
Older Australians'
Experience
Living in Insecure
Tenancies

Housing for the Aged Action
Group
Ena Ahern 2003

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A big thank you is also owed to Jenny Stewart and April Bragg - two of the Assistance with Care and Housing for the Aged Program (ACHA) outreach workers who accompanied the researcher on some of the interviews, as requested by the participants. Jenny and April also consented to be interviewed about their role as outreach workers with this Program. Many thanks also to Kathy Brozovic- Basic, Jeff Fiedler and Kaye Trainor for their support and endless patience with the researcher.

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Ena Ahern

Acronyms

A.C.H.A. Program: *Assistance with Care and Housing for the Aged Program.*

H.A.A.G Inc. *Housing for the Aged Action Group Incorporated.*

O.P.A.C. *Older Persons Action Centre*

P.H.A.P. *Public Housing Advocacy Program*

Public Housing: *is non-profit rental housing available through the Office of Housing to low income people.*

Home and Community Care Services: *are support services available through Local Government. These services include personal care, home help, shopping and banking and nursing and medical services.*

MOW: *Meals on Wheels: meals provided to aged and disabled people in their home by local Government.*

SAAP: *Supported Accommodation Assistance Program*

Foreword

This report relates to older people who rent their accommodation in the private market and also highlights the improved quality of life of those who have been able to access age - appropriate public housing with some community supports such as Home and Community Care Services.

Members of HAAG and clients of the ACHA Program participated in this qualitative research over the past few months by discussing how insecure tenancy impacts on their quality of life.

The participants stated how dealings with real estate agents are frightening and impact on them negatively, with only one person stating that the estate agent at all times displayed kindness and professionalism. One participant described how a telephone call from a real estate agent causes terror in her life.

Coping with this stress has been quite varied, from walking the streets at 2a.m. to getting prescriptions for Valium, and a little "blue" pill to relieve anxiety, and to overeating at nighttime. Also one participant described how by taking to bed for a few days every six weeks keeps the world on even keel.

Absent from this discussion has been the mention of use of alcohol or gambling. One participant mentioned – off the record, that alcohol had played a part in coping with life for a short while. This was not mentioned by any other person. The researcher does not know whether this was a taboo subject and therefore could not come up in discussion or whether the participants just do not imbibe nor gamble.

For those who have rented their housing most of their lives the prospects of securing appropriate accommodation in later life are reduced, without some government assistance, which Bernie Duff highlighted in (Sibly, P. 1996), previous HAAG research.


This research documents in detail older persons' voices and informs us how insecure tenancy negatively impacts on all activities of daily living, plus its impact on their health and enjoyment of life. Those who have been assisted

into age-appropriate public housing stated to the researcher how their lives improved beyond their wildest dreams.

HAAG seeks to assist older frail Australians with housing issues and through this support empower them in their daily lives.

This research highlights the issues currently impacting negatively on the lives of frail Australians.

I recommend the report to everyone and we will use the report to continue to push for more public housing. We welcome your comments on the report.

A handwritten signature in black ink, appearing to read 'Dalene Salisbury', with a long, sweeping flourish extending to the right.

Dalene Salisbury

Chairperson Housing for the Aged Action Group.

Secure Housing

Secure Housing means “when you live in a neighbourhood for 20 years, you’re more likely to have good relations with your neighbours and better access to local health facilities, like hospitals and gyms, and these have obvious public health outcomes” (Beer, 2003).

People who are secure in their housing are:

- likely to live longer and have healthier and happier lives.
- They develop stronger links with their neighbours and deeper roots in their communities, both factors that contribute to personal health.

There is a ‘halo of wellbeing’ around people with greater connectedness to their communities, according to research being conducted at Flinders University by Professor Andrew Beer, Professor Fran Baum and Dr. Catherine Palmer. They state that “when you have more resources you think about yourself in a more positive way and your body responds in a molecular way, far better to the challenges it confronts”.

The professorial team highlight such countries as Germany, Austria and Italy who have high levels of renting and good public health. They state that the apparent discrepancy was due to legal protection offered to tenants in those countries, including leases that lasted decades and capped rents (Sunday Age 24th August 2003).

Insecure Housing

Insecure Housing means having to move every few years because the rents are increasing beyond an older pensioner’s capacity to pay.

- It can mean a choice between paying the rent and paying for medication and food.
- Lack of privacy is an issue as the real estate agent has another key to the front door.

Insecure housing means fear of being blacklisted by agents and being unable to rent another property-your home.

- Mental exhaustion with the anxiety and worry

-
- Paying 50% - 80% of income on the rent
 - Getting older in insecure housing can mean moving in with relatives or friends for a period of time, which can mean living without independence.

Housing for the Aged Action Group

Housing for the Aged Action Group (HAAG) is now celebrating 20 years of working with older people around housing and tenancy issues. This group came into life on 21st July 1983 in the Western Port region to highlight the lack of public housing for older people. It was through the initiatives of the Westernport Regional Housing Council HAAG began its life. A group of elderly people and a few workers began meeting to address Aged housing needs in the region.

The Westernport Regional Housing Council offered some worker resources through the excellent work of Maureen Donnelly, Judith Thurloe, who was the Housing Officer at the time for the city of Frankston and Robyn Souter from the Brotherhood of St. Lawrence provided added support and encouragement. Other Housing council workers who assisted the group have included; Maree Pardy, Andy Kissane, Stewart Johnston and Bernie Duff. This group became incorporated in October 1988 when they adopted their constitution.

Housing for the Aged Action Group (HAAG) exists to work towards the alleviation of housing related poverty for older Australians and to provide housing support services to disadvantaged older Victorians. Their aim is to provide effective tenancy, information and support services to older tenants living in Victoria. These services must be accessible to all, comprehensive and work to enhance older tenants' ability to have control of their own life choices. These services must also be accountable to the organisation's membership, service users and funding providers.

HAAG assists frail, financially disadvantaged older people living in Victoria, who are renting or who are homeless, to meet both their accommodation and support needs; to allow them to remain in the community.

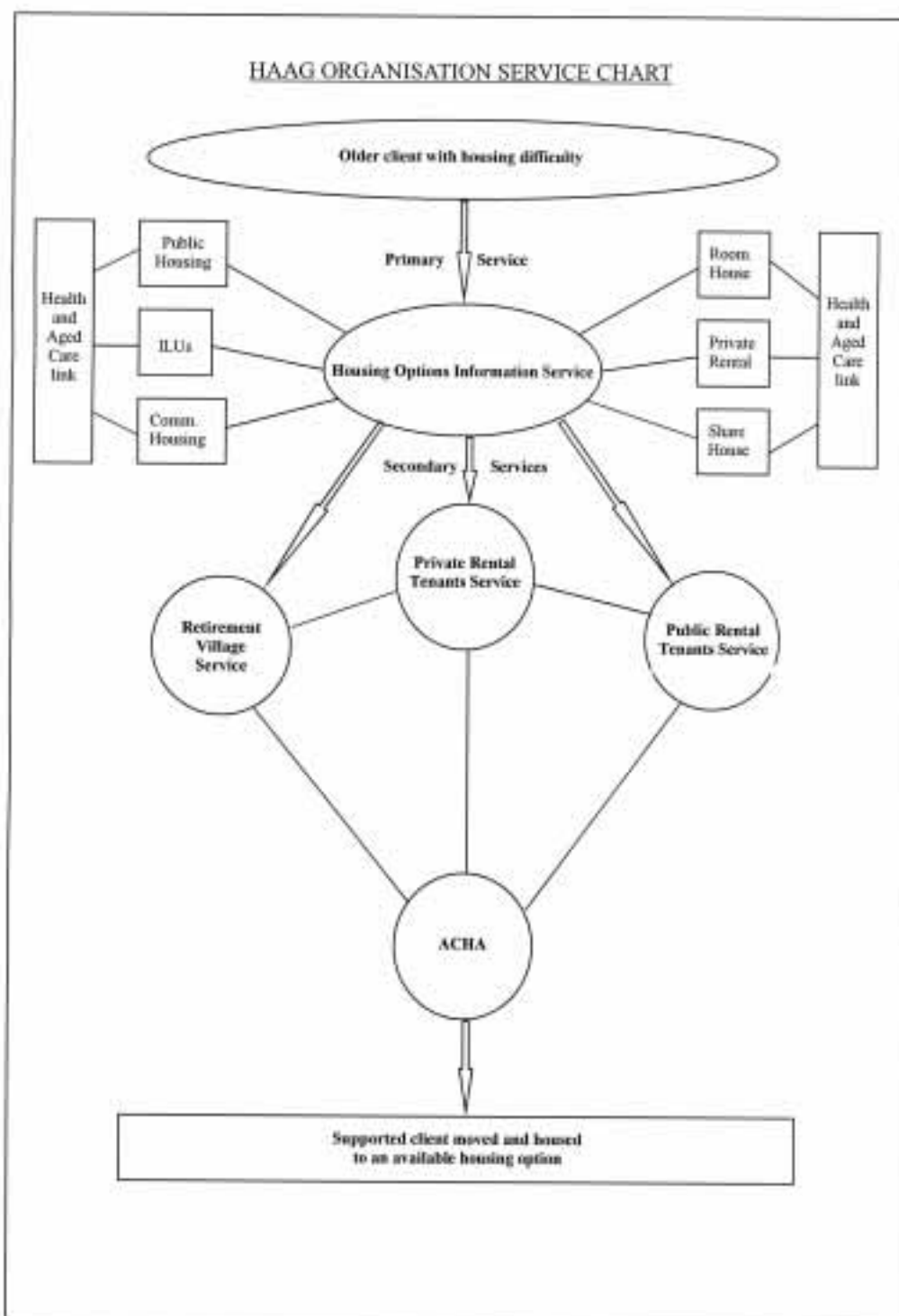
HAAG provides a state forum for aged people to raise and act upon housing issues affecting them and fostering opportunities for mutual housing support and information sharing among group members.

The group works towards heightened community awareness of the rights of the aged, to secure low cost rental housing and to lobby for these rights.

HAAG works for policy changes and projects which enhance the supply and quality of low cost rental housing for the aged such as the freedom to choose between one bedroom and two bedroom units. To work for policy changes in tenancy related areas such as access to information and tenants' rights.

HAAG provides a link with other relevant groups, bodies and individuals in Victoria in respect of aged housing issues. HAAG liaises with local, regional, state and federal agencies working for income and housing justice.

(HAAG Inc. Constitution 2000 & HAAG1989 Annual General Report)



Molly Hadfield

Molly Hadfield is 80 years young and has been very active with Housing for the Aged Action Group since 1985; is also very involved with women's groups and the Older Persons Action Centre in Melbourne. Molly agreed to be interviewed for this 20th Anniversary year of Housing for the Aged Action Group. The researcher thought that it was important to interview Molly particularly on this anniversary, as she is a constant in the organisation and has observed changes in the organisation and in society.

Both Kristy Holmes, and Ena Ahern – both social work students on placement from Victoria University, interviewed Molly. Kristy Holmes – V.U. social work student, asked Molly:

Molly what I would like to know is how you have kept your enthusiasm up over the years?

Molly replied that the way to answer this question was by going back through her life. She lost her mother when she was 10 years old and was thrown out into the workforce when she was 14 years of age. She was supposed to be childminding but it was domestic work. This was during the Depression and she saw the division that many people had nothing and some had everything. Her uncle was a shearer at that time and when he came home he would speak about the conditions to her family in the house she would listen; and she says that her father was very political and there was political talk in her house also.

Why did my uncle have it so tough shearing? They used to ask why they could not sell their products from the farm. They had 350 acres, which was not considered a farm by some who had 2000 acres – and could not see the division.

Molly would have loved to have been a nurse but she did not have enough formal schooling. She was given a position working in the hospital dining

room. At 12 mid day the bell went and she says “I had to put the nurses dinner on the table, even if they were delayed coming off the wards, but the sisters’ dinners had to be in the hot oven and served to each sister when they came to lunch”. These things teach you.

“I came to Melbourne in 1940 to work in the factory and I worked quickly, because I was working since I was 14 years of age and was quick with my hands – I was used to hard work. I saw a man with a watch was there also but I did not know what he was doing. When I went for lunch I soon learned he was a time and motion man – the women told me to slow down or they would all have to work more quickly”. It brought me right back to my uncle “Shear more sheep”.

It has always been in me, “this awareness – awareness of social justice issues. I joined the unions. I was always aware of the division between people and why is it there and who in society gains from it?”

The young men were picked up and went to war. When the young men came back from war, they were ill; there was abuse, alcohol and domestic violence. I was affected by this as well.

Molly says “When I retired it was easy to get out to do things I wanted to do. Unemployment was increasing in the 80’s”.

Molly says that in 1954 “I was evicted from my house in Collingwood; the factory wanted to get enlarged. We paid 100 pounds - key money – there were no houses available then. This money was the deferred pay returned soldier got on return and there were so many slum houses around. We lived in rooms during the war. This little house was all right. We lived there for 7 years. I went to court fighting the eviction and he had to find me another place. He put us in his other house near a corner block in Hoddle Street, but then garages became popular and he evicted us again because you get good money for property on corners. When he told us to get out I went to court again, but the magistrate said we had 60 days to get another place. We went to Chelsea to the swamps”.

Molly remembers people were living in tents and caravans on their block. The builder's truck used to get stuck in the mud. There were lots of builders around but few owned trucks after the war and they had to guard their trucks overnight because people were stealing things. Everyone was building around the area.

Molly remembers her friend lived in the garage where her daughter was born. The government stopped people living in the tents and garages; it just pushed people back into renting, which suited the landlords. When her daughter built her house she kept renting until she bought everything because she refused to move in until she had her carpets and curtains. Molly says that some people forget their roots easily. The people who forget their roots are the worst to deal with politically. "Speaking to them about negative gearing they look at you. How can people save for their homes with casual work – Australia is second only to Spain in this matter".

Molly mentions the Older Persons Action Group, which commenced in 1984 and launched in 1985 and is still going. Margaret O'Callaghan and Sue Healy are still involved in it with Mollie and they are also involved with HAAG.

This group came out of the need of older people who had retired and could see the issues facing the community. "You have to look at who was in government in the 80's and we got Federal grants and support. Labour was founded on community issues". Nursing homes and hostels were full of people whose husbands had died and they did not want to care for themselves. Then Home and Community Care services commenced in 1985.

Mollie met Bernie Duff, Co-ordinator of HAAG, in 1985 in Springvale at an OPAC Forum and he invited her to come and join HAAG and she remained when they became state wide and incorporated in 1989. They had great workers and supporters who kept them going. "There were only a few of us left when we moved to Ross House".

When Mollie was 50 she was working in the International Left bookshop. "It was a wonderful time, the women's' movement was around then and we had

conferences and seminars and would bring the books along". Just before she joined the bookshop Mollie used to work in retail and the shop was going to shut down, so the book shop came along at the right time. "I worked in it for 12 years. It worries me that we have lost a lot now. The younger women say we do not have to fight for anything now. That is so wrong". The bookshop was out of action for a while before they opened in Trades Hall Council. Mollie states that she met many people through working at the bookshop.

Mollie helped to get housing for older people in Chelsea Heights. Springvale Council ran that area there and they came out and inspected the site. The local people were against the development because they said there would be an increase in traffic with meals on wheels and ambulances, and this would impact on the children in the area and the local school. It was taken up before the Tribunal and in the end we won the case. They are beautiful homes and the Community House, which is used by everyone in the community. The building work was delayed for 2 years because of the Tribunal issues but we had good people in the Council and Labor State government.

Mollie worries that housing is going away from public housing and there is more social housing¹, which is of great concern. She asks the questions:

- *This social housing can be sold off in 20 - 30 years time and who would stop it?*
- *It is getting more difficult for the young and low income to get housing.*
- *What is going to happen when the housing bubble bursts? Where are people going to be housed?*

¹ Social housing that Molly is referring to is the Federal and State Governments' radical reform of privatising the public & community housing sector.

Assistance with Care and Housing for the Aged Program

The Assistance with Care and Housing for the Aged (ACHA) program, funded by the Federal Department of Health and Family Service, commenced initially in 1994, as a nationwide pilot program to assist and support financially disadvantaged and frail older people who are living in rental accommodation or who are homeless; so that they can remain living in the community for as long as possible.

The main aim of the ACHA program is the prevention of premature or inappropriate entry into residential care.

HAAG received funding (for two workers) in 1995 to provide outreach support and assistance to older people who are within the target group and who live in the metropolitan region of Melbourne. The target group includes:

- Low income frail aged people in private rental, insecure accommodation or public rental accommodation and,
- Those frail aged people who are homeless or at risk of becoming homeless.

The ACHA Program is now an ongoing program with funding arrangements converted from annual to three-year basis. This enables HAAG to:

- Focus on the actual program delivery of providing support and assistance to frail older people
- Focus on the highest area of need
- To establish and expand on relevant community networks
- To build a better relationship with a variety of accommodation providers.

These services provided by the ACHA program are very significant in the prevention and delaying of an older person's entry into residential care. Often the older person is not aware of the health, housing or community services which are available to them, even in their local area.

The ACHA Outreach Workers' role in accessing a range of services, health, housing, social, legal and financial is the strength of the program. Age, frailty, insecure and inappropriate housing, isolation and loneliness combined with a low income and high housing cost often results in quickly deteriorating health and an increasing level of depression.

The ACHA outreach worker is expected to assist the most disadvantaged of low income frail aged people in private rental, boarding houses, other insecure accommodation, or public rental, or who are homeless or near homeless (ACHA Program Evaluation). Providing information and assistance to relocate into more suitable and often more affordable housing enables an older person to assess their options and plan for their future, both in the long and short term; and in doing so, offers the older person an opportunity to maintain continued independence. The most important aspect of the ACHA program is the flexibility to work across all areas of need to obtain a positive outcome. Without this support and companionship at such a crucial time, a frail older person's health can deteriorate at such a rate that they are no longer able to live independently. It is part of the ACHA worker's role to ensure that older people in this difficult position are assisted and encouraged to become familiar with, and to utilise, local support services (HAAG Annual Report 2001 -2002). The goal of the ACHA position is to assist the most disadvantaged to receive equitable care, housing and other support to allow them to live independently, and with dignity, in the community (ACHA Program Evaluation 1996).

