of individuals who "had businesses, homes, and lives" now on the street.[1] This broadening demographic, combined with the powerful quote "You're only two pay cheques away from homelessness" [1], indicates that the crisis is not confined to a narrow segment of society but is a pervasive threat stemming from wider economic instability and housing unaffordability. This reframes homelessness as a systemic issue of economic precarity that can affect anyone, rather than solely a problem of individual failings or specific vulnerabilities.

Furthermore, the high percentage of children and youth (21.4%) within the homeless population [3], coupled with heartbreaking instances of parents temporarily giving children away to secure shelter [1], highlights a profound intergenerational impact. This is not merely an immediate hardship; it carries long-term implications for the mental health and developmental trajectories of these children, as it is "impacting those children's mental health and it's breaking families down".[1] This situation suggests that if left unaddressed, the current crisis will lead to increased future societal costs in terms of mental health services, educational support, and welfare programs, potentially perpetuating a cycle of disadvantage across generations.

3. Root Causes and Systemic Pressures

3.1. The Affordable Housing Catastrophe

The primary driver of the Central Coast's homelessness crisis is the severe affordable housing shortage.[3] A staggering 97.6% of rental properties on the Central Coast are out of reach for people on low incomes.[3] This profound lack of affordable options traps individuals and families in cycles of homelessness and poverty.[3] Local organisations like Coast Shelter and Pacific Link Housing, despite their commendable efforts, face immense challenges in supplying affordable housing due to skyrocketing construction costs, limited access to suitable land, and complex local planning issues.[5]

The 97.6% unaffordability rate is not just a statistic; it represents a profound market failure in housing provision, exacerbated by a lack of sufficient policy intervention to ensure housing as a basic need. This is not a minor imbalance; it means the private housing market is systematically failing to provide a fundamental necessity for a significant portion of the population. This failure is compounded by "skyrocketing construction costs, limited access to suitable land, and complex local planning issues" [5], which severely restrict the supply of affordable housing. The implication is clear:

without significant, proactive government intervention to regulate the market, increase social housing supply, and streamline development processes for affordable options, the homelessness crisis will continue to worsen, as market forces alone are driving people into poverty and homelessness.

3.2. Intersecting Vulnerabilities: Domestic Violence, Mental Health, and Addiction

Homelessness on the Central Coast is often exacerbated by intersecting social vulnerabilities. Domestic violence is a significant and frequently underreported cause of homelessness, with approximately 100 domestic violence assaults reported monthly on the Central Coast.[6] Victims, primarily women and children, are frequently forced to choose between staying in dangerous homes or sleeping in cars or tents due to a critical lack of safe alternatives.[2] The 4 Voices organization highlights that while 100 domestic violence assaults are reported monthly, "people are much more likely to report issues of noise complaints or barking dogs than domestic violence – the problem is way more widespread than the numbers reflect".[6] This indicates that the official statistics on domestic violence are a severe underestimate, and consequently, the number of individuals forced into homelessness due to unsafe home environments is likely much higher than publicly acknowledged. This "invisible" driver means that efforts to address homelessness must be deeply integrated with domestic violence support services, providing immediate and safe housing options as a primary intervention, rather than solely focusing on general housing solutions.

Mental health issues, alcohol dependency, or drug use affect a high proportion of people experiencing homelessness. Health on the Streets (HoTS) reports that 87% of its clients present with such concerns [3], a figure corroborated by 85% of HoTS clients in 2024.[4] In Woy Woy, 42% of JobSeeker recipients have at least one addiction, further complicating their ability to find stable employment and housing.[6] The connection between mental health and homelessness is often overlooked, leading to isolation, judgment, and a lack of support for those struggling in silence.[6] The consistent data showing a high prevalence of mental health issues, alcohol dependency, and drug use among the homeless population indicates a compounding cycle of disadvantage. These conditions are often both a cause and a consequence of homelessness. Without stable housing, it is incredibly difficult to manage chronic health conditions or addiction recovery, and conversely, these issues can be significant barriers to securing employment or housing. This creates a vicious cycle, making it "almost impossible to get back in" once an individual becomes homeless.[1] This implies that siloed approaches to housing or health are insufficient; effective solutions must involve integrated, wrap-around services that address both housing stability and comprehensive health support simultaneously to break this compounding

disadvantage.

