



FINDING A HOME



**INDEPENDENT HOUSING
OPTIONS
for
OLDER PEOPLE IN VICTORIA**

HOUSING FOR THE AGED ACTION GROUP INC.

Housing for the Aged Action Group (HAAG) is a Commonwealth and State funded organisation that assists older people on low incomes who rent their accommodation. Whatever your housing situation, HAAG has support workers who can provide you with all the information you need when you are looking for housing that is affordable, good quality and offers long term security of tenure.

HAAG is also an important link between housing and aged care services across Victoria. As well as helping you to find your home we can connect you to a range of health and aged care services in your community to ensure that you can live life to the full and help you to successfully “age-in-place”.

You can contact us by phone on **96547389 (Melbourne metropolitan area) or 1800 637389 (country callers)**. We are here to listen to your concerns and then help you with ideas about your best options. You are also welcome anytime to drop in to our office. **We are open 9am to 5pm at 2nd Floor, Ross House, 247-251 Flinders Lane, Melbourne 3000.**

This booklet is a broad overview of the main housing options that are available in Victoria. We hope it gives you a good idea of the range of accommodation types that you may wish to consider. When you have a good idea of the type of housing that best suits you, in the right location, then contact us for more detail about specific organisations who may be able to offer you the housing that you need.

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CHECK LIST

- * **I**s there any way that I can stay in my present accommodation?
- * **W**ill I feel comfortable with the appearance of my new accommodation?
- * **W**ill I be happy to live there permanently?
- * **C**an I afford it? Will it be dearer or cheaper to move?
- * **I**s there a bond? Can I get help?
- * **I**s it close to transport, services, medical care, relatives, friends and my personal interests?
- * **O**n what basis can I be asked to leave?
- * **W**ill the landlord/manager do any modifications I may need in the future?
- * **W**hat about the neighbours?
- **W**ill it be a quiet, safe and friendly area?
- * **A**re there supports in the local community when I need them?
- * **W**hat are my rights and responsibilities in this type of housing?

HOME OWNERSHIP

Many older people have a stable home situation where they own their home outright. However, as they age they may find there are a number of issues that arise regarding their ability to continue living in their home.

Home ownership provides the two most important benchmarks of appropriate housing for older people: Security of tenure and affordability. However, the home that was perfect for families as they have grown, may or may not be suitable for an ageing couple or single person.

Some Issues to consider:

Location – Is your home located well for you to have access to services such as shops, medical facilities, and other services? This may become a particular issue if you have been used to driving a car but may not be able to any longer.

Design – Is your home adaptable? If your mobility changed and you needed an aid like a walking frame or wheelchair, would it cost a small fortune to adapt your home to these needs?

Maintenance – Can I manage the upkeep? You may live in a 3 bedroom home with a big back yard. Are the chores of keeping your home in good condition getting you down?

Housing Costs – Can I afford the regular costs associated on a pension? Owning your home means you are responsible for all the maintenance, some of which can be very expensive. Could you afford to pay \$10,000-\$20,000 for re-painting or re-roofing your home?

The Future - Consider planning ahead and ask yourself whether you can cope in your home in the future. If you want to stay for as long as possible are there ways you can manage. For example, could you access funds if you needed to get renovations done?

You might also like to consider “What is my ideal housing arrangement for the future?” Would it be better if I downsized or would I prefer to live in a cluster of housing with other older people?

PRIVATE RENTAL HOUSING

Private rental housing is the most immediately accessible form of rental housing, if you can afford it. Trends in the availability of private rental housing show that there is a massive shortage of affordable accommodation in this category. Older people, particularly those who have to manage on the aged pension, are forced to compete with younger people on working incomes for the lower rent housing. This means that many older people are paying as much as 70% of their income in rent and relying on family and welfare organisations to survive.

In general, HAAG believes that private rental accommodation is not suitable housing for older people on low incomes. Older people who have some savings may be able to afford to pay rents in order of \$200 a week even though it is using up their precious reserves. However, they are still faced with the prospect that the owner could decide to sell their home at any time and force the tenant out within 60 days. The health consequences faced by older people who have to cope with moving, particularly those reaching advanced age, can be significant.

The reality that there is a lack of availability of affordable and secure housing means that for some periods of time some older people will be forced to live in private rental accommodation.

The golden rule of private rental housing is: Keep looking for more affordable and secure housing options during your tenancy so that you are the one who decides to vacate, not your landlord!

Some basic pointers about private rental accommodation are as follows:

COST:

- Rents are higher the closer you are to the inner metropolitan area and services
- Bond up-front is usually equal to four weeks rent.
- It is standard to pay four weeks rent in advance.
- No rates are payable but you must pay water consumption.
- The landlord pays for repairs and they must accept the cost of 'fair wear and tear' over the time of your occupancy.
- Always factor in the possibility of having to move and the associated costs involved.
- There are no minimum housing standards so it is often a matter of 'what you see is what you get'. This can mean that a cheaper rental property may be expensive in the long term if it has poor heating, lack of insulation and is draughty.

Make sure you know your rights: Ensure you have an accurate Condition Report, your Bond is lodged with the Rental Bond Authority, you obtain receipts for all your rent payments and take out a lease for 6 or 12 months to ensure that you have some level of security and that your rent is frozen for a period of time.

FINDING PRIVATE RENTAL HOUSING

- Look in the 'To Let' columns of daily and local newspapers.
- Contact Real Estate Agents in your preferred area.
- HAAG has access to computer databases of available properties in all areas and may be able to help you.
- Bond Assistance is available for older people on low incomes from the Office of Housing. This is an interest-free loan returnable at the end of the tenancy by the landlord. Contact HAAG for information about the documentation required when you attend an interview.