How the ACHA Program works on a day to day basis.

HAAG services are faced with a continual procession of clients between 60 to 90 years of age. In 2001 – 2002 HAAG's ACHA program assisted 196 clients with complex needs. Those people presenting are on a cycle that looks something like this:

1. Contact due to rent increases or capital gain eviction that requires a suitable outcome within a short period of time. Either the tenant has

been given a 14-day Notice to Vacate because of rent arrears or a 60- day Notice to Vacate because the owner wishes to sell or renovate.

2. Negotiation with landlord for extensions of time due to lack of appropriate options. At best this usually means an extension granted at the Victorian Civil and Administrative Tribunal (VCAT) of a few weeks.
3. Contact with affordable housing providers such as the Office of Housing or Independent Living Units (ILU's) to get clients on to waiting lists that can be up to 12 years in duration. Since priority access for people 75 years and over was abolished in mid 1990's there are often no grounds for people of advanced age to be housed within a reasonable period of time in public housing. Independent Living Units the other major avenue of affordable housing for older people are also difficult to access within a short period of time due to demand and special interest needs eligibility.
4. Crisis negotiations continue with affordable housing providers as eviction deadlines approach.
5. If no breakthrough is achieved then a last resort attempt is made to find yet another private rental dwelling for the older person. This usually means considerable compromises about the location and condition of the dwelling, to try and minimise the proportion of rent paid.
6. While continuing to support the older person in a range of way to assist with services while living in costly and insecure private rental housing, more attempts are made to find an affordable housing option.
7. Often a successful outcome is not achieved before the pressure of step 1 begins again. The cycle continues.

The researcher.

During my Community Development placement with HAAG from Victoria University I have observed the amazing responses by the ACHA outreach workers April Bragg and Jenny Stewart to the many crisis situations facing older frail people in insecure housing.

I constantly marvel at their compassion, skills and dedication to all service users of the program.

Both outreach workers have experience in the community development, housing and advocacy area that stretches back over 20 years. In 2003 they remain highly motivated, dedicated and committed to making a difference in society.

Ena Ahern

Chapter 1.

Introduction:

Purpose of the research

Insecure tenancy impacts negatively on the quality of life of older Australians, affecting all aspects of their lives. The purpose of this qualitative emancipatory research is:

- To bring this issue to the attention of the wider community, the Government and funding bodies.
- To highlight the negative effects which are impacting on the health and wellbeing of older Australians

This form of research is both educative and consciousness-raising (Alston & Bowles 1998).

Living in insecure housing affects every facet of frail aged Australians' lives in a negative manner. Support services at this stage of their later life are difficult to access which, further impacts on their quality of life (HACC 2003). Some older people living in insecure tenancies have had to request support from Housing for the Aged Action Group (HAAG) when threatened with eviction. This advocacy group has accompanied very distressed frail aged to the V.C.A.T. tribunal in order to prevent their eviction from the homes they have rented, sometimes for up to 30 years. During this horrendous time this support comes through the A.C.H.A Program (Assistance with Care and Housing for the Aged Program), which commenced in 1994, initially as a pilot program, with funding from the Commonwealth Government.

In Australian society older people constitute some of the most disadvantaged life states, and in order to counter this they must be considered in any empowerment policy, planning and strategy implementation. Empowerment through policy and planning is achieved by "developing or changing structures and institutions to bring about more equitable access to resources or services,

and opportunities to participate in the life of the community” (Ife 2002: 59). Wadsworth (1997:17) argues that services cannot be designed and implemented without insightful understanding by providers of the needs and interests of consumers.

Objectives of the research

The objectives of this research are:

- To give a voice to these older Australians living in insecure tenancies
- To add to the available body of literature, by documenting the intense emotional distress suffered by these older people
- To validate the life stories of these older Australians
- To inform policy makers in Government and funding bodies of the needs of these frail older people.
- To identify any gaps in (HAAG) Housing for the Aged Action Group's A.C.H.A Program. (Assistance with Care and Housing for the Aged Program) – The Housing Outreach Program.

Being without a home effectively disenfranchises a person from a broad range of rights, and the responsibilities all community members share, which together constitute citizenship (Victorian Homelessness Strategy 2002). Ife (2002:68) says rights are fundamental to any understanding of social justice and he argues that human rights are about more than civil and political rights, that economic, “social and cultural rights, which are rights to health care, to housing, to education, to employment”, are included. A social justice issue for all Victorians is the basic need for a stable residence; “a place from which citizens can take up the benefits of living in a community” (Victorian Homelessness Strategy 2002). Ife (2002: 67) demonstrates that social justice necessarily implies some view of fairness or equity; the principles on which notions of fairness or equity are based generally involve some reference to rights. While legal rights to residency and voting provide the core of

citizenship, these matter little without the material means to enjoy those rights (McCallum & Geiselhart 1996:23). They argue that people cannot enjoy their rights as Australian citizens if they suffer discrimination, "which is sometimes an elusive phenomenon. It may be revealed only in resistance to legitimate demands or blindness to the obvious needs of older people".

The well-being of older Australians is affected by many different factors including socio-economic status, family and broader social interactions, employment, housing and transport (The Office for an Ageing Australia 2001). Negative stereotypes applied to older people also impact on healthy, successful ageing, and ageism Thompson (1998: 19) argues is the unwarranted application of these negative stereotypes to all older people.

Successful ageing depends on economic, health, social, emotional, cultural and environmental conditions. Also needed is sufficient income to meet requirements of daily living, as well as adequate nutrition, continuing exercise, and management of any disease or disabilities (Yoon 1996:69). Yoon also believes that cultural needs include lifelong learning, hobbies, communication, and transportation. Wiles (2001: 163) agrees with Yoon as he adds that the environmental needs of seniors include housing, safety, and access to community services. However, to access community services one needs a home and Moyes (2002:340) argues that community services presume that the person has a home in which to receive the service – it excludes homeless people from gaining access to these services. He cites SAAP definition of a homeless person as "a person is homeless if he/she has inadequate access to safe and secure housing, including current accommodation". The national policy of Aged and Community Services Australia in April 2002 focused on homeless persons' access to aged and community care services. This policy recognised that the homeless elderly are denied access to mainstream community and residential care services.

Economic inequality and social disadvantage give rise to inequitable access to job opportunities, education, health care, housing and other essential services

for many individuals, families and communities in Victoria. This can both precipitate homelessness and compound its effects according to the Bracks' Government in 2002 (Victorian Homelessness Strategy 2002). ACSA states the current aged care funding system favours elderly people who are more financially secure and encourages low care facilities to admit residents who fit that criteria.

Many older people in the private rental market are renting on a month-to-month basis and some others have yearly leases, and the insecurity of this tenure is something they would rather live without. These are "some of the most disadvantaged amongst older people. Private rental tenants are subject to more insecurity and fluctuating costs as the rental market responds to demands" (Bishop 2000:13). The Minister also states that people need a home to live in to enjoy life and the supports of the community. As the former Federal Minister for the Aged argues the "concept of home encapsulates the sense of self, independence and sanctuary". Self and identity is an internal sense of personality integration and continuity that "encompasses one's life history, accrued identification and values, and relationships with others" (Fook 2002: 71). It is generally understood that the support networks of elderly people are close kin, the proportions of family, friends and neighbours involved, and the level of interaction between elderly people and their associates (Nolan, Grant & Keady 1996:11). More affordable safe, flexible, accessible and innovative housing is required by older people to "enhance their capacity to remain in familiar surroundings close to family and established social networks" (Bishop 2000:14).

Many older Australians are unable to access the basic minimum for healthy ageing, which is a secure home. Ife (2002:66) highlights the humanitarians Maslow (1970) & Towle (1965) who identified secure shelter, access to food and clothing as basic needs for existence, which is a universal position that holds that these are "common needs possessed by all people, and that at least some universal statements of need are valid".

Chapter 2.

Literature Review

The literature review focuses on the history of aged care in Australia. It highlights the findings of the McLeay report and its impact on government services to older people. Ageist attitudes by other members of society and the effects of this on older people are also examined in this review. The theories of ageing and their influence on expectations of how people are expected to live their lives as they age are emphasised. The review also focuses on housing issues, on housing stress and on social and public housing.

One finding of this review is that there is a lack of documentation of older people's stories – in their own words – about how they feel about their insecure housing situation. Anecdotal stories tell of the stress and anxiety due to the insecurity of tenure. Many feel unable to approach landlords for repairs and maintenance in case the rent is increased, living in fear that they would be served notice to vacate, or as has happened to some, be blacklisted by real estate agents because they were seen to be troublemakers. "Greedy landlords – no security of tenure, real estate agents rent raising every 6 months and being tied up in knots by a lease you have to sign to get into your home of what the real estate agents call a rental property, that's what I call my family home" (HAAG Committee member 2003). Their voices and concerns have not been documented, an issue this research sets out to and hopes to redress.

History of Aged Care in Australia

Healy (1990) demonstrated care of the aged in the past was mostly conceptualised as a 'medical model' problem, and the orthodox response to the problem of the frail aged was usually placement in an 'old folks home', whether a nursing home, hostel, or perhaps an independent-living unit within a retirement village (Wiles 2001:164). Older people were expected to divorce themselves from society according to the disengagement theory of social

ageing postulated by Cummings and Henry 1961 (Peterson, 1996:626). It was considered a good thing to provide 'homes' for older people and the policy was a political boon to the Menzies government when it was introduced in the 1960's (McCallum & Geiselhart, 1996:15). Government's focus on the funding of nursing homes for the aged was seen as the priority. The emphasis on ill-health "has often meant that programs for prevention have been starved of resources, that the emphasis placed on crisis care distracted us from a recognition that wellbeing flows mostly from factors that have to do with the quality of our community life" (Howe 1997).

Ageist Attitude.

A post-modern critique by McCallum & Geiselhart (1996:16) argues that the 'ageist attitude', which allows people to derive satisfaction from doing things for older people who are presumed to be useless and dependent, has deep historical roots in Australia. The authors state that the "fact that older people themselves largely detested and feared 'old people's homes' was lost in the enthusiasm of politicians for opening new buildings". Thompson (1997) informs us that age is not just a matter of biological maturation but "it is also a social division or a dimension of the social structure wherein power, privilege, and opportunities are allocated to some and powerlessness, social exclusion, lack of respect, and alienation are allocated to others". The basis of such allocation is age, and the two groups affected mainly in a negative way are children and older people, although most of the literature on ageism focuses on the latter group (Mullaly 2002: 65:165). He argues that the dominant group "in ways that often devalue, objectify, and stereotype them as different, deviant, or inferior" defines oppressed groups.

Theory of Ageing.

Maslow (1970) theorised that people need, affection, intimacy roots in family or peer group to be able to continue to grow and work at their goals (Ife 2002, Monte 1999 & Peterson, 1996). This was also emphasised by Atchley's 1972 continuity theory, which focused on the strengths and activities of older

people, arguing “as long as society allows it, and health permits, most people continue to work at their goals for as long as possible” (Peterson, 1996:630). Sugarman (2001:28) believes the sense of self can be resilient even in the face of substantial changes in the details of everyday life. The author cites Atchley (1989, 1999) who argued “mechanisms by which this is achieved and its role in retaining a sense of life involves selective optimisation with compensation”. Antonovsky (1997) identified ‘a sense of coherence’, a quality that some individuals develop – a resilient self with particular characteristics or strengths. Coherence had three components – manageability – the extent to which one feels one has adequate resources to deal with a particular situation; comprehensibility – the extent to which one feels one can make sense of the situation, and meaningfulness – the extent to which one makes sense emotionally of the events (Gardner & Harmon 2002).

The McLeay 1982 report found that there were many people in hostels and nursing homes for accommodation purposes only and not for health reasons. These older Australians would rather have lived in their own homes with community supports. This finding led to the introduction of the Home and Community Care Program in 1985. The purpose of this program was, and is to assist frail aged to remain in their homes within their local community. Housing policies for the older people in the 1980s – 1990s evolved under a national Labor government, which “recognised older people and ageing as important for both economic management and social justice”. Programs were targeted to individuals most in need and that there had been recognition of the importance of connecting housing to income support and aged care policies (Kendig & Gardner 1997: 190). These authors also state that the Howard economic rationalist government, in favour of ‘user pay’ policies endorses limitations on social expenditure.

Affordable Housing

Affordable housing conveys the notion of ‘reasonable housing’ costs in relation to income: that is, housing costs that leave households with sufficient

income to meet other basic needs such as food, clothing, transport, medical care and education (National Research Consortium 2001). Currently in Victoria there are 61 thousand older people renting privately, 20 thousand of these people depend on their aged pension as their sole income. Public housing can offer greater security than the private rental market and arguably has the greatest benefits for those who are in jeopardy due to low income, frailty, and limited family support – as well as no housing wealth (Bishop 2000:16). Bishop also states that older people living in rental accommodation are more likely to be in private housing rather than public housing; that the design of this accommodation often fails to accommodate the cultural and religious practices of people from culturally and linguistically diverse backgrounds.

The Brotherhood of St. Laurence 1999 argued that though renting privately is very convenient for some people, and for many people living on low incomes, it is the only practical option; “that there is simply not enough publicly-provided accommodation for the numbers of low-income households, and the costs associated with home ownership are prohibitive for many”.

Housing Stress.

Housing stress as defined in the National Housing Strategy (1991, p. ix), states that households are in financial housing stress if they pay more than 30 per cent of income on housing and are in the lowest 40 per cent of the income distribution range (Brotherhood of St. Laurence 2003). The Research Consortium (2001:6-10) quote the Australian Bureau 1999 statistics (ABS) when they state “more than 54% of private tenants found themselves in that condition, a rate twice as high as for purchasing owners and some six times higher than public tenants”. This consortium stated that those in the lower 40% income distribution bracket experienced the most significant falls in median household incomes between 1986 and 1996; that rents and prices of fully detached houses have grown faster than the household incomes of the lower 40% income group throughout the metropolitan regions of Adelaide, Melbourne and Sydney. In Melbourne ‘housing stress’ increased from 60.5%

to 74%. The consortium cite Wulff and Maher 1998, who highlighted the fact that 40% of private tenants had been renting for the previous ten years or longer.

Rent assistance and public housing stock.

Rent assistance from government to private tenants exceeds \$1.6 billion per annum while net additions to public housing stock have effectively fallen (The Research Consortium 2001:12). During the years of 1986-1996 they state that the stock of defined low-rent dwellings actually fell over this period by 28% - a stock decline of almost 70,000 dwellings, whilst the number of low and moderate income households grew by 70%.

AHURI (2002) using the Australian Bureau of Statistics (ABS 2002) highlight the issue that most low income and poor households are unable to find accommodation and live in public sector housing, and therefore live in the private rental sector, which accounts for around 23 per cent of the Australian stock. Also AHURI (2002) cite research by Burke and Hulse (2002) indicating the Australian public housing sector is relatively small (around 5 per cent of stock) with eligibility tightly targeted: applications are confined to those receiving social security benefits, while for priority allocation a range of other criteria (e.g. homelessness, domestic violence) are necessary. Their research shows that in Victoria public housing stock is 65, 996 dwellings with 40, 969 households on the public wait list.

In Victoria older people on low incomes living in private rental accommodation are finding it difficult to afford housing. Housing for the Aged Action Group's Annual Report (HAAG 2002: 56) found that many frail older people are paying in excess of 70% of their income in rent. This report also highlights that many were receiving sixty days Notice to Vacate because of the sale of the property...where they have lived for more than 20 years. This 60 days notice to vacate has now been extended to 90 and 120 days in 2003.

The literature review highlights issues that impact on successful ageing. The expectations of society are that older people own their own homes and have

money to fund their retirement. For many older Australians this has been impossible to achieve. Some frail aged have to sell their properties to pay for a son or daughter's mortgage and /or loan debt, which the parent has guaranteed. This throws the older person out into the private rental market with all their assets gone (HAAG 2002: 56).

Many of those over 70 years of age were born between two world wars and were young children during the depression times. They did not have the access to the same education that the present generation has. Indeed, many were sent out to work as young teenagers to help keep the family home. Family break down has pushed some women into poverty.

Women make up the bulk of over 70 year olds in Australia today, and until the 1970's society expected that they leave work when childrearing or as carers to elderly relatives. A community activist and social worker Edith Morgan left school at 14 years of age to help her mother at home just before the Depression started – a common occurrence right through from earlier times than the 1920's. Education for girls was not important to her parents she stated when recounting her life story in *Women's Web* (2002).

Indeed, some single women have nursed an elderly ill parent at home - home being rented accommodation - for over 7 years and have not worked during this time, surviving on a carers pension. These women did not have a choice of working full -time or part-time, nor had the chance to accrue superannuation or savings due to their ad hoc working life. "Many people have little power to determine the course of their own lives – to make decisions about their lifestyle, where they will live or their occupation".... ...(Ife 2002:57) also states "one of the major consequences of poverty is that people have little choice or power to make decisions about their own lives". In their older age they are now being penalised due to these demands made upon them when they were much younger. Older Australians are affected negatively by ageism on the personal, cultural and political level (Mullaly 2002).

Chapter 3.

Research Questions:

This research explores the impact of insecure housing on the quality of older Australians' lives and the issues and stresses confronting them in their daily living activities. Some older Australians on the A.C.H.A. program have been served with eviction notices. The questionnaire hopes to open out the discussions and to highlight the distress suffered by these groups of older people. The questions cover areas of health, attending the VCAT tribunal when threatened with eviction, and the assistance obtained from Housing for the Aged Action Group (HAAG). The issues impacting on the quality of life and the daily activities of the research participants are discussed through 'open questions'. ".....mainly acting as reminders of the issues that need to be addressed in the study" (Sarantakos 2002:194).