3.3. Bureaucratic Barriers and Resource Strain

Frontline services on the Central Coast are severely strained, described as "full, exhausted, and can't keep up" [1], with "nothing left to offer".[1] Emergency shelters like refuges and transitional housing are overwhelmed, and there is a critical lack of options for housing entire families together, often leading to heartbreaking family separation.[1] Homelessness NSW CEO Dom Rowe states that "one out of every two people seeking help for homelessness in NSW does not receive it because underfunded services are full".[2]

A major obstacle to finding immediate temporary solutions is "red tape," which prevents the use of readily available empty public spaces like halls, churches, or carparks for temporary shelter.[1] Frontline workers explicitly state, "We have halls that sit empty all night, churches that are unused after hours or even carparks" that could be used, but "we're not allowed to use them... why? Red tape".[1] This is a profound indictment of the current policy framework. It is not a lack of physical space or resources, but rather rigid administrative rules that prevent immediate, low-cost solutions to shelter people. This demonstrates a critical policy paralysis where bureaucratic inertia or outdated regulations are actively hindering urgent humanitarian responses. It implies an immediate need for emergency policy reform and greater local autonomy to bypass these barriers during a crisis.

Furthermore, the heartbreaking reality that services are "pulling families apart because we don't have anywhere to house them" [1] due to a lack of refuges for families as a unit, while separate mothers' and men's refuges exist, highlights a critical systemic oversight. This indicates that the current emergency accommodation infrastructure is not designed to support family cohesion. The long-term consequences of family separation are severe, impacting children's development and mental health, and potentially leading to further social breakdown. This implies that policy must prioritize the creation of family-inclusive housing solutions to prevent further trauma and preserve family units, recognizing the profound societal cost of their disintegration.

The following table provides a localized, granular view of the crisis, demonstrating that homelessness is not uniform across the Central Coast but has specific hotspots and interconnected socioeconomic challenges:

Table 2: Localised Homelessness Indicators (Gosford, Woy Woy, Wyong)

Location	Homelessness Rate (vs. State Average)	Unemployment Rate (vs. State Average)	No Internet Access Rate (vs. State Average)	Median Daily Unit Rent	Daily JobSeeker Benefit + Rent Assistance	Daily Income Shortfall/Surplus (after rent)	Key Contributing Factor/Context	Source Snippet
Gosford	1.4% (State Avg: 0.02%)	5.4% (State Avg: 4.9%)	14.8% (State Avg: 14%)	$70	$65 ($54 + $11)	-$5 (Shortfall)	Domestic violence, housing stress	[6]
Woy Woy	4% (State Avg: 0.02%)	6.4% (State Avg: 4.9%)	22.8% (State Avg: 14%)	$68.57	$65 ($54 + $11)	-$3.57 (Shortfall)	Domestic violence, addiction (42% JobSeeker recipients)	[6]
Wyong	1% (State Avg: 0.02%)	7% (State Avg: 4.9%)	25% (State Avg: 14%)	$63.86	$65 ($54 + $11)	+$1.14 (Surplus)	Domestic violence, lack of government support	[6]

4. Community Responses and Glimmers of Hope

4.1. Frontline Heroes: Neighbourhood Centres and Support Services

Amidst the escalating crisis, local organisations like Toukley Neighbourhood Centre and Coast Shelter serve as vital lifelines, providing essential support such as food, tents, and attempting to restore dignity to those experiencing homelessness.[1] Coast Shelter is widely recognised as a "safe haven" for people facing hardship in the community.[7] However, despite their immense efforts, these centres are "barely holding the line" and are "full, exhausted, and can't keep up" with the overwhelming demand.[1]

One poignant instance highlights the extreme measures frontline staff are forced to take: Toukley Neighbourhood Centre staff used their own resources to help a domestic violence victim find housing off the Coast. While this was a positive outcome for that individual, the staff acknowledged, "that was just one person and we can't do this for everyone".[1] The actions of these frontline workers demonstrate extraordinary resilience and commitment, but they also expose the severe strain on their capacity and the unsustainability of relying on individual heroism. This reveals that while individual dedication can provide temporary relief, it is unsustainable and cannot substitute for robust, well-funded, and coordinated systemic support. This situation underscores the urgent need for structural solutions to alleviate the immense burden on overwhelmed frontline staff, whose personal sacrifices are currently bridging critical gaps in public services.

