

Is the Tide Turning for Older People Threatened with Homelessness?

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Is the tide about to change for older people who are facing homelessness in Australia? For too long there has been a limited appreciation of the extent of the housing crisis for older people and little government action. However, some important initiatives, primarily at the community level but also within government have provided some hope for the future. In particular, the 6th National Homelessness Conference in September 2010 provided a renewed interest in the needs of older people.

This article will discuss the current problem for older people who are currently threatened with homelessness in the increasingly difficult private rental market and the response so far from government. With the increased acknowledgment of the needs of older people our challenge is to see this awareness translate into effective policies, programs and housing projects.

To this end I will discuss an innovative pilot project that Housing for the Aged Action Group (HAAG) has been developing over the past year that is already assisting hundreds of older people to move from insecure private rental accommodation into long term affordable housing. This project is providing real housing outcomes for older people threatened with homelessness but needs government support to make a major impact.

The Housing Crisis for Older People

The Commonwealth Government White Paper on Homelessness, *The Road Home*, showed that the incidence of older people becoming homeless has increased significantly between the 2001 and 2006 census with an increase of 23% for those over 65 years of age and a 36% increase for those aged between 55–64. These were the two greatest increases of all demographic groups. It also reported a 30 per cent increase in the numbers of older Australians in housing stress between 2003 and 2007.¹

Services such as HAAG are finding that the profile of older homeless people is rapidly expanding beyond the typical stereotype of rough sleeping single older men. An increasing number of older people are becoming homeless after being evicted from what has been previously seen as comparatively stable accommodation in the private rental market.

According to the Australian Housing and Urban Research Institute (AHURI) Australia is on the threshold of a sustained increase in the number of lower-income, older renters. The number of people aged 65 and over living in lower-income rental households is projected to increase by 115% from 195,000 in 2001 to 419,000 in 2026. The greatest projected change is in the 85 and over age range where the number of low-income renters is estimated to increase by 194% from 17,300 to 51,000.²

This problem of a rapid increase in demand for affordable housing for an ageing population is compounded by a private rental sector that is increasingly unable to provide an answer to the need. Older private renters are now regularly facing homelessness due to the private rental market's inherent insecurity and lack of affordability for people on pension-based incomes.

This has become much worse in the past five years as vacancy rates have remained low and made worse by the impact of the global financial crisis where it appears that housing investors have sought to reap higher rental returns after the downturn of the stock-market. HAAG now hears from shocked older renters who are receiving one-off rent increases in the order of \$300 a month. This is often occurring after a tenant has rented their accommodation for ten to twenty years and the subsequent stress caused by an eviction order can severely impact on their health and well-being.

Government Inaction

In terms of government response to housing provision for lower income older renters, AHURI research has found that "there has been a tendency for this segment of the population to be somewhat neglected in policy debate and policy formulation, relative to other groups of older people".³

For example, older private renters have been left out of mainstream government strategies which are addressing the homelessness response in Australia. While, as stated earlier, the greatest increase in homelessness in recent years has been in the older population, outcomes have focused on other demographic groups such as families, children, youth and women escaping domestic violence.

This is most starkly shown by the Homelessness White Paper's medium term targets for all these groups, with the exception of older people. On a positive note the White Paper announced a couple of specific targeted, albeit important initiatives and endorsed the Assistance with Care and Housing for the Aged (ACHA) Program without offering any additional

funds for its operation. ACHA is the primary national homelessness response program for older people yet it is funded with a paltry \$4.6 million per year. This compares to \$405.9 million for the Supported Accommodation Assistance Program (SAAP)⁴ that is largely inappropriate and unresponsive to the needs of older people. In 2008–09 only 1.7% of SAAP clients were aged over 65 and, according to the SAAP National Data Annual Report for that year, were the group 'that were the least likely to become a client'.⁵ Many SAAP services have reported to HAAG that they are often unsure how to assist older people or to which services they can be referred.