Insecure Housing & Health Issues

- **How has living in insecure housing impacted on your life?**
- *Did you suffer from increased worry & distress?*
- *Did your appetite change during this time?*
- *Were you able to sleep?*

- **How were you feeling emotionally?**
- *Did your outlook on life change?*
- *Did you feel that you were coping with the situation?*

- **Can you tell me did you visit your General Practitioner more than usual?**
- *How did this affect you financially?*
- *Did you have less money to spend on your food, medical necessities and household bills?*

-
- **When did you first hear about HAAG?**
 - *Did you contact HAAG or did another organisation/friend/ support group put you in touch with them?*
 - *Did you feel less pressurised when HAAG became involved?*

 - **Did HAAG assist you to find new accommodation?**
 - *Is the housing outcome satisfactory?*
 - *Are you happy with the change?*

 - **Have your financial circumstances changed for the better?**
 - *Has your health improved?*
 - *What is your life like now?*

 - **Threatened Eviction Questionnaire**

 - **Can you tell me what was occurring in your life at the time of your threatened eviction from your home?**
 - *What was this experience like for you?*

 - **How did this affect you?**
 - *Did you continue to visit your friends, family or did you stay at home?*

 - **Can you tell me how you feel your health was affected by this/these events?**
 - *Were you able to sleep?*
 - *Did your appetite change during this time?*

 - **How were you feeling emotionally?**
 - *Were you aware of feeling a bit down about the situation?*
 - *Did you feel that you were coping on your own?*

 - **Can you tell me did you visit your GP more than usual?**

-
- *How did this affect you financially?*
 - Did you have less money to spend on your food, medical necessities and household bills?

Conceptual Framework:

To explore issues around ageism and ageist attitudes, their impact on older Australians access to secure housing and services, an anti-oppressive and critical social work approach was utilised. Most structural oppression today in most Western democracies is covert Mullaly (2002) argues. Asquith & Cheers (2001) bring to our attention that “vested interests in society use ways to socially construct divisions that are designed to remove the ‘other’ intellectually, emotionally and physically from us in order to reduce our personal and societal moral responsibilities to, and for, them”. Rather than social equality and equal opportunity being of central importance in democratic societies, widespread institutional or structural oppression affects all the major areas on an individual’s life – employment, housing, health, education, financial opportunities and treatment by the criminal justice system (Mullaly 2002:114).

Alston & Bowles (1998) show how this critical anti – oppressive approach is emancipatory and empowering. Empowerment seeks to maximise people’s effective choices, in order to increase their power over decisions involving their personal future (Ife 2002:57). The anti-oppressive paradigm is most “congruent with the fundamental values of humanism and egalitarianism; with the instrumental values of respect, self-determination, and acceptance; with a social belief in the individual as a social being; with an economic belief whereby societal decisions dominate economic decisions; with a political belief in participatory democracy; and with a social welfare system that emphasizes equality, solidarity and community” (Mullaly 1997:101)

If work with people who have limited power or who are marginalized is to be effective then it should link the personal realities of people’s lives to the

structural context in which they exist (Fook 2002). By incorporating the concepts of power and oppression within a theoretical framework, it is possible to build on strengths, rather than the deficiencies, of individuals (Dalrymple & Burke 1996: 9). Fook affirms that every person, despite her or his “social status and location, exercises and has the potential to create some form of power”. Power, is exercised through control of discourses Fook argues and states that this accounts for why “dominant meaning systems often go unquestioned, and even subordinate groups act against their own self-interest, because they unwittingly comply with the dominant discourse” (Fook 2002:66).

Research Parties:

The parties involved in this research are all members of HAAG who have been supported through the ACHA Program (Assistance with Care and Housing for the Aged).

- Members of HAAG (Housing for the Aged Action Group)
- Ena Ahern – Final year social work student from Victoria University.

Support for the research is through:

- Housing for the Aged Action Group workers
- Committee of management of the HAAG group
- Individual members of HAAG who volunteered to be interviewed

Methodology:

Research Structure

HAAG membership was involved throughout this research. The Committee of Management gave permission and encouraged this research, and was

consulted throughout the process. The focus of the project and the target group are from within this membership.

In taking the perspective of the critical reference group Wadsworth (1997: 17) articulates the notion that “service providers, policy makers and managers must carefully search their own values for those which are congruent with working for and with their critical reference groups”.

The potential participants were initially telephoned and upon agreement to the interview a suitable time and date was organised with them. Some requested documentation to be posted to them before meeting and this was addressed whenever requested. Following consent for the interview a tape recorder and some notation was utilised, with the participant's permission. It was planned to meet with some of the participants in their homes, as many were very frail. Others, who are more mobile, were happy to meet up in a local coffee shop. Upon completion the interview was summarised and returned to the participant in order to correct any errors. Some of the participants agreed to be interviewed only in the company of the A.C.H.A. outreach worker whom they knew and who has given them ongoing support. These requests were all met as the participants are in control of the process of the interview. The collected data will then be assessed using the triangulation method (Marlow: 2001).

The questions cover three areas, which affect older people in insecure tenancies. Some have had to go before the V.C.A.T. tribunal to prevent eviction by the landlord, many of whom stated that the stress of insecure housing affected their health, and H.A.A.G. wished to see were there any gaps in the A.C.H.A. outreach program. This research was conducted as Wadsworth (1997: 17) states with a “profound respect for those who belong to the critical reference group and a deep recognition of the legitimacy of their viewpoint – feelings, beliefs, ideas, opinions, attitudes, and ways of living”. The values expressed by Wadsworth are also those, which underpin all social work action and are explicit in the Australian Code of Ethics (1999).

The questions were open questions and it was presumed they might need to be changed during the time of the interviews, so that more information might be gained. The approach of qualitative research is inductive: “moving from specific observation or interactions to general ideas and theories.

.....qualitative researchers are more interested in understanding how others experience life...(Alston & Bowles 2003: 47).

This follow up visit was to check that the participants were not suffering any negative effects, to correct any inaccuracies in the documentation of the interview, and the participant might have remembered some other relevant information. One way of ensuring validity of findings in qualitative research is to recheck findings with respondents to make sure the researcher ‘got it right’ (Alston & Bowles 2003: 48). Qualitative research perceives the researcher and the researched as two equally important elements of the same situation. “Respondents are not reduced to variables, units or hypotheses.....which results in loss of a perception of the subjective nature of human behaviour” (Sarantakos 2002: 46 - 192).

Data Analysis Plan

Social Work research uses descriptive analyses. The triangulation method was used in assessment and interpretation of the interviews. This method utilised three readers who met to discuss all themes from the interviews. Grounded theory searches for themes and the three readers of the interviews were the two A.C.H.A. workers and the researcher, who have all been involved in the interviews. These themes then became the central findings of the study (Marlow 2001: 221).

The data was analysed using a matrix system.

Qualitative data is more difficult to define as the methods are “much less structured than they are with quantitative data” (Marlow 2001: 17). The process of data analyses brings together “collection and analysis of data in

such a way that identifying data leads automatically to their analysis, which in turn directs the researcher to the area in which new data should be sought and identified, in order to be analysed again” Sarantakos (2002). He emphasises the need for the investigator to search for patterns of data in the form of recurrent behaviours and events and “when such patterns are identified, interprets them, moving from description of empirical data to interpretation of meanings”.

Limitations

Time was the main limitation in this research as it was conducted during a short placement from University. The research group consisted of 8 older people, some of whom became tired very easily and a further visit to clarify issues and to tease out the details was necessary. The researcher showed the documentation of the taped report to most participants for correction, which added to the time factor of the research. The life stories of the participants are very complex, interesting and at times sad.

Another limitation to the report is that the researcher was only able to interview one person who had gone before the Victorian Tribunal who had faced an eviction. This participant stated that he was able to cope with the formality of the meeting because of his working history and association with the trade union movement. It would be of great benefit if some women and other men were interviewed over this matter also to gain a more plural perspective of the issue.

Some older Australians, it is said, are reticent about discussing “feelings” and are of a very stoic generation who have survived the harshness of the Depression Era and the shortages and insecurity of the times during the Second World War. This ageist statement gives a fixed reality to a group of vulnerable people in society and does not consider diversity of personality, thoughts and lived experiences. Initially, the statement caused some concern to the researcher in case the participants would not respond to some of the questions.

During this research an A.C.H.A. outreach worker sat in on some of the interviews. This could be viewed as a limitation in the research as the presence of the worker might be seen to influence the outcome. However, many of the participants consented to be part of the research process on condition that the outreach worker known to them be present at the interview. Also the overall number of people interviewed is small and the group is from within Housing for the Aged Action Group. This is known as purposive or judgemental sampling (Alston & Bowles 2003; Sarantakos 2002). The researchers “purposely choose subjects who, in their opinion, are thought to be relevant to the research topic” (Sarantakos 2002: 152).

Ethical Issues:

Confidentiality/ Privacy

HAAG Committee of Members approved the research proposal in April 2003. Documentation outlining the objectives of the research, the process and consent forms were discussed with the participants prior to or when seeking consent. Even when consent was given for the interview the participant was able to withdraw from the process at any time if he/she wished to do so.

Privacy is respected at all times and some people who had been approached declined to be involved in the process. Privacy is defined as having a descriptive and normative dimension, on one hand “it consists of a descriptive condition of not being interfered with, and having some ability to exclude; and on the other is held to be a moral right to be ‘left alone’ (Collingridge, Miller and Bowles 2001: 3:11), Self-determination requires a measure of privacy.

The participants' confidentiality was protected as outlined in the consent form (Appendix i). Confidentiality is the obligation not to disclose client information that is gained in the course of a professional human service relationship by a welfare worker. The principle of confidentiality ensures that “personal or other information that is gained in the context of such a relationship cannot be used

in a different context or for a different purpose by the human service worker” (Collingridge, Miller and Bowles 2001).

Negative Effect

It was anticipated that the risk of negative effects would be minimal. However, as it was possible that some participants might become distressed or agitated when discussing issues, which have or are still impacting negatively on their lives. A counsellor was available either by telephone or direct contact should this support have been required. The elderly who have been supported by the A.C.H.A. outreach worker requested to have that worker present during the interview as it reduced their anxiety. These older people have developed a warm, trusting and caring relationship with the A.C.H.A. workers.

Following the interviews the participants were telephoned to check that they had not suffered any ill effects. An appointment was then made with the participants in order to address any concerns about the documentation and to see if any changes were necessary.



Housing for the Aged Action Group

Reg. A0017107/L

2nd Floor, Ross House
247-251 Hinders Lane, Melbourne 3000
Phone 9654 7389 Country 1800 637389 Fax 9654 3407
Email haag@older tenants.org.au
website www.older tenants.org.au

In regards to the research proposal:

The Quality of life of older Australians living in insecure tenancies

Dear

I am requesting your support for the above research proposal. It is estimated that 6 members of HAAG are required for this reference group so that we have a broader information tool, which informs public opinion and government of the great levels of distress in the older Australian community around issues of insecure housing.

The purpose of this research is:

- To give voice to older Australians so that their stories are heard by the wider community.
- To inform government and funding bodies of the level of distress within the older Australian community living in insecure tenancies
- To inform government and funding bodies of the quality of life of older Australians living with the uncertainty of housing tenure.
- To add the case histories of older Australians to the research undertaken so far regarding housing issues and health impacts.

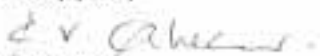
I enclose the questionnaire form so that you have an understanding of the types of issues to be discussed.

I also enclose the consent forms. The first page is an explanation of the issues around privacy and confidentiality over which you have total control. The second page is for you to sign and return to HAAG so that the research can commence.

This research is owned by the members of HAAG.

Thank you very much for your interest and support in this HAAG research.

Sincerely yours,


Eina V. Ahern.

Final year Social Work student.



Housing for the Aged Action Group

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An informal meeting in which members of HAAG talk about:

- The impact on their lives of living in insecure housing
- Health issues and the negative impact of this on their finances

The discussion will take place in the participant's own home or wherever is deemed suitable by the HAAG member. The discussion is at all times controlled by the members of HAAG.

Process

- Following the granting of written permission a time will be organised which suits the potential participants
- The identity of the people involved in the discussion will remain confidential
- The student social worker on placement will conduct the discussion and will be supervised by a HAAG worker for most interviews.

Tape cassette and notation will be used.

The discussion will be typed up and shown to the person involved in order to clarify that everything is documented correctly.

It is anticipated that this process can be an emotional and distressing time for the participant. HAAG will have a counsellor available for people to contact with any issues, which may arise from the discussion



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website www.older tenants.org.au

Consent Form

I hereby give permission to HAAG workers and Ena Ahern – Victoria University student social worker, to tape and write up the discussion:

"The effects of insecure housing on HAAG members"

I give permission on the understanding that my name, address and any other private details are to remain confidential and will not be included in any written documentation.

I understand that I can leave and withdraw from the discussion at any time.

I understand that nothing can be documented without my approval.

I understand that I have the right to have removed any documentation that I do not wish to have included in the final draft.

I understand that if I find this discussion distressing that I have access to a counsellor.

Name.....

Signature.....Date.....

HAAG worker's name.....Date.....

Signature.....

Social Work Student.....Date.....

Signature.....

Chapter 4.

DATA

There were 8 participants in the interview process varying in age from late 50's to mid 80 years of age. Gender balance was attempted throughout the process. There were 4 males and 4 female participants, of whom two friends shared in a household and were interviewed together at the same time. Those who shared the household were a male and a female.

All participants permitted the use of the tapes and notation. They were positive about the research and were happy to check the documentation when written up. One participant did not respond to the request for a second interview to check that the data was correct.

The interviews took place in 6 of the participants' homes. Three of these people had secure public housing in age appropriate housing. One person in private rental has a year lease, which runs out in November 2003. However the property she still resides in has been sold and her future is unclear and insecure. Two friends who share together in the same house have been waiting for a home via emergency re-housing since September 2002. One participant came to the H.A.A.G office in Ross House to participate in the interview process twice. One participant and the researcher had a leisurely coffee and chat in a quiet coffee lounge, the first time for the interview and the second time to clarify any issues. This participant requested that the documentation be posted out before the interview took place so that there was adequate time to read everything and prepare a response. One participant came to the office and took the documentation home to read at her leisure and contacted the researcher with a positive reply.

Many of the older people were able to discuss sensitive issues and opened up as the interview proceeded. The belief that this "stoic" generation would not want to discuss their feelings about sensitive issues was not true of all the participants.

Those who are mobile are very involved in Volunteering and in community development. This fits in with current research as stated by Dr. Norman Swan on *ABC Dimensions Programme* in July 2003. He quoted figures of older Australians giving 141 million hours of free community work and that older Australians value add to the wealth of Australia to the amount of \$75 million dollars per annum.

Each interview will be summarised and then the themes and ideas will be emphasised in table format. All themes and ideas from all the interviews will then be grouped together in matrix formation.

Findings

Interview A

Participant A is aged 84 years, is a frail lady who has moved many times in her adult life. Jenny Stewart ACHA Program outreach worker was present at the request of the participant. She was most welcoming, and appeared a little unsteady on her feet, both were swollen, the right more than left. A has chronic unwell issues to deal with such as:

- A has had 15 melanoma removed from that right leg, and has leukaemia and arthritis. The leukaemia started with swelling in her right leg – the melanomas had been removed 10 years prior.
- She uses a walking stick to get around.
- She is lucky to be alive the doctors have informed her. The medical consultants she attends are nearby at a local hospital.
- All medical services are available in the area A lives in and she does not have to travel very far.
- A wishes to remain living in this area because all the supports she requires are here.

Many years ago she came to Melbourne and lived with mother in a rooming house in East Melbourne. They then moved with her aunt to Elsternwick - home for many, many years. Her aunt came from the country and lived with them. Her mum and aunt were in business and A also worked for over 30 years. When her mother and aunt became unwell she nursed them both for 7 years. They died within a couple of months of each other. On the day of the funeral A was asked by the landlord to get out of the house.

During this time she was not able to work in paid work as she was the sole carer of her dying relatives.

- “Social security” gave what was called a “Domiciliary Benefit” – which was a small sum - whilst nursing her family members. In the 1950’s superannuation was not available. Mum and auntie had a small

-
- pension. "We coped" Never used to lots of money – knew what it was to save a penny.
 - A did not go back to work after that time
 - Her family doctor was so kind and wanted to assist her and gave her a little "blue" pill to take when needed.

A saved a little money during this time and manages with her pension. She puts money aside fortnightly for the rent and groceries. "Health is affected if not enough money to buy food". She lived with her grandparents through the Depression era, and they taught her how to manage with little.

A has had to move to new accommodation many times over the last 30 years. In some instances she has had to move after 8 months and in others she has remained in her home for up to 15 years.

When A had to leave her beloved home she moved for 8 months to Sandringham to a beautiful home. She could not get a lease because they were putting it on the market. It gave her time to get over her losses she states.

- A spent 8 years in her next home. Owner wrote and wanted the flat back so she had to move. A went from there to another flat.
- She had beautiful old family furniture and was able to it with her when she moved. A lived at this flat for 15 years.

There were 6 flats in the block. There were a lot of cracks in the wall which became progressively worse. People had complained to the real estate agent that water was pouring down the walls of their flat.

- A was treated very professionally by the real estate company. She says that this real estate agent had always been very kind to her.

However, the family sold the properties. She did not know where she was going to go. A saw an advertisement in the newspaper for a garden flat in Caulfield

- A had to get rid of her family furniture and was advised to do so via Toorak Auctions. A lawyer friend had this company on his law firm

-
- books and he arranged for them to come to her to collect the furniture. Wonderful help.

She lived there for only 2 years. The property was sold. She remained in the area of Caulfield – still dealing with same estate agent.

- She rented a one bed roomed unit where she could see horses in the morning out training – would hear the clip clop of the horses at 5 a.m. and would rush to the window to watch them. “Through the large window I would watch the dawn and the sunrises”. Beautiful view. Sold after 12 months and A was allowed to stay 12 months longer.
- She was distraught could not believe she had only been there 12 months. She did not know what she was going to do.
- There was such a wonderful sense of community amongst the people there. Everyone had to leave.
- A asked around to see if someone could help and someone rang Housing for the Aged Action Group. There she met ACHA outreach worker Jenny.

To try to get a bit of stability (HAAG) negotiated an 18 month lease instead of 12 month. Signed the lease and tried to get services in place.

HAAG also applied for public housing on her behalf and A is approved for priority housing.

- A states that she needs to stay in this area due to her medical needs and does not want to move from this area as she has attended the same medical practitioners and the same chemist for many years now.

When A moved in she was told that the owner of the block would not be selling the property. However, he sold the units as separate title.

The units were sold by auction – she had been assured by private sale, and had 30 people through the flat in one weekend.