4.2. Innovative Interventions: Health on the Streets (HoTS)

Health on the Streets (HoTS) represents an innovative and crucial intervention, providing essential healthcare services, mental health support, and critical connections directly to those living on the streets.[3] Their mobile medical van offers free general healthcare, mental health support, rehabilitation assistance, and links to vital social services like NDIS.[3]

HoTS boasts significant successes, reporting that every dollar invested in their

program generates between $33 and $90 in savings to government health services, thereby saving "millions in emergency health costs".[3] This reported return on investment is a powerful economic argument for proactive, integrated health services for the homeless. It reframes support for the homeless from a purely humanitarian expense to a financially prudent investment. By providing on-the-spot medical care and preventing conditions from escalating [4], HoTS reduces the reliance on more expensive emergency room visits and hospitalizations. This data provides a compelling rationale for increased government funding for such programs, demonstrating that addressing the health needs of the homeless is not only compassionate but also fiscally responsible, potentially saving millions in public health costs. HoTS CEO Kathy Beverley emphasizes their mission to restore dignity, opportunity, and hope by "meeting people where they are" [3], and their commitment to culturally sensitive care is evident, with 46% of their clients identifying as Aboriginal or Torres Strait Islander.[3]

4.3. Collaborative Efforts: Government and Non-Profit Partnerships

A federal homelessness program, led by Services Australia, has expanded to include the Central Coast, establishing a partnership with Coast Shelter.[7] This program deploys Community Partnership Specialist Officers (CPSOs) to work directly alongside community organizations, simplifying access to government payments and services for vulnerable individuals.[7] Minister for Government Services Bill Shorten emphasized the priority of "simplifying access to government support" and "meeting people where they are".[7]

Since its pilot in 2022, CPSOs have assisted customers on over 33,642 occasions, with many facing complex barriers including homelessness, housing instability, or mental ill health.[7] Member for Robertson Gordon Reid and Member for Dobell Emma McBride both affirmed the program's importance in bolstering existing support and ensuring local access to services.[7] The success of the Services Australia CPSO program directly contrasts with the general "red tape" issue identified by frontline workers.[1] While frontline workers lament bureaucratic hurdles preventing the use of empty spaces for shelter, the CPSO program demonstrates that bureaucratic hurdles

can be overcome through targeted, collaborative efforts between government agencies and NGOs. This suggests that the problem isn't necessarily bureaucracy itself, but rather the *flexibility* and *design* of bureaucratic processes. This program serves as a successful model for how administrative processes can be adapted to be client-centric and effective, offering a blueprint for broader systemic change to address the "red tape" issue.

5. Persistent Challenges and Unmet Needs

5.1. The Stigma of Homelessness and Community Division

Those experiencing homelessness on the Central Coast often face deep stigma, wrongly perceived as "on drugs" or "no-hopers".[1] This societal judgment only deepens their struggle and makes reintegration into stable living incredibly difficult. The rise of visible homeless camps has unfortunately created a "town is split" dynamic within the community.[1] While one half expresses a desire to help, the other half wishes for the homeless individuals to be "moved on," despite the stark reality that there is "nowhere for them to go".[1] This division is further exacerbated by concerns about deteriorating areas and heightened crime, with local police described as "under resourced" to manage the situation.[1]

The "town is split" dynamic and the pervasive stigma faced by homeless individuals reveal a deeper societal challenge beyond simply housing provision: a fragmentation of community empathy and understanding. This dichotomy indicates a significant empathy deficit within the community. This is not merely a practical challenge of providing shelter; it is a social and psychological barrier that actively hinders collective action and perpetuates the marginalization of those experiencing homelessness. This fragmentation of understanding means that even if comprehensive solutions are proposed, they may face significant community resistance, underscoring the urgent need for public education and initiatives to foster greater compassion and understanding alongside practical interventions.