In previous editions of *Parity* and in a range of forums HAAG has documented its concern that the Commonwealth Government approach to addressing the needs of older people threatened with homelessness have been limited by their definition of older people who are seen as 'having a different profile to that of other older Australians. They are more likely to have experienced mental illness or cognitive impairment, often as a result of alcohol and substance abuse'⁶ and by solely targeting this highly vulnerable but small number of older people who are often 'sleeping rough'. This outdated view is misleading and denies the experience of thousands of older people being evicted and becoming homeless primarily because of economic conditions and market forces prevalent in the private rental sector.

The Victorian Government's Homelessness 2020 Strategy, released in September 2010, is commendable for acknowledging the need for specialist strategies to address the problems faced by older people, and also recognises that some older people living in the private rental market with little or no financial security are particularly vulnerable to homelessness.⁷

However, when it comes to the crunch the initiatives in the Strategy follow a similar path to the Commonwealth Government by announcing a highly targeted response, with the announcement of a flagship project that will assist 160 vulnerable older people over a four-year period. We welcome this assistance to a high need group, again focused on 'rough sleepers', but in terms of the scale of need, it is tackling the tip of the iceberg.

There is however the potential for some hope with the Strategy's intention to 'examine effective models of integrated service delivery for older people experiencing homelessness and policy recommendations to improve services responses'.⁸ But how long will this examination take and what

guarantees are there that action will follow? In other words, how much longer will vulnerable older people have to wait?

We believe that if both the Commonwealth and Victorian Governments main strategies, as stated by them, are to prevent homelessness and develop early intervention approaches, then a wider net must be cast to assist all older people who are threatened with homelessness. It is increasingly clear that increasing numbers of older private rental tenants are living in sub-standard housing. They are one 'Notice to Vacate' or rent increase away from forced eviction and a downward spiral of ill-health, stress and being forced into rough sleeping, couch surfing (yes it happens even at 80 years of age), hospitalisation or premature entry into residential care.

HAAG's Approach

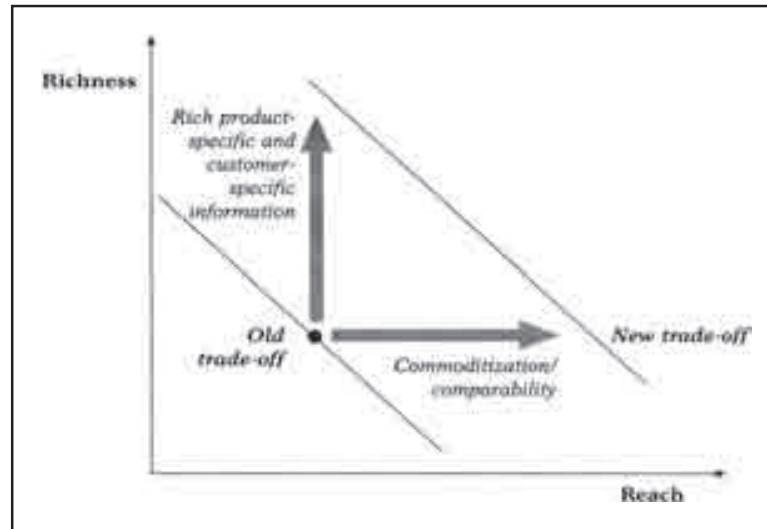
For fifteen years HAAG has employed two outreach care and housing workers under the ACHA Program. There are 13 ACHA services in Victoria and 41 across Australia. The ACHA Program is the right method of homelessness prevention for older people because it offers one-to-one support through all the necessary stages: from initial contact; accessing affordable housing; helping sort belongings in preparation for their new home; complete assistance to relocate including packing and removal; then finally settling the person into their new housing, their new community and linking them with the ongoing services they will need, such as aged care support.

In 2009 HAAG successfully approached the Department of Health and Ageing to support an innovative service model operated by HAAG that advances the ACHA Program to a new level. This enhanced model created an Intake Worker position in place of one outreach worker.