- “I was so distressed that I held onto the Real Estate Agent and cried with so many people walking through my home”

-
- “So many applications came from investors – they brought their mothers, brothers, aunts whilst traipsing through looking through my personal things”.

Over many weekends had many people through the flat; it was a difficult time she stated.

Council Home and Community Care (HACC) Services

Glen Eira has an approximate 12 month wait for services.

The council is very strict about services - will not do banking or pay bills. A volunteer with the council helps with shopping/banking through Glen Eira Council.

- The ACHA worker Jenny was doing heavy washing, such as bed sheets and heavy towels and assisting with shopping and banking for a long time – now a volunteer takes her banking and shopping and to the hospital.
- Can access home help for cleaning but A states that does not want it. She feels that she can manage it herself.
- A had meals on wheels (MOW) for a short while but the meals did not have enough vegies to her liking. Also she had to remain in for the food delivery and might have appointments on the day. She cancelled MOW.

ACAS Assessment.

The manager of Volunteers services organised an ACAS assessment – she felt A needed a care package.

A is not keen to have an extra – care package, someone a stranger, to come in every day – did not want this as A states she is a loner. All these people were coming in to see her.

Assessing her needs

- The person talked about incontinence – that assessment woman then went to the doctor and abused GP re her care and housing.
- The assessment person was abrupt, talked loudly “shouted at A” because she is slightly hard of hearing.

-
- A is very proud to state that she does not wear glasses or hearing aids.

The assessor talked about incontinence – because A had bladder polyps treated and had had continence support needs at that time of the surgery – not now.

A is able to access respite care in a nursing home if unwell.

- A will not have personal alarm

Own safety system – telephones a relative every evening at 6pm – lets the phone ring for three rings and puts the receiver down. The phone is by her bed.

- This move from Caulfield shocked and knocked her about. Oh no – packing again, worried about moving. Packing cases delivered and packed a little at a time

HAAG removalists normally used but A used the company she was used to and cost her \$800.00 A has good support from her friends. Small things are not packed by the removalists.

At the time of the interview A stated that she did not know anyone in the block of units, only sees some people at the letter box.

- More devastating this last move – neighbour a retired soldier- horse trainer made friends with everyone – sad at leaving because of camaraderie....(emotional) loves buggies, loved older places – does not know neighbours.

Feels less pressurised now HAAG helped find this accommodation. Outcome satisfactory but worry about rent increase and notice vacate as lease is until Nov 2003.

Follow up visit.

On our second visit A informed us that the neighbours are much more friendly and helpful now. One person in particular visits her and makes sure that she

is not lonely and is happy to do any shopping on her behalf. Her lease has also been negotiated for another 12 months by her real estate agent.

Themes from Interview with A aged 84 years.

<i>Mobility issues</i>	<i>Private rental</i>	<i>Caring for family</i>	<i>Current Accommodation</i>
Is mobile with a walking stick. 15 Melanoma removed from right leg 10 years prior to developing leukaemia She also has arthritis	She lived in a rooming house with her mother initially. When her aunt joined them they rented a house for many, many years.	A cared for her ill and dying relatives for 7 years and was unable to work during this time. Her mother and aunt died within a couple of months of each other.	A has lived in this area for 18 months and at the time of report did not know where she will live after November 2003 The unit she lives in has been sold and at one time there were about 30 people inspecting it.
The doctors she has attended for many years are nearby. She has attended the same pharmacist for over 30 years.	She was asked to leave the house on the day of her aunt's funeral	Own GP wanted to assist – gave "blue" tablet to take when needed.	This upset her so much she just held onto the arm of the real estate agent and cried and cried. Found it difficult to cope with this
	She moved to Sandringham for 8 months – was unable to get a lease. The house was sold	Social security gave her what was called a "Domiciliary Benefit" – which was a small sum whilst nursing her family members. Superannuation not available in those days.	On our follow up visit her lease has been extended for another 12 months. She is still cared for under the auspices of the A.C.H.A. Program
Good transport there but the property was sold. Trains and busses.	She had beautiful old family furniture, which she was able to take with her.	Her mum and aunt had a small pension – they coped – never used to lots of money – knew what it was to save a penny. This was in the 1950's	

<i>Managing her finances</i>	<i>Private rental</i>		<i>HAAG</i>
She puts aside her money for the rent first then buys food. Health is affected if not enough money to buy food. She lived through the Depression with grandparents who taught her how to manage with little.	When she moved again she was able to find somewhere big enough that enabled her to take her furniture with her. She lived there for 15 years.	Then moved to a beautiful old unit and made friends with everyone there. She lived there for 8 years and had to move, as the owner wanted the flat back.	Distraught and could not believe she had only been there 12 months. She did not know where she was going to go.
The real estate agent treated her very professionally. The family then sold the properties.	These flats had water coming down the walls, which got progressively worse.	Her friends have always helped when moving.	Asked around to see if someone could help and someone rang H.A.A.G.
She then moved but had to sell here old family furniture – it was too big. She was only in that area for 2 years.	Throughout this time dealt with the same real estate agent	This move more devastating Sad to leave everyone because of the camaraderie	HAAG removalists normally used but A used the company she was used to and it cost her about \$800.00 dollars.
Moved again to a one bedroomed unit near the racecourse. Very happy time	Through the large window “I would watch the dawn and the sunrises”. She could hear the clip clop of the horses at 5 am	This move from this lovely area shocked her and knocked her about She was very worried about moving again. Having to pack everything. Packing cases were delivered and she packed a little at a time.	All old friends had to move, no one here – did not know anyone at this place Old place – a community who cared for each other

<i>HAAG.</i>	<i>Medical Care</i>	<i>Access to Community Services.</i>	
Jenny the A.C.H.A. outreach worker attempted to get some housing stability for her.	A is reticent about moving from the area as the medical practitioners she attends are all in the area. This is a very important issue for her.	Council Home and Community Care Services are available – however there has been an approximate 12 months wait for services.	The council is very strict about services – will not do banking or pay bills.
Applied for public housing and was approved then for priority.	The manager of the council volunteer services organised an ACAS assessment because she felt she needed a care package.	Now has council help with the heavy washing though she changes her bed herself. A can access cleaning support but does not want it – can manage herself.	A volunteer with the council helps with shopping/banking and hospital appointments. Took meals on wheels for a short time but has cancelled these – not enough vegetables.
A.C.H.A. worker Jenny did the heavy washing, such as bed sheets and heavy towels and assisted with shopping and banking and hospital appointments	The assessment caused her great distress. Assessing her needs – that woman then went to her GP and abused him re: her care and housing. The assessment person was abrupt, talked loudly and shouted at her.	Meals on Wheels she received for a while but not enough vegetables. She had to wait in for the delivery which was inconvenient due to her medical appointments. She cancelled MOW	She has her own safety system – will not have a personal alarm. She telephones a relative at 6pm every evening – lets the phone ring for three rings and puts the receiver down.
She feels less pressurised because of HAAG who helped here find this accommodation. Outcome satisfactory but will have to deal with rent increase and notice to vacate	This person talked about continence – because A had bladder polyps treated and had required continence support at the time – not now.	A was not keen to have extra care package from someone, a stranger, to come in every day – she did not want this as she states that she is a loner.	A is very proud that she does not wear glasses or hearing aids.

Interview B

Two participants

This interview took place with the two participants, who are friends sharing the same accommodation, and have two dogs who are very important to them.

Jenny the ACHA worker was present during the interview at their request.

- One of the participant's is blind in her right eye – laser surgery failed. She has also had a stroke.
- The second participant is vision impaired and he has had eye surgery also.
- Participants wished to speak mainly about their current accommodation and the conditions they had lived with for many years. (See photos)

Originally they lived in Richmond for 6-10 years – it was a wooden house.

This was 30 years ago, a rooming house, which had 7 Rooms - 1 dozen people lived there approximately. They shared the bathroom and kitchen, though they owned their own fridge/stove. They had their own little kitchenette which was a partitioned off area

Good sense of community in Richmond – would have been happy to stay there. The same landlord owns their current accommodation.

- The building had a fire in it one night – no one injured. B raised the alarm and got everyone out – he was the hero of the occasion – he saved lives.
- He heard noise, which sounded like rain then realised the house was on fire. He shouted fire, fire to alert everyone and wake them up. Roof went on fire – did not lose anything. Went back in after fire damage but could not live there again. They were out in bare feet during this time, had left their shoes behind. The fire brigade arrived quickly

They then moved because they could not stay due to the fire damage and shared in:

- Hawthorn – self-contained flat – 12 months to 2years. Beautiful place owned by two new Australians – two brothers. They were good to

-
- them. Left there cannot remember why. She had lived with mum and dad in Richmond.

He was originally from Fawkner – all paddocks when he was growing up. Kids had great freedom. He cleaned bricks for a living – hard physical work in the Richmond area. He damaged his eye in an accident.

Both have lived here in Brunswick for a long time and know the shops and have friends in the area. They have lived here for 23 years. “When we moved in first he (landlord) promised to paint the interior. Brought stuff in but did not use anything”. The landlord promised to fix floor and promised to put in wire screens in the windows.

- There is no heating in the house. The landlord took away the gas heaters last year but has not replaced them with any other type of heating.
- “*There is no privacy as he turns up whenever it suits him. He comes with bits of wood/old machinery & dumps it. Just turns up whenever it suits him. Come on a Sunday if it suits him. Just suits himself. Comes in for a cup of tea when he feels like it*”.

“Came with bits of wood, old machinery and dumps it. Puts his old stuff in the yard”.

The participants have no control over what he brings in or when he “drops in” to visit.

- The stove broke down recently – out of action for over 3 weeks. It was a very old stove. No way of getting in touch with him about it. The landlord states that he did not change the stove because the participants liked it.

The stove, now in the kitchen, was outside the back door for 2 years – now that space has a hand sink dumped in that space.

“Now living here 23 years and he won’t repair anything in the house.

We asked him to put a bit of lino down in the second bed room but he won’t”.

They state that the wiring is dangerous and could be burnt. The house has not been rewired but is dangerous according to the electrician. A new box was needed in the hot water service, it had burnt out completely.

- We were without hot water for 3 weeks when it had been broken down. It was eventually fixed by landlord. They had to use the kettle for hot water. They were unable to shower during this time.

The landlord's friend (family member) had showers after work every day in their bathroom – then sat and watched T.V. for a few hours. Electricity bill \$445.00 – no offer made to pay towards hot water. He was so long in the bathroom he must have been having long baths. He would then expect a cup of tea. *Neither the landlord nor his friend offered to pay any money towards this bill.*

- Our bill was normally only \$198.00 or \$61.00 a fortnight now.

Took their cigarettes and did offer to give them some in return but never has.

- “The landlord is always here for the rent – might not come for a few days. No receipts given. No bond money taken”.

Looking for other accommodation since September 13th 2002. Moreland Council workers came and visited. The council gave the landlord time to clear up the rubbish. Someone contacted St. Vincent's de Paul Society who called to the house and gave grocery vouchers to the value of \$35.00.

- Did not offer to help with housing. Referred on to HAAG.

St. Vincent de Paul contacted HAAG in September 2002.

They asked Jenny to help.

An Office of Housing application has been submitted and they are on the priority wait list.

They have friends who live in Brunswick area.

Both have looked at some places but the rents are very high. Jenny ACHA worker brought them around.

Leaking roof is fixed. Bathroom/shower works. The toilet is in an out shed which has holes in the walls and no door and when it rains the backyard floods in this area.

The public housing wait list is between 12-16 years.

The priority approved list is 2years – 4 years wait at the moment.

Both say they will go anywhere – however want to stay in this area and there are not many two bed roomed places around here.

Need a garden for the dogs to run around in. “You cannot bring dogs to the high rise - not suitable in high rise”.

They say they feel supported with HAAG involved. Landlord is 76 years old and he collects rubbish and rents. Have friends in Niddrie and in this area. Can walk to visit friends.



Themes from Interview B. The participants are aged 79 & 75years

<i>Private Rental</i>	<i>Current Accommodation</i>	<i>Privacy Issues</i>	<i>Health Issues</i>
Both lived in a wooden rooming house 30 years ago for 6 – 10 years. 7 rooms with about 1 doz. people There was a good sense of community there – would have been happy to stay there	Both friends have shared this two- bedroomed old house for over 23 years. They share their home with pets - two dogs. The landlord is the same one from the rooming house of 30 years ago.	The landlord just turns up when it suits him He comes to the house on a Sunday if it suits him Comes in for a cup of tea when he feels like it.	He damaged one of his eyes in an accident whilst cleaning bricks as a young man. He has had eye surgery also. Her eyesight is also impaired due to unsuccessful surgery on her right eye
Shared a bathroom/kitchen – owned own fridge/stove. Own little kitchenette which was a partitioned area.	The landlord is always here for the rent – might not come for a few days. Not receipts given and no bond money given.	Comes with bits of wood, old machinery and dumps it in the yard. He puts his old stuff in the yard.	Both are mobile and shop locally
Burnt down/ fire during the night– no one injured. B. raised the alarm and got everyone out. They were unable to remain there due to the fire damage	The backyard floods around the outdoor toilet. The toilet is in an out shed with holes in the walls and no door	They have no control over what he brings in or when he “drops in” to visit. The landlord’s friend (relative) had showers after work every day in their house	Both have friends they visit locally. They can walk to their friend’s home.
Got a self-contained flat for 12 – 2 years in a beautiful place – different landlord – two brothers. Treated very well by them	He was asked to put a bit of lino down in B’s room but he won’t.	After the long showers/baths he sat and watched the T.V and expected cups of tea and smoked their cigarettes.	They can do all their shopping locally and know all the shopkeepers. They walk to the shops

<i>Repairs</i>	<i>Current Accommodation</i>	<i>Privacy</i>	<i>Support</i>
<p>Their very old stove broke down and it took them weeks to get it fixed. The landlord had an old one in the backyard for a few years and that was the one used to replace the broken one.</p>	<p>He took the gas heaters away last year and has not replaced them. They went out and bought an electric heater.</p>	<p>Never gave them any cigarettes to replace the ones he smoked</p>	<p>The local council workers came and visited the house and gave the landlord time to clear up the rubbish. They almost condemned the house except that it had running water.</p>
<p>During this time they had no way of getting in touch with him.</p>	<p>When they moved into the house 23 years ago he promised to paint the interior. Promised to fix the floor Promised to put in wire screens on the windows.</p>	<p>The electricity bill jumped from \$198 to \$445.00 during this time. He never offered to pay towards the electricity bill.</p>	<p>St. Vincent de Paul Society visited them and gave them a \$35.00 dollar voucher for groceries. Did not assist them with housing problems.</p>
<p>They were without hot water for 3 weeks – the box in the hot water service had burnt out completely. the house has not been rewired and it dangerous according to the electrician.</p>		<p>The spot in the backyard where the stove was taken from now has a sink put in its place.</p>	<p>St. V de P. contacted HAAG about their housing needs.</p>

<i>HAAG</i>	<i>Landlord and repairs.</i>	<i>Housing needs.</i>	<i>Public housing.</i>
They feel much supported with HAAG involved in their affairs. Jenny has taken photographs of the conditions they live in.	The leaking roof has been fixed. The bathroom/shower works.	Both say they will go anywhere but want to stay in their area.	HAAG submitted an Office of Housing request form on their behalf.
Jenny the ACHA outreach worker has brought them to look at units in their area.	There is mould damage on the ceiling in her bedroom and in the sitting room	They need a garden for the dogs and two bedrooms for themselves.	There is a wait list for public housing which has blown out from 12 -16 years.
Jenny gives them regular updates of available accommodation, private rental in the surrounding areas.	The house floor is very uneven throughout – lino on earthen floors.		They have been approved for priority housing and have a 2 – 4 year wait.
	The backdoor does not shut and the window frame and window in the kitchen is falling out.		

Interview C

The participant in the research is an 82-year-old male.

- He has mobility issues due to requiring a knee replacement. He is able to walk to the mailbox with the aid of his walking stick.

He has diabetes & osteoarthritis. Diabetes diagnosed 6years ago.

- He is a vegetarian.

Also at the interview is April Bragg the outreach worker from the ACHA Program.

In the 1960's moved to flat in Fitzroy.

He was the longest tenant in the block of units, which had been built before the war. The owner in his 80's plus his brother sold the building over 2 years ago.

- The first he knew about the sale was when he was told the flats were to be taken over within 2 months. He did not know what to do especially with his cat.
- He had lived there for over 35 years and had lots of books and his cat, his companion for 17 years. The cat has been with him since he was a kitten.

"There had been rumours and we were uncertain what was going to happen. I was aware of the age of the owners and it was hanging over my head all the time".

- Had to move out by the date given to vacate. If he had not moved by end of notice date as requested the new owners planned to go to the VCAT tribunal to have him evicted.

HAAG notified the owners that a place had been found and requested that they drop the tribunal application

- C anxious regarding increase in rents and not knowing what was going to happen next.
- Insecure Tenure was also making him "feel down" and anxious. Did not know what was going to happen next.

- He had hoped to die before the place was sold because he did not know what was going to become of everything.

"I did not know where to start in particular with all my reference books even though I had sold many before moving. I was waking up at night over the anxiety would I have to move again and start packing again once I move and where would I find a place that would allow me to take the cat".

His neighbour from the flats had been looking around for him for accommodation and she now does all his shopping and cleaning on a weekly basis. "She does more than the home help, washing the windows etc Comes all the way from the other side of the city and does not have a car but has to use public transport".

- A very kind neighbour who put herself out for others, who had moved out about a year before he did.
- Rent was increasing and he was feeling down at the time. The vacant flats were being broken into.

"I was lucky to get this place. So lucky, so quiet it is like being out in the country – No worries here about the rent. Fitzroy was very noisy but much quieter here. The price of private rentals in Fitzroy is increasing all the time making the cost astronomical".

Notice to vacate.

Insecure housing: caused worry and distress and sleeplessness.

C had many sleepless nights over the notice to vacate, however does not remember it affecting his appetite. He says it was on his mind all the time the anxiety over what was going to happen next to him. He was feeling down about the situation

- C states that he was coping but it was in the back of his mind that he could do away with himself. "When you have been in one spot for 34 years and have to uproot yourself the thought of doing away with oneself was almost the best outcome".