5.2. The Need for Coordinated and Sustainable Solutions

There is a clear and consistent call for leaders at every level – local, state, and federal government – to work together to address the escalating crisis.[1] Despite acknowledged government efforts, frontline observations suggest that "significant new solutions on the ground are conspicuously absent".[5] A local summit bringing together stakeholders from government, developers, not-for-profits, businesses, and the community is deemed "obviously required" to devise actionable strategies tailored to the Central Coast's unique challenges.[5]

There is an urgent need for increased funding for specialist homelessness services,

with Homelessness NSW CEO Dom Rowe advocating for a 20% boost, similar to Queensland's recent investment.[2] Crucially, there is a strong call to urgently build more social and affordable homes, with the ambitious but necessary aim for social housing to represent at least one in 10 homes by 2050, a significant increase from the current one in 20. This is seen as vital to address the 57,000-strong, decade-long waitlist across NSW and ultimately end the homelessness crisis.[2]

The repeated calls for multi-level government collaboration and the observation that "nothing's being done" despite rising numbers [1] point to a critical failure in coordinated governance and significant policy gaps. Across multiple articles and years, there is a consistent plea for "local government, state government, federal government, all of them to work together" [1], and a lament that "nothing's being done" [1] despite the escalating crisis. This recurring theme strongly indicates a persistent issue of fragmented governance and a lack of a unified, overarching strategy. Individual government efforts or localized programs, while valuable, appear to be operating in silos, unable to collectively address the systemic nature of the crisis. This implies that a fundamental shift towards integrated, cross-jurisdictional policy frameworks and a truly collaborative approach are essential to move beyond piecemeal solutions and achieve sustainable impact.

Furthermore, the target of one in 10 social homes by 2050 highlights a necessary long-term vision for structural change.[2] However, this long-term aspiration stands in stark contrast to the immediate, "heartbreaking, dangerous, and out of control" crisis described by frontline workers in 2025 [1], where services are quadrupling in demand and are "full, exhausted." This highlights a critical disconnect between strategic, aspirational planning and the urgent, humanitarian demands of the present. It implies that a dual-track approach is necessary: aggressively pursuing long-term housing targets while simultaneously implementing robust, flexible, and immediate crisis interventions, such as emergency shelters and red-tape reduction, to address the escalating human suffering in the short term.

6. Conclusion: A Path Forward for the Central Coast

The Central Coast's homelessness crisis is a complex, escalating issue rooted in a severe lack of affordable housing, profoundly compounded by intersecting vulnerabilities such as domestic violence, mental health challenges, and systemic bureaucratic barriers. The data consistently demonstrates a rapid acceleration of homelessness, pushing frontline services to their absolute limits and creating visible,

informal settlements that reflect a deepening societal problem.

While frontline organisations demonstrate immense dedication and innovative programs like Health on the Streets offer vital support, proving to be remarkably cost-effective, they are overwhelmed and cannot solve the crisis alone. The analysis reveals a critical need for sustained, multi-faceted, and truly coordinated action across all levels of government, in genuine partnership with community organisations, developers, and businesses. Addressing this crisis requires not only urgent investment in social and affordable housing and increased funding for specialist services but also a fundamental shift in policy to cut "red tape" and foster greater flexibility in crisis response. This includes adopting successful models of bureaucratic streamlining, as seen with the Services Australia CPSO program, and prioritizing family-inclusive emergency housing solutions.

Ultimately, a sustainable path forward for the Central Coast demands a collective commitment to compassion, understanding, and the recognition that housing is a fundamental human right. This comprehensive approach is essential to ensure every resident has the dignity of a safe and secure home, moving beyond temporary fixes to build a healthier, more inclusive future for all.

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