The role of the ACHA Intake Worker is to establish a comprehensive network infrastructure that identifies older people in housing crisis by linking with agencies that are in contact with older renters such as Aged Care Assessment Services (ACAS) and the Home and Community Care (HACC) Program. These agencies had not formerly identified or recognised how to assist and connect with older people who had a housing problem.

The Intake Service assesses the client's situation and makes a referral to an older persons' accessible support service such as ACHA, Community Connections or other known aged-friendly housing service. In many cases the client is referred directly to a housing provider who has notified us about a possible vacancy. This relatively rapid re-housing process has seen 95% of HAAG's outreach service clients in successfully assisted during 2009 (detailed data available from HAAG).

The key to this success is early intervention. As our focus is on assisting older private renters we rely on client notification in the early stages of a 60 or 120 day Notice to Vacate, or a 60 day rent increase notice of an unsustainable new rent charge. The first



level of assistance involves HAAG's tenancy service scrutinising the legal notices for errors that could forestall proceedings, contemplate legal challenges to the notice or attend the tribunal hearing where the landlord is seeking an Order of Possession to try to obtain an extension of time due to the tenant's hardship. Then, with a range of housing options explored such as public housing, social housing, not-for-profit independent living units, Council sponsorship, and other programs such as Abbeyfield Housing or Movable Units, suitable housing outcomes can usually be achieved within this time-frame.

Other long term strategies are promoted such as the encouragement of older people to plan ahead in light of the inherent insecurity of private rental housing tenure and explore, at an early stage, affordable housing opportunities. If we can make assistance available to older people even before they have received a landlord's eviction notice, then the opportunities for accessing affordable housing are significantly enhanced.

To this end our Housing Options Information Service, that provides general housing advice, works in conjunction with the ACHA Intake Service and encourages older people to seek assistance while they are still housed and (just) coping in the private market.

HAAG case example no.1 October 2010:

Elderly couple Moira and Stan, 83 and 85 years of age, paying \$1200 a month after receiving two \$200 a year rent increases in 12 months. They say they can't cope with moving due to being frail aged and have worked out how they will cope: No more heating, ration electricity, reduce certain foods, cheap cuts of meat etc. HAAG talks to them about the inherent insecurity of their form of housing and the importance of planning ahead before the inevitable happens: a Notice to Vacate or the rent increase that is 'the final straw'. HAAG explains that a range of options can be explored, applications made and waiting lists entered. If an option comes

up we can then show them the housing and offer assistance to move with little effort required by the tenants. Careful support and gentle advocacy has gradually provided the environment for the couple to now contemplate a move.

HAAG case example no.2 October 2010:

Elderly couple Helen and Merv, 78 and 76 years of age, paying \$1560 after receiving two rent increase notices in 12 months. One month after receiving rent increase they were served with a 60 day Notice to Vacate as the owner intends to renovate the property. The couple suspect the owner wants higher income tenants to charge even higher rents. Last time they were evicted, four years ago, Merv had a heart attack and they fear for his health again.

While HAAG's Housing Options Information Service and ACHA Intake Service provides state-wide help to older people in housing difficulty it is currently operated with the resources of only one part-time position. With adequate funding this service could build the capacity to develop and coordinate the infrastructure required to assist not just hundreds of older people as is the case at present, but the thousands of older people in need. ■

Footnotes

1. *The Road Home: A National Approach to Reducing Homelessness*, Australian Government 2008
2. *Rental housing Provision for Low Income Older Australians*, AHURI 2007 p.xiii
3. *Rental Housing Provision for Low Income Older Renters*, AHURI 2007. 1
4. *SAAP National Data Collection Annual Report 2008-2009* April 2010 p.4
5. *SAAP National Data Collection Annual Report 2008-2009* April 2010 p.17
6. *The Road Home, A National Approach to Reducing Homelessness*, Australian Government 2008 p.49
7. *A Better Place, The Victorian Homelessness Strategy 2020*, Department of Human Services Sept. 2010 p. 40
8. *A Better Place, The Victorian Homelessness Strategy 2020*, Department of Human Services September 2010 p.43