He had difficulty accessing the stairs due to the mobility issues. "I should have a knee replacement; however, I have poor circulation in my feet due to diabetes".

If the surgery is done it would take 6 weeks recovery and the cat would not be able to cope with him being away for so long because he does not know anyone else. C states that "he will have to be put down when I die if he is still alive at the time".

- *Someone must be watching over me as it all fell into place when I moved.*

Did not visit the GP more frequently.

Repairs and rent increases.

Rent was increased regularly – not as high as other people's rents. "People moved out and the flats were done up – mine was never done up. It was in a pretty poor state.

- Water leakage on the balcony. Urgent repairs done – owner was very mean and would not do regular maintenance. – of course it cost him more in the end".

He did not have laundry facilities.

"When I knew I was moving here I bought a dryer and washing machine.

Made all the difference and is in the bathroom.

- The bathroom is set up with grip rails and a seat in the shower. Modifications are done upon request to council before anyone moves in. An assessment of needs is done by an Occupational Therapist.

In the private rental market there is difficulty in getting these changes made.

- "I would never have moved unless I was forced to even though it was inappropriate to be there on the upper floor of the building. It was mentioned to me that I should change to a lower ground floor flat because it was difficult climbing the stairs".

I thought that I would never be able to get anything into to this smaller flat but I managed to get everything into place.

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- We had to get bank statements, nothing was too much trouble for April – does everything beyond the call of duty. (April was out of the room at the time her praises were sung by C)

The day we moved April helped with the packing.

- I had bought a new bed and April came over and waited until it was delivered and then put it together for me.
- April came over at 10 at night because the electricity/gas was not working and was worried he would not be able to have a hot drink while waiting to have everything fixed.

This place is great because all older people here. No noise from younger people.

HAAG

A friend found out about HAAG and contacted the office. C doubted anyone could help.

- Felt less pressurised – April reassuring about outcome.
- Anxious about mismatch in housing.

Housing Outcome.

- Quiet location /no restrictions. This was the first place that he had been brought to by April. His old neighbour and April had visited many places on the rental lists of properties on his behalf but they were unsuitable due to stairs.

Brought him to see this premises when it became available.

He did not think he was eligible for public housing accommodation – April was very reassuring.

- Only visited a place if it was right for him.
- He had never heard of this suburb

“When I saw the place initially from the outside I liked it immediately”.

The kitchen is much larger and the bathroom is much larger. It is warmer with a lovely heater in the lounge.

Only snag was initially music all night. C was kept awake because this neighbour was very deaf – television very loud as he won't wear a hearing aid.

- Housing could not do anything about the noise and told him to contact the police when the disturbance occurs.

Not a problem during the day now – I told him off and he told me he did not care about anyone else. Regularly in hospital because he falls over and the ambulance takes him away, he discharges himself and it starts over again.

No restrictions living there, which he thought would be in place. Does not have to answer to anyone and can come and go as he pleases. Can have friends visit whenever he feels like it.

Council Services

- He has Meals on Wheels – 7 days a week. They come on a Friday and bring frozen meals for the weekend. Has the menu for the month because he is vegetarian and it is different every day.

- Library visits – a lady came to assess when C got meals on wheels.

It was very easy to access these services. Someone brings the books from the library for him. C gives them a list and they try to get him what he wants or something similar.

Financially much improved – never been so well off in his life.

Has two pensions one English and one Australian. Some of the Australian pension is docked depending on how much he gets.

- *If in private rental it would be a concern – private rents would have eaten away at his savings. Pension would not have covered the increases.*

- Rent is adjusted with pension increases.

Life lots better now.

“I do not go out at all, have all the books, videos and the TV. and goes on - line on the computer for a few hours daily. I.T. is so important”.

Writes for overseas magazine via e-mail and if he sends the information on a Monday it is published on a Thursday. He gets his free magazine that way. C is able to remain in communication with friends via e-mail. The government should provide computers for elderly, and give them classes so that they can remain in contact with friends.

Has had the computer for 8 years and now on line for 4 years.

HAAG applied for priority housing – high-rise housing one bedroomed – issues for the cat.

Then it was a matter looking at other housing programs – Northern Hospital assisted even though he was not a patient there.

We found a place, which was affordable, secure, and he can have it forever.

When April mentioned Coburg he said where?

- When we closed the doors on the truck we thought Oh God! Will everything fit in. Box upon Box of videos, boxes everywhere. I had several helpers to assist me move April did most of the work.
- A very long tiring day – C says he would never cope with the move again.

Did not know for sure until about a week before the move – worried would not get everything packed by the day of the move. He was still packing when the removalists had arrived.

- Kept running out of boxes and April kept organising more.

An amazing day – a nightmare.

Themes from participant C interview aged 82 years.

<i>Mobility issues</i>	<i>Stress of insecure tenancy</i>	<i>Now in secure older person's public accommodation</i>	<i>Private rental</i>
Requires a knee replacement Walks to the mailbox with the aid of walking stick. Has osteoarthritis and is a Diabetic	Was waking up at night time due to the anxiety Would I have to move again and to start packing again once I move?	Tenure for life. Someone must be watching over me as it all fell into place He had not seen this place before- April (HAAG) had examined many places on his behalf	Rent increased regularly. Would he be able to take his cat with him?
Does not go out at all, have all the books, videos and the TV. and goes on – line on the computer for a few hours daily.	Insecure housing caused worry and distress & sleeplessness. Made him feel down and anxious. Did not know what was going to happen next.	An assessment of needs is done by an Occupational Therapist.	Difficulty getting these changes made in private rental.
I.T. is important for work and keeping in touch with friends via e-mail. He has the computer for many years	Did not know what to do especially with the cat.	Bathroom set up with grip rails and seat in the shower. Modifications are done upon request to council	The flats were done up when people moved out. Mine was never touched. In a pretty poor state.
The government should provide computers for the elderly, and give them classes so that they can remain in contact with friends.	Would do away with himself was in his mind. When you have been in the one spot for 34 years and have to uproot yourself the thought of doing away with oneself was almost the best outcome.	Own washing machine and dryers in bathroom.	No laundry facilities.

<i>Home and Community Care Services.</i>	<i>Finances in public accommodation.</i>	<i>Private rental</i>	<i>HAAG</i>
Meals on Wheels x 7days a week Food comes frozen on a Friday for the weekend.	Cost of renting public – 25% of income Rent is adjusted with pension increase.	Private rental it would have been a concern – private rents would have eaten away at his savings. Pension would not have covered the increases.	Friend found out about HAAG and contacted the office. He doubted anyone could help him.
Great food variety – gets the menu for the month and different food every day.	Much improved – never been so well off in his life. Life is lots better now.	Lived in his flat for 34 years – the longest tenant – built before the war.	Felt less pressurised – April reassuring about outcome and was concerned about housing mismatch.
Library visits him. Someone brings the books from the library for him. He gives them a list and they try to get him what he wants or something similar.	Has two pensions one English and one Australian. Some of the Australian pension is docked depending on how much he gets.	Given notice by the landlord (aged in his 80's) that the flats were to be taken over within 2 months.	He did not know if he was eligible for public housing. He was not aware of support services.
He finds it very easy to access these services	When he saw this place initially from the outside he liked it immediately.	His cat was his companion for 17 years – had him since he was a kitten.	HAAG applied for priority housing and looked at other housing programs. Northern Hospital assisted.
His neighbour from his previous home, comes once a week and does more than home help.	The kitchen and bathroom are much larger.	If he had not moved out by end of notice date the new owners planned to go to the V.C.A.T tribunal to have him evicted.	He had to move out by the date given to vacate.

<i>Home and Community Care</i>	<i>Public Rental Unit</i>	<i>Private Rental</i>	<i>HAAG</i>
When his cat needed medication from the vet she came over and especially got the medicines for him.	The flat is warmer with a lovely heater in the lounge. There are no restrictions living here.	Was anxious about increase in rents and not knowing what was going to happen next.	HAAG found a place, which was affordable, secure, can have it forever.
He needs the surgery for his knee but he will not have it done because the cat has never been away from him for his 17 years of life. The cat would not cope.	Did not know how to get everything into this flat. He had so many books and videos to move.	He was aware of the age of the owners and it was hanging over my head all the time.	HAAG notified the owners that a place had been found and requested that they drop the tribunal application.
If C dies before the cat - he will have to be put down as he has never lived with any other owner and would not cope.	His neighbour is very deaf and plays his music very loudly at times, the only negative	He had hoped that he would die before the place was sold because he did not know what was going to become of everything.	April always reassured him that HAAG would be able to assist him.

<i>Landlord and repairs.</i>		<i>The Move</i>
Owner was a very mean man who only did the urgent repairs. He would not do regular maintenance – of course it cost him more in the end.	Water leakage on the balcony which needed fixing.	He thought he would never be able to get anything into this smaller flat
	Almost the last person to leave the block of units and some were being vandalised.	He needed bank statements; nothing was too much trouble for April.
	Rents in the area were becoming astronomical. The area was becoming more noisy	The day of the move she helped with the packing and brought more packing cases as they filled.
		He had bought a new bed and April came over and waited until it was delivered and then put it together for him.
		April came over at 10 at night with a kettle because the stove was not working. She was concerned that he would not be able to have a hot drink while waiting to have everything fixed.
		April organised the repairs of the stove He does not know what he would have done without HAAG support and help.

Interview D.

The interview took place in D's two roomed older persons high-rise unit. April Bragg the ACHA worker from HAAG was also present – much to the delight of the participant.

- *I came to HAAG in 98 to help. I had been on 11 committees during the time of my surgery. So I have not been involved with HAAG in this area.*

“I was living in supportive housing with independent living for 3 years. It took me at least a year following surgery to mobilise completely - to walk to the library and all the way to the supermarket. We used to get one piece of fruit on the dinner plate on a Friday. I used to buy grapefruit – the housekeeper could not choose properly.

75% of income was taken plus I had to buy other necessities. It was a very restorative time.

- *I dreamed of having my own coffee pot on the electric cooker in my own home.*

Then April took me aside one day and said: “Would you like to live in Northcote?” I came over here to see what was available. I had to have an interview before coming to live here. We have a housing worker here also. I explained that I no longer needed the supportive housing. “I outgrew the care - I no longer needed it”.

I used to buy extra things, miss my lunch and heat up my dinner in the microwave at 10pm at night. Not making the best use of my pension.

- “Before living there I was in such a state. Jeff (HAAG worker) told me how to make a reverse telephone call when calling the office because I had no money.
- I can remember trying to find something to buy for my grand child – a pair of starry shoelaces was all I could find”. The SRS took 85% of my pension.

Jeff (HAAG) is always so consistent, calming and reassuring. I always got Jeff when I rang the HAAG number, which was very often.

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- Jenny was always out of the office when I rang. Jenny continued to support me when I moved in such as help with my tax, new glasses, all things, which had been neglected. We did one thing at a time, which helped.

Current Accommodation

I was only one year in bed - sit here – asked to be floor representative, I now have a two roomed flat

- Great here, good support near transport all near me. Great access to city – safe public trams, busses, and train. I can hope off the tram at Safeway to do my shopping. Great shopping access – strip shopping – access to supermarket – organic food – and the pharmacy is good.

Cost of the rent is 25% of my pension now – I was able to buy furniture on the lay-by system.

Previously

“I was in after care for 5 weeks and I had some terrific nurses minding me – PSA standard probably. I needed yoghurt for esophagitis and longed for the right one.

- “I am happily settled here in public housing and I have home help 1/14 and she cleans the bathroom and kitchen and does the floors.
- Our housing worker organised the support and only had to wait 3 weeks for the help. Unfortunately, there were many home help workers who were not helpful but now I have the same intelligent worker and she is lovely.

D states that she was in a bed sit initially, for one year. The GP sent a letter outlining how dangerous it was for her to live there due to the position of the cooker and the bending down which she is not supposed to do.

“I got an opportunity then for a two roomed flat on this side of the building and on this floor. I have a lovely view overlooking the park and can watch the weather coming in”.

Housing for the Aged Action Group

- *I am indebted to Housing for the Aged Action Group. They are always compassionate, consistent and efficient.*

Previous History

She needed Neuro spinal surgery for Neural Canal Stenosis in 1992 – Lumbar1-5 Laminectomy.

'I was so severely affected by the systemic pain that Epileptic fits started. It took 4 years to diagnose, Dr. Sarah got the information. This severe pain deeply changed life coping skills temporarily'.

This was occurring during my housing issues. Part of my fragility was all this.

- A family medical friend told me that it was the effects of combined Rivotril, the pain and the effects of the post-operative period – just to walk across the room was difficult – the sweat used to run down my back. I was unable to sit properly for 6 six years. It took so much out of me.

But the surgeon knew that I would never give up.

"I moved twice during this time. I learned to walk in Wattle Park. I lived in an independent living unit a bed - sitter. Moved from Clifton Hill one year after surgery in 1993 – I had to move my own furniture even though I was not supposed to carry anything heavy. My knee was damaged – the tendon. An O.T. assessment and after care physio gave me instructions– could not sit. *Confined to barracks for 6 years. The taxi driver used to let me lie down in the back of the cab when I had to go to the Dr.*

Rangers in the park were my only contact; they used to tell me all about the hatchings and wildflowers in the Park. It was a lovely place to walk.

D attended a Chinese Dr. for acupuncture/ Dr. Sarah who gave acupuncture in the surgery. "I lay on the emergency trolley whilst she attended to patients and she would come back to me and change the needles.

I used Chinese herbs and became great friends with the herbalist.

The shopkeepers in the area were very supportive".

Privacy Issue

One of the residents had the master key and she used to go to other tenants' homes when they were out. And would then discuss everything in the laundry with others.

- It was Invasive - no privacy. I lasted there for 4 years. I went to hospital from there to the Royal Melbourne Hospital for 8 weeks – 8 different wards. I used to walk up and down the stairs all day.

My son moved everything out of whilst I was in hospital.

- I was in St George's Geriatric Assessment– 6 – 8 weeks. The gate was locked and I was allowed to walk to the shops.

S.R.S.

I then ended up in the Eastern Suburbs in an (SRS) – 85% of pension taken. The other residents were taking very high doses of medicine. I was allowed to go into the city. No one else was allowed out. I went to a lot of Church services at this time.

"I used to have 3 dollars left over from my pension and used to wonder what I could buy for my grandchild with this left over money.

- Sleeplessness/hungry – inadequate/inappropriate food. Food handed out by worker – How am I going to escape?

I stayed there for too long".

Insecure housing issues.

During this time – I was despairing – felt trapped, helpless, and suicidal. I used to stay awake at night looking at the moon. We were very hungry. I was a vegetarian and used to plonk down rice as a meal. There was no way out.

- Even though I am reasonably organised, independent, I was not coping at all.

I could only go for a walk, difficulty just learning to walk.

There was inadequate and inappropriate food. The pills were given out by the PSA (patient support assistant) who did not know anything about medication.

- The proprietor of the SRS was a registered nurse who should have been giving out the medication

I was constantly hungry and worried.

HAAG questions:

She saw a flyer from HAAG in another woman's room. She knew that the outreach worker Jenny was visiting that person.

"When I knew the day she was coming I waited outside and bailed her up in the street – I told her I was desperate for help.

- I knew of Ross House and the community offices in it.
- We met in coffee shop it boosted my morale to be treated with respect and as an equal".

Felt rescued by HAAG – less pressurised

It went on for weeks while we were waiting to hear from the supportive housing. They interviewed me in North Melbourne and when I said whom I knew in the area they said something about Communists.

- I did not want to move back to Richmond. Jenny persisted and I listened to her in the end.
- Some of the issues did not have anything to do with housing but Jenny assisted me in a very methodical manner.
- I have 75% mobility – didn't have GP – Caulfield Hospital – extensive x-rays carried out there.

Themes from Interview with D aged 80 years of age

<i>Mobility Issues and stress insecure tenancy</i>		Dependent on	Privacy issues.
Currently has 75% mobility.	Had to move twice during this time. She lived in a bed-sitter an independent living unit.	The taxi driver used to let me lie down in the back when I had to go to the Dr.	One of the resident's had the master key and she used to go to other tenants' homes when they were out.
Needed Neurosurgery for Neural Canal Stenosis in 1992. - Lumber1-5 Laminectomy. Effects of post-operative period – just to walk across the room was difficult – the sweat used to run down her back.	Moved in 1993 one year after surgery She had to move own furniture even though not supposed to carry any thing heavy.	Confined to barracks for 6 years. The park was a lovely place to walk. The park rangers were her only daily contact.	This person would then discuss everything in the laundry with others. Invasive – no privacy. D lasted there for 4 years.
Severe systemic pain caused epileptic type fits, which was occurring during her housing issues.	Knee damaged – tendon. O.T. assessment and after care physio gave me instructions – could not sit.	They used to tell her all about the hatchings and the wildflowers	Her son moved all her furniture out whilst she was in the Royal Melbourne Hospital
Part of her fragility was the effects of combined Rivotril, the pain.	She was unable to sit properly for 6 years – it took so much out of her. The taxi driver used to allow her to lie across the back seat because she was unable to sit up	Shopkeepers in the area were very supportive and encouraging.	She never returned there to live.

<i>Health issues</i>	<i>Treatment</i>		
This severe pain deeply changed life coping skills temporarily.	Dr. Sarah gave her acupuncture in the surgery. She lay on the emergency trolley whilst she attended to patients and she would come back to me and change the needles.	Assessment in St. George's for 6 – 8 weeks and was allowed to walk to the shops.	She was then transferred to an SRS – 85% of pension taken. The other residents were taking very high doses of medicine.
Spent 8 weeks in hospital and was moved to 8 different wards. She used to walk up and down the stairs all day to try to improve her mobility.	She used Chinese herbs and became great friends with the herbalist.	Was sleepless and hungry – inadequate/inappropriate food. Food handed out by PSA in the SRS	She only had 3 dollars left over from my pension and used to wonder what she could buy for her grandchild.
Nursing staff were great – only wanted yoghurt but was unable to access it.		Her only thought at this time was how she was going to escape. She stayed there for too long.	She was allowed to go into the city.

<i>Insecure housing issues.</i>		<i>HAAG</i>	
There was no way out. The SRS took 85% of her pension.	Even though she was reasonably organised, independent – she was not coping.	She saw a flyer from HAAG in another woman's room. She knew the outreach worker Jenny was visiting her.	Felt rescued by HAAG Less pressurised.
She used to stay awake at night looking at the moon.	I could only go for a walk, difficulty just learning to walk	When she knew the day that Jenny was coming she waited outside and bailed her up in the street – telling her she was desperate for help.	She did not want to move back to Richmond.
We were very hungry.	Inadequate and inappropriate food.	She knew of Ross House and the community offices in it.	Jenny persisted and she listened to her.
She is a vegetarian and used to get rice as a meal. Constantly hungry and worried.	Pills were given out by the staff who did not know anything about medication.	She met to talk in a coffee shop which boosted her morale to be treated with respect and as an equal	Some of her issues did not have anything to do with housing but Jenny assisted here in a very methodical manner.
She was despairing – felt trapped, helpless and suicidal.	Proprietor of the SRS was a registered nurse who should have been giving out the medication.	Jeff at HAAG told her how to make a reverse telephone call to the office because she had no money.	She was in supportive housing for 3 years. Restorative time. 75% of income taken plus she had to buy other necessities.
The present for her grandchild was a pair of starry shoelaces			She used to dream of her own coffee pot on the electrical cooker in her own home.

<i>Moving</i>			<i>Older person's high rise</i>
April the other outreach worker took her aside one day and asked would she like to live in her own home.	Felt that she outgrew the care and no longer required the assistance.	Jeff at HAAG was always so consistent, calming and reassuring.	Initially one year in bed sit – now have a 2 roomed flat.
She felt that she no longer needed the supportive accommodation.	Used to buy extra things, miss her lunch and heat up her dinner in the microwave at 10pm. at night.	Jenny continued to give support when she moved in to her new home. Jenny helped with her tax, new glasses, and all things, which had been neglected.	Great here, good support, near transport – all near me. Great access to city – safe public trams, busses, and train. I can hop off the tram at the supermarket door.
She was not making the best use of her pension she felt.			Strip shopping, access to supermarket – organic food – and the pharmacy are good.
			Cost of rent is 25% - was able to buy furniture on the lay-by system.

Interview E

A letter requesting permission for the interview contacted the prospective participant. A consent form was included.

Present at the interview was Jenny Stewart, the A.C.H.A. program outreach worker.

Came here to present address in Nov 2001. – “very happy with here”.

- He previously lived in Elsternwick/Caulfield area – a very big move now to present address. Always socialised in the St. Kilda area since he was a young man.

He had a sudden deterioration in his financial affairs in 2000.

- “I was paying out \$180.00 per week and had lived there for 15 years. Was reduced to \$200.00 per week with pension and dipped into reserves, which over one year were reduced down to nothing much”.

I was paying almost all my pension.

- I had a small redundancy, which went over the year. I could see disaster coming and was desperately trying to find work – anything. I was working in Colonial Stadium, at nighttime cleaning but I used to have to walk home at 4 am in the morning.
- Long walk – my foot was playing up – I was living at this current address then

I had had to borrow money and had to pay back the money to the people.

The situation had got worse and worse. Then I was back on the pension then.

Health Issues

The tension was terrible. His blood pressure went up and up.

- “When I could not sleep I would go out walking at 2am and pace the streets. The police patrol car used to take an interest in me. Used to walk around instead of pacing indoors and looking at the walls”.

Before redundancy he was able to manage well. "I could accommodate the rent even though it went up each year". But when it got to the final stage, when on the pension, he was unable to buy food.

The electricity and the water bill were difficult to pay.

Bills overdue, food difficult/ heating etc.

To keep roof over your head was so difficult.

- "The worry never leaves you – you go to bed very tired – you wake up after 2 hours sleep- awake and worried about what was going to happen".

In the final stage the landlord came banging on the door. He had always been as sweet as apple pie.

No consideration given even though I had been a good tenant for 15 years.

- Felt too ill to eat – too churned up in stomach. I had always been a good eater.

Emotionally

- Felt unable to cope – not enough money. Dangerous period for me – felt my life had ended. Very down – totally.
- Need outside help – can't cope without it at this stage.

Attended GP - maintain regular contact – now friends I have attended her for so long. She understood my situation – was very good. Wrote a very good testimony for me with my public housing application.

- Medication for High blood pressure, only one tablet per day - \$ 7 dollars needed it to avoid a stroke.

Reduced the available money for food = \$20 dollars left per week for everything else as my redundancy money was used up

Public housing application was not successful – because he was working, and even though he had been given notice to vacate, he was not considered homeless.

Difficulties with rent

- Went into arrears for 2 ½ weeks – R.E. agent 'phoned and I knew I could not pay it. Stated something terrible had happened and I will come and see the R.E. manager in the am.
- Real Estate manager same one for the 15 years, "I had no complaints – friendly always. We were both St. Kilda supporters and always discussed the team. I informed him of situation which was disastrous – was still quiet friendly (initially)".

He stated that he would need to issue a notice to vacate.

- "No lea way given by the landlord who had been very friendly until then – we had even discussed books regularly over the 15 years. He changed towards me then".

"I needed to find help so at the same time I went along to a housing association; someone told me that they were very helpful.

- One of the housing workers there became very concerned about me – mentioned HAAG. I contacted them soon afterwards".

'The housing agency were very, very worried about how distressed I was.– you never forget what was happening. They were unable to help me because I was out of there area, I lived in the CPP so no financial support available.

- Another housing agency was not as helpful, rude and off – hand.

When served notice it affected me – I became very anxious. R.E. Agent was rude to HAAG worker.

I tried to stay in contact with friends during this time.

- If evicted would blacken his name and would be unable to rent again.

HAAG

"I got a stay of 12 weeks at the hearing. HAAG paid some of the back rent. Jeff and Jenny came to the tribunal and represented and supported me throughout the hearing".

-
- R.E. Agent at the V.C.A. tribunal tried to blacken my name. Hostility -
+++

“Madam may I ask a question of E.?”– Referee X gave permission for him to question me. He asked me: “You used to work for a Brewery – I replied yes, I worked there for 16 years. You like a social drink?”

- The referee did not permit this as it had no bearing on the situation and disallowed that question. He tried to put me in bad light but did not succeed.

“The Referee was on my side I felt. I was used to meetings from my working life. Though I was in a terrible situation – was full of fears and doubts. I did not mind the tribunal side of things – I found it interesting – but I knew that I was in a very precarious position”.

- ‘I was fearful and doubtful – not knowing what the future held for me’.
- HAAG paid the back rent otherwise they, the landlord and real estate agent, can go before the tribunal and get the tenant out instantly. An immediate order for possession can be served.

“You do not know what the future holds for you still”.

“I was flat broke”,

- The housing agency would not help sustain him in unaffordable housing, gave him a couple of weeks rent.

E did not want to move, could not think straight, it was his home and had all his furniture there. He had time to look around – flat broke no money to advance Bond.

“ E felt that the future was very bleak/ looking for work/ emotional wreck”.

- Tried the Over 50's employment service in the city – no luck. Tried everything.
- Unable to get into public housing – 8 – 10 years wait list. “Of course we hear in the media that the list is extending out now the 16 years”

“Crime against humanity this lack of public housing – forces up the rent of private housing. Now it is only available to people with disability or recurring homelessness”.

-
- “Tried to find work even though had very high blood pressure and not eating properly. My body stood my in good stead. I was mentally very stressed”.

E states that at that time he was in closer contact with the HAAG group. It was the start of his moving here. “I was represented by Jeff and Jenny at HAAG”.

E had got some work within the 12 weeks and then had two girls share to help pay the rent – then they stopped paying their share.

The property was sold again and he got notice to vacate. They offered him some money to get out.

- I came here in Nov 2001 – it went on over a 2 year period. HAAG found this property

HAAG applied for compensation – they made counter claim. Settlement made out of court – worked 2001 football season. 2002 cut short – lost contract.

The situation was faulty machines/fused lighting – dangerous job with faulty equipment. Job did not last long.

There is so little work around it is hard when you are older.

Relief when HAAG became – involved. Less pressurised could see some daylight coming in due to the support.

- Yes – the housing outcome is beneficial.
- Yes, I like the accommodation. HAAG represented me at the tribunal, which was a great support.

“Yes, financially the situation is improved – now I pay 34 % of my income here + rent assistance which drops it down to 25% of income.

- Before this I paid 82% of my income. Down now to \$76.00 per week instead of \$180.00 of my pension of \$200.00 – it makes a big difference to me.
- Social life restored.
- Eating better/ overall health improved. Physically much better

Normal sleep pattern had been destroyed by the worry that is why I worked at night- time during this period – it suited me in the state that I was in”.

- Emotionally much better.

He exercises on his fixed bike on the balcony in the good weather. Looks out on trees from his living room. Has a good size bedroom and bathroom. The kitchen has lots of storage.

- Near public transport which brings him over to where his friends live.
- Looking for part-time work – just a cleaning job 8 – 10 hours

Best chances a part-time cleaning job would suit best.

Gets the weekly papers which he watches for jobs

Themes from interview with E aged 68 years

<i>Rented Accommodation.</i>	<i>Finances</i>	<i>Impact on life</i>	<i>Assistance with housing.</i>
<p>Rented same house for 15 years. No consideration given even though I had been a good tenant for 15 years. Was paying \$180.00 per week rent. He was paying almost all of his pension in rent over 80%</p>	<p>Sudden deterioration in finances in 2000. Was reduced to an income of \$200.00 per week with pension and was dipping into reserves, which over one year were reduced down to nothing much.</p>	<p>He could see disaster coming and was desperately trying to find work – anything. He was working in Colonial Stadium, at night-time cleaning but he used to have to walk home at 4 am in the morning to the other side of the city.</p>	<p>He knew he needed help at this time and went to a housing association, he had been told that they were very helpful.</p> <p>One of the housing workers there became very concerned about him – mentioned HAAG. He contacted HAAG soon afterwards</p>
<p>In the final stage the landlord came banging on the door. He had “always been as sweet as pie”.</p> <p>He stated something terrible had happened and he would come and see the real estate manager in the morning.</p>	<p>He had a small redundancy, which went over the year.</p> <p>He had a reduced availability of money for food - \$20.00 dollars left per week for everything else as his redundancy was used up.</p>	<p>The worry never leaves you – you go to bed very tired – you wake up after 2 hours sleep – awake and worried about what was going to happen. When he could not sleep he would go out walking at 2am and pace the streets. Used to walk around instead of pacing indoors and looking at the walls. The police car used to take an interest in him when out walking.</p>	<p>The housing worker was very, very worried about how distressed he was – he just could not forget what was happening.</p> <p>They were unable to help because he was not from their area.</p> <p>No financial support available. Another housing group in his area not as helpful, rude and of – hand.</p>

<i>Rented Accommodation</i>	<i>Finances</i>	<i>Impact on life</i>	<i>Assistance with housing</i>
He went into arrears for 2 ½ weeks – the real estate agent 'phoned and he knew he could not pay it.	<p>Needed medication for high blood pressure to prevent a stroke.</p> <p>His blood pressure medication cost \$7.00dollars.</p>	The tension was terrible. His blood pressure went up and up.	He was in contact with HAAG group who helped him get present accommodation.
<p>The real estate manager was the same one for the 15 years. He had no complaints – friendly to him always. They were both St. Kilda supporters and always discussed the team.</p> <p>He informed him of his disastrous situation. The real estate manager was still quite friendly (initially).</p>	<p>Emotionally felt unable to cope – not enough money.</p> <p>Dangerous period for him – felt his life had ended.</p> <p>Very down – totally</p>	He felt too ill to eat – too churned up in the stomach. He had always been a good eater before this.	<p>He got some work during the 12 weeks and got two girls in to share the rent – but that did not work out as they stopped paying their share.</p> <p>The property was sold again and he got notice to vacate. They offered him some money to vacate.</p>
The landlord had been very friendly until then changed towards him then.	He needed outside help – could not cope without it at this stage.	He tried to find work even though he had very high blood pressure and not eating properly. His body stood him in good stead. He was mentally much stressed.	<p>This period in his life lasted two years.</p> <p>HAAG applied for compensation and they made a counter claim.</p> <p>Settled out of court.</p> <p>HAAG found the property he is living in – Independent living unit.</p>

<i>Rented Accommodation</i>	<i>Finances</i>	<i>Health</i>	<i>HAAG</i>
<p>The real estate and landlord served notice of eviction. The agent was very rude to the HAAG worker. If he was evicted it would blacken his name and would be unable to rent again.</p>	<p>Future looked very bleak. Looking for work – was an emotional wreck. Tried the over 50's employment services – no luck. Tried everything.</p>	<p>He attended GP and maintained regular contact. – now good friends. He has attended her for so long. She understood his situation – was very good.</p>	<p>He found work in 2001 but 2002 work was cut short as the company lost the contract. There is so little work around it is hard when you are older.</p>
<p>He tried to stay in contact with his friends at this time.</p>	<p>Was flat broke – no money to advance Bond.</p>	<p>When he applied for public housing the GP wrote a very good testimony for him. The public housing application was not successful – because he was working, and even though he had been given notice to vacate, he was not considered homeless</p>	<p>Relief when HAAG became involved. He felt less pressurised, could see some daylight coming in due to the support. Yes, housing outcome has been beneficial</p>
<p>The real estate agent at the VCAT tribunal tried to blacken his name. Hostility – tried to infer that he was a drunkard because he worked in a Brewery for 16 years.</p> <p>He felt that the referee was on his side. He was familiar with meetings from his working life.</p>	<p>He knew he was in a terrible situation at the Tribunal – he was full of fears and doubts. He did not mind the tribunal side of things – he found it very interesting – he knew he was in a very precarious position. He was fearful and doubtful – not knowing what the future held for him.</p>		<p>He likes the accommodation. HAAG was a great support and they represented him at the tribunal hearing. His finances are much improved – now pays 34% of his income here plus his rent assistance which drops it down to 25% of income</p>

<i>V.C.A.T.</i>	<i>Public Housing lists</i>		<i>Finances</i>
<p>He got a stay of 12 weeks at the hearing. He was represented and supported by Jenny Stewart the ACHA outreach worker and Jeff Fiedler Consumer Advocate throughout the hearing.</p>	<p>Unable to get into public housing 8-10 years wait list. He says in the media now the wait is 16 years.</p> <p>Crime against humanity this lack of public housing – forces up the rent of private housing.</p>	<p>Public housing is only available to people with disabilities or who are homeless</p>	<p>He now pays \$76.00 per week instead of \$180.00 per week of his \$200.00 pension – it makes a big difference to him.</p> <p>His social life is restored. Eating better/overall health improved.</p>
<p>HAAG paid the back rent otherwise they, the landlord and real estate agent, can go before the tribunal and get the tenant out instantly. An immediate order for possession can be served.</p>	<p>He did not know what the future held for him. He was flat broke.</p>	<p>Normal sleep pattern had been destroyed by the worry and that is why I worked at night time during that period</p>	<p>Physically much better. – it suited me in the state I was in. Now emotionally much better . Exercises on his fixed bike on the balcony in the good weather.</p>
<p>Hanover would not sustain him in unaffordable housing, gave him a couple of weeks rent.</p>		<p>He has a good size bedroom and bathroom. The kitchen has lots of storage.</p>	<p>Now looking for part – time work in his area.</p>
<p>He did not want to move, could not think straight, it was his home and had all his furniture there.</p>		<p>Looks out on trees from his living room.</p>	<p>Gets the weekly papers which he watches for jobs.</p>

Interview F.

This interview took place in a coffee shop near participant's home. The researcher and participant had met previously at HAAG office. Participant F aged 58 years, was aware of the research, its objectives and its purpose and enthusiastically supported it.

F is living in present home since 1998 - first time had dealings as a private renter with real estate agent. Feels she is living on a knife edge in all her dealings with these people.

- F had lived in private rental with family in Doncaster dealing directly with landlord. They were a Greek family and she paid the rent directly to him. He was lovely and very trusting.

The landlord was good – he visited about 3 times – posted rent – rental book signed. She had a good relationship with landlord.

F felt secure and happy and used to decorate the house at own expense which the landlord did not object to. If anything needed to be fixed he came over at the weekend

- Had to move when one of the landlord's children was getting married.

Finding Accommodation

All the things you have to go through to find accommodation. Once you get the phone call the anxiety starts.

- The anxiety is with you when you look at the Age and wonder where are we going to go to and where are we going to get the money to save for bond money and rent in advance

They gave me 3 months altogether from the time I got the phone call to move.

F had to sell her furniture to get some of the money together.

“Had to find money for removalist and contacted the a well known support charity group – but the real estate won't accept a cheque from the charity group because it is presumed by them that you have no money to continue paying your rent. That is despite wonderful references they are doubtful”.

The whole legal issue and the paperwork.

“What you have to go through”

F had to go to the real estate agent in this area – needed somewhere quiet and safe for my family. Things you have to consider when you are moving. The anxiety starts with the phone call – it changes everything.

- That is when *I visited the GP more frequently* and he just gives you a prescription. When you visit again he gives you another prescription for an anti-depressant.

It will not do you any good and you have to find people to talk to who know what they are doing.

- A counsellor in the Town Hall at the citizens advice bureau gave me advice. I needed advice about what the real estate agent was doing.

Real Estate Agents

You get letters from the Real Estate agent about regular inspections and putting the rent up. The rent started at \$780.00 monthly in 1998 and went up to \$820.00.

- I threatened to move out and they stopped putting the rent up. I pay 50-60% of pension income on rent. On top of that put money aside for telephone, electricity and gas and other bills
- My son is on Austudy and gives towards the rent.

The routine inspections commenced every six months. (See enclosed)

They request an inspection, looks more like a demand that cannot be refused.

They state they will be there with the spare keys if you refuse their request.

- Someone in an office somewhere has a key to your home and can enter at any time. I have written to the property manager – a young woman usually

You have no idea that a letter like that can cause so much anxiety.

Anxiety & Distress

The worry and distress that this causes. I had no problems until 1998. You wonder why you get angry and stressed.

- “Sometimes I stay in bed for 4 days and read. I cannot get out of bed. Exhaustion, not eating”.
- Not involved in normal social/ education activities.

The doctor says it is not depression though it lasts 3-4 days.

- This is an ongoing issue for F.

I can sense the distress when talking about it. I am taking control now.

- All the worry – its like a coping mechanism. Quiet and peace no radio. Reflective time. To quieten your thoughts.
- You can feel yourself coming through it all.

I have a diary where I keep an eye on the dates and pace myself throughout the month.

“Your emotions are in turmoil and this is a way to cope”.

- Can date all this post 1998.

Documents from Real Estate Agents

The document is legal and if you do not sign it you cannot get the key to the house. It should be in plain language. I put in special conditions about the lease.

1500 dollars worth of cleaning before you leave.

- To get your bond back I had to apply to a bond from the housing department. A humiliating process to go through.
- I had to find \$1,800 dollars for the bond and the rent in advance. The removalist cost \$600.00. Messed the furniture with ink.

Lease needs plain language – obscure tenant powerless and defenceless – the power is with the Real Estate agent. Yearly lease needed.

Routine inspection due March 2004 – had changes made to the lease – got advice from HAAG and changed inspections from 6 monthly to yearly.

Places like HAAG you find out about your rights.

- Food – worried about lack , not desperate but put herself through the system to see what happened – patronising attitude/ women volunteers in their 60's and 70's. (Salvation Army).

-
- Awful to go through with these people. Are you a deserving poor person? I went there clean and tidy and they rationed everything saying that I did not need that much food for two for the week.
 - Another charity – two people came to assess my needs, again patronising checked my home and said I did not look as if I was in need. I stated that I needed the money for food. Again I felt that I was no “deserving poor”. Dreadful to go through. (St. Vincent de Paul Society)

I was not desperate. I had enough money but needed to know what happens to get a few bob to get by. They gave me a \$50.00 voucher and if you need anymore you go through the process again and again.

- You are instantly labelled as poor and different. The checkout girl looks at the voucher and again at you or you wonder are you imagining.
- You can only spend the voucher in Coles.

HAAG

Heard about HAAG from citizens' advice bureau. Through enquiries as to what was available for renters whilst doing community work. Usually get on the phone and keep ringing until I get some answers.

- Feel less pressurised – understanding and acceptance/ not alone. All dealings are in a non judgemental manner
- Discussed routine inspections – legal position on those obtained.
- Real estate agents, greedy landlords, all bullying the renter about inspections.

V.C.A.T tribunal states that:

It is legal for real estate agents to have spare key – access 6 monthly.

Stressful in the extreme; attitude of real estate agents needs changing

- Bullying, we are “not second class citizens because we have to rent”.

Percentage of value of property usually 10% is charged in rent.

F was worried if they (real estate agents) find out what she is doing that she might be asked to leave.

-
- Not operate alone there is protection from group. You still have to talk about these issues.

Power plays going on, if you know the right people your get into Independent Living Units.

- They can exclude you because you do not fit in or because of your reputation; such as a poor widow rather than a divorcee. You are judged.

What people are talking about HAAG takes on board.

Talking will get something done

F did not know about HAAG at the time of finding new accommodation.

- She would use HAAG assistance/advice if changing accommodation.
- Financially not well off in current situation

Health – some depression/ not taking pills.

- Goes to concerts when can afford or morning tea at local RSL. Costs \$10.00 or \$18.00.
- Feel in control/not alone as there is someone at the end of a telephone in HAAG

F wants to make it better for “younger people coming through traumas like I did”.

Supports are needed i.e divorce courts / what could be done in a better way

Done out of money – not enough money for a good lawyer.

Example of routine inspection notification No. 1

To maintain our office records, we request that a routine inspection be conducted at the property on 09/07/2003 at 10.45 a.m.

*this is not a request
it is a demand
which can't be refused*

We ask that somebody **please be in attendance**.

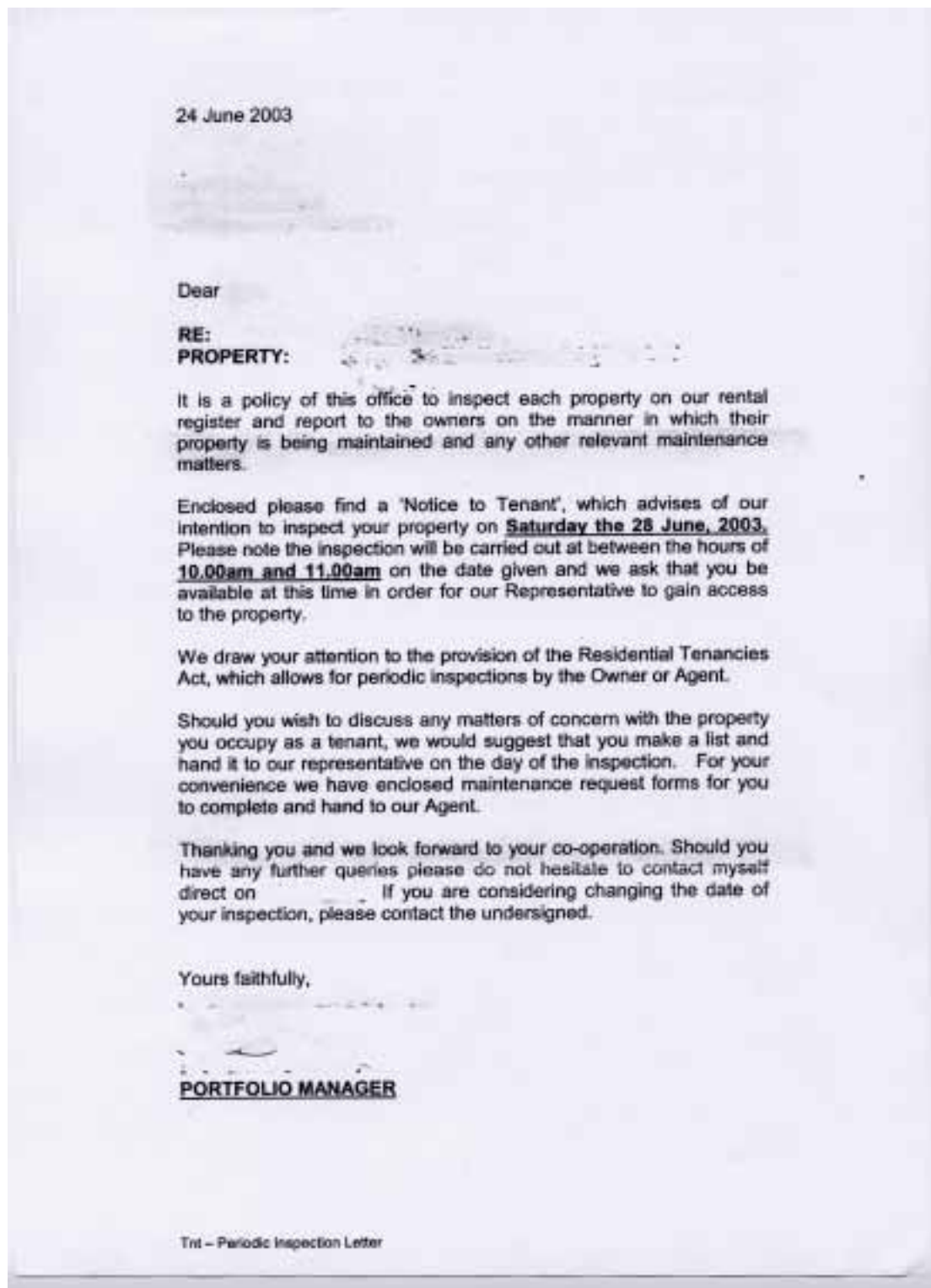
Should you be unable to be in attendance, we ask that you fill out the attached Tenant Advice Form and leave on kitchen bench for collection on the day of the inspection.

We will use the **spare key** to gain access to the property

not a good feeling for a private rental

Should you wish to change the appointment time, please contact the undersigned in the office on

Example of routine inspection notification No. 2



Example of routine inspection notification No. 3

Notice to tenant of rented premises	From the Landlord
<p>Tenant details</p> <p>1. This notice is given to:</p> <input type="text"/> <p>2. Regarding the rented premises at:</p> <input type="text"/> <p>3. Your address is:</p> <input type="text"/> <p>Landlord details</p> <p>4. My name is:</p> <input type="text"/> <p>5. My address for serving documents:</p> <input type="text"/> <p>6. My contact telephone numbers are:</p> <input type="text"/> <input type="text"/> <p>Servicing details</p> <p>7. This notice is given by:</p> <p><input type="checkbox"/> hand <input type="checkbox"/> registered post <input checked="" type="checkbox"/> ordinary mail</p> <p><input type="text" value="24<sup>th</sup> June, 2003"/> On the date</p> <p>8. Signature:</p> <input type="text"/> <p>9. Name of Agent:</p> <input type="text"/>	<p>10. Reason for notice</p> <div style="border: 1px solid black; padding: 5px;"> <p style="text-align: center;">ROUTINE INSPECTION</p> <p>According to Section 85 & 86 of the Residential Tenancies Act 1997</p> <p>As agents on behalf of the landlord we are giving you Notice that we propose to INSPECT the property currently leased by you.</p> <p>We wish to enter the premises on Saturday 28th June, 2003</p> <p>At between the hours of 10.00 am and 11.00am to inspect the premises, which I have not done for more than six months.</p> </div> <p>11. Details are attached to this notice: (eg: receipts, other evidence)</p> <p><input type="checkbox"/> yes <input checked="" type="checkbox"/> no</p> <p>Tenant please note:</p> <p>If you want help with this notice then ring Office of Fair Trading & Business Affairs on 9627-6222 or Freecall 1800 136 716.</p> <p><input checked="" type="checkbox"/> tenant copy</p> <p><input type="checkbox"/> file copy</p>
Form Tnt - Periodic Inspection Notice	

Interview with participant F aged 58 years.

<i>Effects of Real Estate Agents on older people in the private rental market.</i>	<i>Ways of dealing with Stress</i>	<i>Approaching the Charities for support</i>	<i>Caring for relatives and family.</i>
<p>Panic at telephone calls from real estate agents Never knowing if the contact is to request that you vacate your home The estate agent has another key to your front door, which is your home. Currently a house inspection occurs every 6 months.</p>	<p>Anxiety increased during this time and had to visit the GP who gave prescriptions for Valium.</p> <p>Mental exhaustion with the anxiety and worry and needing to isolate yourself and stay in bed for a few days until you can face things again. This can occur within a six week period. Your emotions are in turmoil and this is a way to cope – more money is needed for rent assistance.</p>	<p>The Salvation Army volunteers make you feel undeserving when you ask for assistance.</p> <p>When distributing food they take some back stating that the amount given is enough for 2 people.</p>	<p>Cared for the children after the divorce. Did not return to work – needed to be there for the children</p>
<p>Unable to refuse a house inspection which should only be yearly if you have signed a yearly lease. A letter demanding inspection arrives in the mail.</p> <p>It is difficult to get leases on rental property longer than one year; usually it goes from month to month.</p>	<p>You worry why you get angry and stressed.</p> <p>I am now taking control with the help of HAAG. Got advice from HAAG about changes to lease. Inspections now yearly. Places like HAAG are needed to find out about your rights.</p> <p>Health – some depression/not taking pills.</p>	<p>St. Vincent De Paul Society comes to your house to assess you and give you a voucher for \$50.00. You are made to feel that you stand out and are different from other shoppers when you present this voucher.</p>	<p>You do not have a choice of where you can shop with the voucher.</p> <p>The checkout girl instantly knows that you are different.</p>

<p>Real Estate Agents put you through hoops with the paperwork when signing a lease on the property.</p> <p>The language used in the lease is not clear.</p> <p>The VCAT tribunal states that it is legal for real estate agents/landlords to have a spare key</p>	<p>Goes to concerts when can afford or morning tea at local RSL. Costs \$10.00 or \$18.00 Feel in control/not alone as there is someone at the end of a telephone in HAAG</p> <p>She wants to make thing better for “younger people coming through traumas like I did”. Supports are needed i.e. divorce courts/what could be done in a better way Done out of money – no money for a good lawyer. The divorce courts were a very traumatic time in her life and her families. These courts should be opened up for public scrutiny.</p>	<p>Such a patronising attitude.</p>	<p>The checkout girl looks at the voucher and again, at you, or you wonder are you imagining.</p>
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<i>Real Estate Agents and Landlords.</i>	<i>Amount paid on rent.</i>	<i>Advice</i>	<i>Finding Accommodation, money for rent and bond.</i>
Feels she is living on a knife edge in all her dealings with real estate agents and landlord	The rent started at \$780.00 monthly in 1998 and went up to \$820.00. When she threatened to move out they stopped putting the rent up She pays 70% of here pension income on rent. Her son lives with her and he is receiving support via AUSTUDY whilst at University. He helps with the rent money.	A counsellor in the Town Hall at the citizens' advice bureau gave me advice. She needed advice about what the real estate agent was doing.	The anxiety is with you when you look at the Age and wonder where are we going to go to and where are we going to get the money to save for bond money and rent in advance.
Previous home her landlord was lovely and very willing for her family to stay there. She dealt directly with this landlord. The landlord was good – he visited about 3 times – posted rent – rental book signed.	On top of the rent money she must put money aside for telephone, electricity and gas and other bills.	Heard about <i>HAAG</i> from the advice bureau. Through enquiries as to what was available for renters whilst <i>doing community work</i> She usually gets on the phone and keeps ringing until she get some answers.	She was given 3 months altogether from the time she got the unnerving phone call to move.
Had to move when one of the landlord's children got married and wanted to move into the house she was renting.	The property manager is one of these young dynamic women – being prompted by the older male estate agents.	Now that she has the support of HAAG she feels less pressurised – has gained understanding and is not alone.	She had to sell her furniture to get some of the money together.

<p>Lease not in plain English – the whole legal issue and the paperwork She had to go to the real estate agent in this area – needed somewhere quiet and safe for her family. The things you have to consider when you are moving.</p>	<p>If you do not sign the lease you cannot get the key to the house. The document is legal. The lease needs plain language – obscure and the tenant is powerless and defenceless – the power is with real estate agents. 5 yearly leases needed. She put in special conditions about the lease. When moving house it costs \$1500.00 worth of cleaning before you can leave home. To get your bond back she had to apply for a bond from the housing department. A humiliating process to go through</p>	<p>HAAG are non – judgmental. Has had advice on routine inspections – legal position.</p>	<p>She had to find money for removalist and contacted the well known support charity group – but the real estate agent won't accept a cheque from the charity group because it is presumed by them that you have no money to continue paying your rent. That is despite good references they are doubtful.</p>
<p>Routine inspections every 6 months. These routine inspections are an invasion of here families privacy. The greedy real estate agent also has a spare key to my rented home – not a good feeling from here point of view.</p>	<p>She had to find \$1800.00 for the bond and the rent in advance. The removalist cost \$600.00</p>	<p>What people are talking about HAAG takes on board. Talking will get something done eventually, hopefully</p>	<p>She would use HAAG assistance/ advice if changing accommodation.</p>
<p>Real estate agents, greedy landlords bullying the renter about inspections and the rent</p>	<p>Power plays go one with independent living units associated with R.S.L. and other providers.</p>	<p>Financially not well off in current situation.</p>	

<p>increases</p>	<p>They can exclude you because you do not fit in or because of your reputation as agitator.</p>		
<p>It is legal for them to have a spare key and this should be changed in favour of the renter.</p>	<p>You are judged and a poor widow has a better opportunity rather than a divorcee which is very relevant to the RSL.</p>	<p>HAAG can only operate within the legal "Act"</p>	
<p>Bullying – we are not second class citizens because we are renting.</p>			
<p>Rent is charged on value of property usually 10% is charged in rent.</p>			
<p>She is worried if the real estate agents find out that she has been talking out about these issues. She might be asked to leave.</p>	<p>These issues still need to be discussed</p>		
<p>However, she feels she is not operating alone as there is protection from group.</p>			

Interview G

This interview took place between the participant and researcher. No other person was present. G was aware of the research as a member of HAAG and volunteered to be a participant.

G has lived at current address for 12 years – 2nd landlord.

When first moved in – no problems 3-4 years. Everything fine.

Lives in a block of 12 flats.

Problems

Then 8 or 9 years ago problems started when it rained.

- Water came in through windows at windowsill – landlord informed. Got worse and worse – rain coming in top of window and wooden frame was rotting.

Examined by original landlord who stated he would replace frames. Wooden frames but he wanted to use steel frames. He had left instructions with his nephew to put them in; the window frames were left outside the flats for about 6 weeks in the rain.

- They broke the glass to remove the frames even though the wood was rotten. They pulled out the old frame and pushed in the steel frame and were going away when G said are you going to secure the frames?. They banged in a nail and split the frame.
- G phoned the landlord who said they were finished and he came over and put a strip of aluminium in to fill the space in the frame.

Rain getting in 2003 – sent someone to make an assessment. He wrote a report and nothing has been heard since. The rain is getting in the cracks in the wall and runs down the wall.

- If G is out he usually has to rush home when it rains to put towels on the ground to protect the carpet from the water. He has to move his furniture away from the window also.

Real estate agent is managing the premises. G had written many letters and made phone calls about repairs.

Hot water boiler had to be replaced – cut wood at door to fit the new boiler in the cupboard.

- The original landlord was good in the sense that he used always come and ask G to stay. As he was the only tenant who paid the rent before it was due. Did not put the rent up.

Crack in the bathroom shower floor and he went away on a holiday while he was away they put the rent up because of the repairs.

- Sold the flat without telling the tenants.
- The rent went up from \$367 monthly to \$477 – 5 years now paying that amount.

Windows – he rang about it and the report is not available yet.

- I asked G would he go to the tribunal over this water damage and windows and he states that he wouldn't.

He has decided that he will just let the rain come in and ask them to examine the damage.

He is a 70-year-old living on a pension. "I might have difficulty getting accommodation. What do you do – get no help from the government looking for accommodation".

- Would get the support through HAAG. The water is running down between the brick in the building because mould is appearing.
- Does not show because it has been dry weather.
- Water coming between the walls now around the windows. Becomes a worry about what to do. No support from government regarding housing.

Paid tax – pension affected by superannuation – overseas pension also affects the pension.

Rent is about 55% of income.

Food , electricity and telephone Bills 1/3 is use and 2/3rds is charges.

GST impacts on all these.

Aware of man on pension only - paying most of it on accommodation and has no money for food by Tuesday of the week.

- Medicines – 1 month supply 30 tabs now paying \$14.00.
- Used to get bigger bottle of 100 tabs for the same price. Uses about 14 different medicines. Sometimes has to take them twice a day.
- Spends about \$50.00 on medication bill. Whim of government could change the supports given.

Arthritis affects maintenance of hygiene

- Cleaning the flat affects all these things.
- He finds it difficult to bend down and needs a few chairs to help get up.

Aware of HACC services, his GP says wait for a month, G was unaware he could refer himself for supports.

- Access to information lacking in private rental.

Impacts on life of renting:

- Appetite increase using food for comfort. A way of dealing with anxiety he states.

Feeling down emotionally about everything.

- “I just look at the windows that need cleaning and wonder what the point is because it is going to rain and I have to move all the furniture”.
- Wearing him down. Feeling negative with the worry.

Feels he is coping with the situation reasonably.

- Thought of moving again – each time has stayed 12 – 14 years does not like to move.
- Eating due to frustration – chronic annoying – feeling helpless.

Has an effect on the sugar levels and probably the arthritis.

When you are feeling like that you have to do something at 9 pm you do not want to go for a walk in the cold night air. So you just have a sandwich.

- Dipping into the reserves to survive – the worry is how long it is going to last. What is going to happen when it goes? Will it last for another 20 years?

Looked at Independent Living Units, they told me “I had too much money”.

“I would go anywhere”

- Feels the government is disappointed that people live beyond 59 years of age.

“Terrible towards old people this government (federal)”.

Comparison between public and private rental

No access to housing worker where he lives which is available in public housing.

Transport issues but community bus collects them from public housing.

HAAG

He met HAAG workers through senior Citizens about 4 years – and “I became a member”.

- Feel less pressurised by knowing that they are there.
- “It is knowing that you are not on your own”. Legal support is available if needed and housing support.
- He feels the situation is getting worse financially. He has not had to get support from HAAG over accommodation issues.

Looked for a new place via Brotherhood – too much money.

- Not financial issue to access accommodation in England when over 65 years of age. Emergency buzzer and all support available. No asset test done.

He does not have enough money to purchase and feels he is in no man's land.

Themes from Interview with G aged 71 years

Real Estate Agents	What he has to do to protect his furniture and carpet.	Impact on life in private rental	Private vs. public housing
He has lived at current address for 12 years. 2 nd owner and landlord.	If he is out he usually has to rush home when it rains to put towels on the ground to protect the carpet from the water.	He is a 70 year old living on a pension. – He might have difficulty getting accommodation. What do you do – get no help from the government looking for accommodation.	No access to housing worker where he lives which is available in public housing. Older persons public high rise have a community centre and a support worker.
Water coming in through the windows at windowsill started 8 – 9 years ago	He has to move his furniture away from the window also. Water coming in between the walls now around the windows	Paid tax – pension affected by superannuation – overseas pension also affects the pension.	Transport issues but community bus collects them from public housing.
Original landlord decided to replace rotted wood with steel frames. Old frame pulled out and steel frame pushed in. Then they banged in a nail and split the frame. Rain continued to seep in.	.Becomes a worry about what to do. Mould is appearing now. Does not show when it has been dry. He would get support through HAAG if he needed it.	Rent is 55% of income Food, electricity and telephone bills 1/3 rd is use and 2/3 rd is charges. G.S.T. impacts on all these Looked for a new place via Brotherhood – too much money. He cannot access public housing – can't get his name on a list.	Aware of HACC services but his GP says wait for a month before referring him. He was unaware that he could refer himself for the council support.
Landlord came over and he put a strip of aluminium in to fill the space in the frame. Rain still comes in.	He would not go to the tribunal over this water damage and windows He has written many letters and made phone calls about	Aware of man on pension only – paying most on accommodation and has no money for food by Tuesday of the week.	He has arthritis and diabetes and other health issues. Finds it difficult to bend down to clean the flat. Arthritis effects maintenance of

	repairs.		hygiene.
Assessment of window this year. Report written but nothing done.	He will just let the rain come in and ask then to examine the damage. He states that he just looks at the window that needs cleaning and wonders what is the point because it is going to rain and he has to move all the furniture	Using food for comfort. A way of dealing with anxiety. When he feels like doing something and it is 9pm at night and cold he makes a sandwich instead of going for a walk	Needs a few chairs to help get himself up
The hot water boiler had to be replaced – they cut wood at the door to fit the new boiler in the cupboard.	The thought of moving again – each time has stayed 12 – 14 years does not like to move.	Eating due to frustration – chronic annoying – feeling helpless. Has an effect on the sugar levels and probably the arthritis.	Access to information lacking in private rental.
Bathroom shower floor was cracked. He went away on a holiday so that they could fix it. While he was away the flats were sold without the tenants being informed. Rent went up from \$367 monthly to \$477 – 5 years now paying that amount.	No asset test in England when over 65 years. No financial issue to access accommodation.	Feels his is coping with the situation reasonably.	Whim of government could change the supports given. Both federal and state governments do not show concern for older people and circumstances.

<i>HAAG</i>	<i>Coping & Health Issues</i>	Finances in Private Rental	<i>Inability to access public accommodation.</i>
<p>Met HAAG through Senior Citizens about 4 years ago and he became a member. Feels less pressurised by knowing that they are there. It is knowing that you are not on your own. Legal support available if needed and housing support.</p>	<p>Wonders what the point of it is. Wearing him down. Feeling negative with the worry. Uses medicines – 1 month supply 30 tablets now paying \$14.00. Uses about 14 different medicines. Sometimes has to take them twice a day. He spends about \$50.00 on medication bill per month. Feeling down emotionally about everything.</p>	<p>He is dipping into his financial reserves to survive – and worries will it last for another 20 years What will he do when it goes? How long will it last?</p>	<p>He has inquired about Independent Living Units but they told him that he had too much money.</p>
<p>Have not had to get support from HAAG over accommodation issues.</p>	<p>He feels that the government is disappointed that people live beyond 59 years of age.</p>	<p>Situation getting worse financially.</p>	<p>He would go anywhere for secure accommodation. Feels he is in no man's land.</p>
	<p>He is 71 years old. This Federal Government is terrible towards older people.</p>	<p>Spends 50% of his income on rent. Everything is impacted on by GST.</p>	<p>Does not have enough money to buy but unable to get name on list for public housing.</p>

Findings: Effects of insecure housing on quality of life

<p><u>1 Real Estate Agents:</u></p> <p><i>Negative comments made by 7 people</i></p>	<p>Private renters are:</p> <ul style="list-style-type: none"> ➤ Afraid to request legitimate repairs in case the rent is increased, or that you will be asked to vacate the property because you are seen to be causing trouble. ➤ Afraid of being blacklisted by agents and being unable to rent another property – your home. You have to have a roof over your head for your family. ➤ Afraid of what the real estate agents can do to the renter if it is found out that they have been talking to the researcher. ➤ Panic at telephone calls from real estate agents - never knowing if the contact is to request that you vacate your home. ➤ The language used in the lease agreement is not clear. 	<ul style="list-style-type: none"> ➤ No Privacy in your home. ➤ The estate agent has another key to your front door, which is your home. You are unable to refuse a house inspection which should only be yearly if you have signed a yearly lease. ➤ A house inspection occurs every 6 months. ➤ It is difficult to get leases on rental property longer than one year; usually it goes from month to month. ➤ Real Estate Agents put you through hoops with the paperwork when signing a lease on the property.
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<p><i>Real Estate Agents: Positive comments made by 1 person.</i></p>	<ul style="list-style-type: none"> ➤ Dealt with the one real estate agent for a very long time – always treated with care and in a professional manner. Now deals with the son of the real estate agent – very caring and supportive 	<ul style="list-style-type: none"> ➤ The real estate agent has informed her that he has negotiated a year's lease without a rent increase. Current lease runs out in November 2003.
<p><u>2 Ways of dealing with the stresses of insecure housing.</u></p>	<ul style="list-style-type: none"> ➤ Visited the GP during this time of increased anxiety who gave prescriptions for Valium. <u>4 persons.</u> ➤ GP wanted to give support – gave little “blue” tablet to take when needed ➤ Had to visit GP for assessment and medication for high blood pressure which occurred during this time: <u>1</u> ➤ Eating late at night at home when you know you shouldn't because of your diabetes: <u>1 person</u> 	<ul style="list-style-type: none"> ➤ Mental exhaustion with the anxiety and worry and needing to isolate yourself and stay in bed for a few days until you can face things again. This can re-occur within a six week period. ➤ Use of alcohol briefly as a solace: <u>1 person.</u> ➤ Out walking the streets at 2 am because of not being able to stay indoors with the worrying. ➤ Unable to stay indoors and pace all day and night: <u>1 person</u>

<p><u>3. Effects of having to move regularly</u></p>	<ul style="list-style-type: none"> ➤ Distraught at the thought of moving and disbelief that she had been there only for a short time. ➤ Moved to a garden flat and had to dispose of my family furniture – was there only two years <u>1 person</u> 	<ul style="list-style-type: none"> ➤ Sadness of leaving because of the camaraderie with other tenants. ➤ Anxiety about getting a secure lease and a safe home for herself and her children: <u>2 people</u> ➤ Prefer to stay as long as they can in their current home: <u>3 people</u>
<p><u>4. Caring for relatives and family</u></p>	<ul style="list-style-type: none"> ➤ Cared for the children after the divorce. Did not return to work – needed to be there for the children. ➤ Cared for and nursed her mother and aunt when they became ill for 7 years until they died. ➤ Did not return to work after this – she was then in her 50's. 	<ul style="list-style-type: none"> ➤ Gave up work ➤ Social security gave her a “Domiciliary Benefit” during this time

<p><u>5. Home and Community Care Services from local council</u></p>	<ul style="list-style-type: none"> ➤ Council will not assist with banking or paying bills – depends on a volunteer for these matters. ➤ Council HACC services available – it has taken 12 months to get some services. ➤ Had Meals on Wheels for a short time but found the food had not enough vegetables for her. ➤ Also had to remain in for the food to be delivered and might have appointments on the day. ➤ One man has arthritis and feels he needs some support with home help but when mentioned this to his GP – states he will not refer him just yet 	<ul style="list-style-type: none"> ➤ The volunteer also helps with medical appointments and clothes washing. ➤ Before these services were put in place the ACHA outreach worker did the heavy washing, such as sheets and heavy towels and assisted with the shopping and banking: <u>1 person</u> ➤ He is unaware that he does not require a medical referral for Home and Community Care Services and that he just needs to contact his local council: <u>1 person</u>
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<p><u>6 Approaching one of the major charities for support</u></p>	<ul style="list-style-type: none"> ➤ The volunteers make you feel undeserving when you ask for assistance. 	<ul style="list-style-type: none"> ➤ When distributing food the volunteers take some back stating that the amount given is more than enough for 2 adults.
<p><u>7.Approaching another Christian organisation for support</u></p>	<ul style="list-style-type: none"> ➤ The workers come to your house to assess you and give you a voucher for \$50.00 which can only be exchanged for food at Coles supermarket. ➤ You are made to feel that you stand out and are different from other shoppers when you present this voucher. 	<ul style="list-style-type: none"> ➤ You are not given a choice of where you can shop with the voucher. ➤ The checkout girl instantly knows that you are different from the other shoppers and looks at you differently.
<p><u>8.The importance of living near same medical services.</u></p>	<ul style="list-style-type: none"> ➤ Some people need to remain in the area due to mobility issues and chronic illnesses ➤ Medical physicians are all nearby 	<ul style="list-style-type: none"> ➤ She has attended the same pharmacist for over 30 years.

9. <u>Costs to consider when renting</u>	In private rental: <ul style="list-style-type: none"> ➤ Bond plus monthly rent in advance ➤ Liable for rent increases every 6 months irrespective of your income 	In public accommodation: <ul style="list-style-type: none"> ➤ Payment is based on your income ➤ Security of tenure ➤ Permanent home
<u>percentage of income paid in rent</u>	<ul style="list-style-type: none"> ➤ 50 – 80% of aged pension are the figures that have been stated. 	<ul style="list-style-type: none"> ➤ 25% of income which includes rent assistance
<u>Cost of medication</u>	<ul style="list-style-type: none"> ➤ Payment of up to \$50.00 dollars per month for necessary medications. 	<ul style="list-style-type: none"> ➤ Medications must be purchased ahead of food.
<u>Cost of electricity</u>	<ul style="list-style-type: none"> ➤ These are added onto outgoings in private rental 	<ul style="list-style-type: none"> ➤ There is a service charge for these in public high rise
<u>Cost of Gas</u>	<ul style="list-style-type: none"> ➤ Heating is not put on during the winter to save on the bills 	<ul style="list-style-type: none"> ➤ Goods and Services Charges are added onto all services purchased, including electricity, gas, water and some foods.

<p><u>HAAG Intervention</u></p>	<ul style="list-style-type: none"> ➤ Very positive by all those involved ➤ Would not have coped without their help ➤ Would request their assistance again if any problems arise. ➤ Feel very supported belonging to this group 	<ul style="list-style-type: none"> ➤ Just knowing that the help is available means so much ➤ The fact that they are also members of the organisation helps tremendously
<p><u>VCAT Tribunal</u></p>	<ul style="list-style-type: none"> ➤ Was unsure of the outcome and very worried and anxious ➤ Knew how to read the situation because he was used to meetings, in particular Trade Union meetings, and was therefore not disturbed by the court proceedings. 	<ul style="list-style-type: none"> ➤ This could be a gender issue as I was unable to question a female who had been through this situation

Recommendations

VCAT:

Many older people are extremely distressed by the time of the tribunal hearing and consideration and compassion must be shown through:

- Access to an interview room so that all their private affairs can be discussed confidentially. Many people of the generation born in the 1920's & 30's view the discussion of confidential matters in a public hallway as degrading, insulting and humiliating. From the researches observation at a number of VCAT hearings this issue seems to impact differently along gender lines, women tended to become introverted and subdued, at times internalising the impact of the surroundings rather than maintaining focus on the VCAT hearing. Men on the other hand tended to become angry and aggressively focused on the insult of the issue rather than on the processes of the VCAT hearing. In either case lack of confidential space is a distraction for older tenants facing the tribunal.
- Support persons should be available in the Tribunal for frail older people to reduce the intimidation of the surroundings on them and assist them to focus on the VCAT hearing.
- The Referee should sit at the table with all parties and deal with the issues in a non-threatening manner rather than sitting on a podium at a higher level and distanced from the parties.
- Research, which includes women's stories, should also occur. The male participant in the research was not intimidated by the process of court procedures due to his extensive experience in dealing with meetings through his work and union work.

Insecure Tenure in Private Rental:

This issue has caused the greatest distress and stress to the participants.

- Security of tenure – older people should have the right to secure tenure for as long as that housing is their preferred option.

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- In recognition of the critical health impact insecure housing has on older people, lifetime security needs to be guaranteed to all people of Age Pension age. The private rental market should be regulated by government through legislation to give people of Aged Pension age rights by law to remain in their homes for as long as they wish.
 - Linked to aged care services - older people have the right to live in a community that has appropriate aged care services available in the home and in residential care if they require it.
 - Availability – older people have the right to access a range of housing options and accommodation types that can be obtained within a reasonable period of time. There needs to be a system in place that can fast track people over 65 into appropriate for age public accommodation. Therefore HAAG recommends that all people reaching age pension age be granted early housing status within the public and community housing system.
 - Good Design – older people have the right to housing that is designed to enable easy access and adaptable to their changing needs in the future. E.g. the need for more two bed -roomed housing to allow for carer or family support, or spouse comfort where there are health issues that make it difficult for a couple to share a bedroom.
 - Location- older people have the right to live in housing that is located in their chosen community, close to services and public transport.
 - Older people need to be recognised as able contributors to the development of policies and procedures that impact on their lives.

Real Estate Agents:

- The contract between the real estate agent and prospective tenant should be written in plain, unambiguous language.
- Inspections should be negotiated between the tenant and the agent with respect for the tenant's time
- The language in the notification for inspection should be less threatening and dictatorial

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- When tenants run into rent arrears the real estate agents should advise an older person to seek assistance from a Financial Counsellor or other appropriate support service, who can work with the tenant, rather than issuing an eviction order

Gaps in the ACHA Program:

Older people contact the ACHA outreach workers due to imminent homelessness following a 14-day Notice to Vacate because of rent arrears or a 60-day Notice to Vacate because the owner wishes to sell or renovate. Access to affordable housing providers such as the Office of Housing or Independent Living Units (ILU's) is limited due to indefinite waiting times. The Office of Housing advises current waiting times for most housing stock in Metropolitan Melbourne is 12 years. Priority access for people over 75 years was abolished in the mid 1990's which further adds to the following problems:

- Difficult for ACHA outreach workers to assist a person to gain access to safe, secure and affordable housing.
- The overall ACHA budget has remained static since 1994, resulting in resources becoming so limited that the ever-increasing demand is difficult to meet.
- ACHA outreach workers do not have access to funding to pay rent in advance, bonds (where a person is ineligible for Office of Housing bond assistance) and the furniture removalists when helping to relocate clients. Clients do not have the money to pay these requirements because of exorbitant rental costs. In some cases they have been paying over 70% of their income on their rent.
- An enormous amount of time and effort is spent telephoning different charitable trusts to obtain funds for relocation costs.
- DHS should have a fund available for ACHA workers to access on behalf of their clients.
- Funding should be available to access a cleaning service when someone frail is moved from their accommodation to ensure they can

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- have their bond returned. It is inappropriate for ACHA workers to be expected to fulfil these additional duties.

Community Care Services

There appears to be very little knowledge about access to Home and Community Care (HACC) Programs. Services provided by the HACC program are often the key to an older person being able to continue to live independently at home. It is therefore vital that older people are provided with up to date information about services available to them. The HACC Program needs to be widely promoted throughout the community. Information dissemination points should include:

- Local G.P. waiting rooms.
- HAAG's newsletter.
- Prominent displays at council offices, local libraries, post offices, Senior Citizens Centres, Community Health Centres, Neighbourhood Houses, Council Community Directories as well as in local newspapers.
- Up to date information on Post Acute Care Services, for people being discharged from hospital, should also be widely disseminated in the same manner.

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