Legal Coverage

Private rental accommodation is covered by the Residential Tenancies Act. Booklets regarding your rights under this legislation can be obtained from HAAG or Consumer Affairs Victoria on 1300 55 81 81.

PUBLIC HOUSING

The Office of Housing, a division of the **Department of Human Services**, manages **Public Housing**. There is a variety of housing available for older persons. Generally it is affordable (25% of income), well designed, in good locations and can be modified if required, at no expense to the tenant. For older people on low incomes it is the preferred housing type because of its affordability and security of tenure.

Eligibility for public housing is, for individuals, incomes of less than \$423 per week, (20th March, 2007), (automatic qualification for aged pensioners) and with assets of less than \$30,000. Assets generally include money in the bank, shares and mobile homes.

Assets generally do not include your furniture, car or personal belongings. Superannuation you cannot access may also be excluded from the assets test. If you own or part own a property you are unable to sell, special provisions may apply to assist you into public housing. Please ask HAAG for further information about this if this you are in this situation.

The waiting list for this housing can vary, so it is worthwhile listing the main three areas where you would like to live. Forms are available at your local Department of Human Services. Ring, go in and talk with them, or give HAAG a call. We can help you understand the difference between the types of public housing available and assist you in completing the application forms.

While waiting lists can be long in the Melbourne metropolitan area and regional cities in particular, it may be possible to be given priority by applying for Early Housing on the Segmented Waiting List.

There are four **Early Housing** categories and each has its own set of requirements. They are:

Recurring Homelessness (Segment 1) – If you have a history of being homeless or who are at risk of long-term homelessness. If you are experiencing Recurring Homelessness you will be assisted as a top priority. The asset limit for Recurring Homelessness category is between \$1,300 to \$2,100.

Supported Housing (Segment 2) - If you are living in unsuitable housing and have high support needs or need major disability modifications made to your home. If you need Supported Housing, you will be assisted as a second priority. The asset limit for Supported Housing is generally \$30,000. However the asset limit may be raised to \$60,000 if you need major disability modifications installed in your home.

Special Housing Needs (Segment 3) - If your current housing is unsuitable for a variety of personal, health or family reasons. If you have Special Housing Needs you will be assisted as a third priority. The asset limit for the Special Housing Needs category is \$1,300 to \$2,100.

Temporary Absence – If you have lived in public housing and have had to move into a rehabilitation, respite facility or nursing home, you can apply to be re-housed for up to two years after the date you left your public housing property. You will be re-housed straight away.

Offers of Housing

Wait-turn applicants – Wait-turn applicants are able to receive up to two valid offers of housing. If an applicant refuses both valid offers, the application is removed from the waiting list.

Early Housing applicants – Early Housing applicants will only be given one offer. If an applicant refuses this offer their application will be transferred to the Wait-turn list, and they will receive one more offer. If an applicant refuses both valid offers, the application is removed from the waiting list.

Sponsorship Housing – Sponsorship into public housing is available in some municipalities. Sponsorship arrangements are generally where an organisation has donated land or property to the Office of Housing and has retained the right to sponsor its own members or residents. Sponsorship arrangements are generally between the Office of Housing and local groups such as councils, churches and service organisations. Sponsorship is generally given where an applicant has ties to a particular area or organisation. In the main, sponsorship housing is quicker than Office of Housing waiting lists and it is therefore always worth asking your local office of any such arrangements. You can also contact HAAG for assistance with sponsorship.

Choice of Housing – The choice of public housing you will be offered is limited by a number of things:

Size: The Office of Housing will provide you with a property big enough to accommodate everyone in your application. Unfortunately, for older people this can some times mean being offered bed- sit accommodation. If for some reason you are unable to live in a bed-sitt you will need to gain a medical exemption for a one-bedroom property. In some cases older singles and couples can be granted two bedroom accommodation on medical grounds. An extra bedroom may be provided for storage of medical equipment, for a carer to stay over or a medical condition that means a couple can not share a bedroom. If you are requiring larger accommodation you will need your doctor to fill in a

special accommodation needs form. Exemptions can also be sought for family situations where people have formal care or access arrangements of children.

Special Location requirement: Generally speaking an applicant cannot choose a specific suburb or block of housing to live in. However, if you need to live in a specific location due to medical treatment you can request an area exemption by having your doctor complete the special accommodation needs form.

When you have an interview with the Department of Human Services you will need to take:

- Your application form
- Photocopies of a recent bank balance
- Information about any income and assets
- Two forms of identification

Please ring and check with the Office of Housing before you go, as there are frequent changes in their information.

After your application is officially accepted, it is a good idea to check with the office from time to time, to make sure the application is still being processed.

Always keep any letters they send you and keep dated photocopies of everything you have given them, with dates and results of phone calls. When speaking on the telephone, remember to get a name so that you can refer anything back to them.

Appealing an Office of Housing decision – If you think a decision made by the Office of Housing is unfair, unjust or biased you have the right to appeal the decision. To lodge an appeal you will have to fill in an application form. The form can be obtained from the local Office of Housing office. If you need assistance in lodging an appeal you may also contact HAAG.

Legal Coverage

Public rental accommodation laws are covered by the Residential Tenancies Act. Booklets regarding your rights under this legislation can be obtained from HAAG or Consumer Affairs Victoria on 1300 55 81 81.

MOVEABLE UNITS / GRANNY FLATS

Separate, self-contained dwellings may be rented from the Office of Housing and installed in the backyard of a friend or relative. This type of housing suits older people and their families who want to live in close proximity to each other. They are small but pleasant dwellings that have a lounge-room, kitchenette, bedroom and bathroom. A stove, heater and a hot water service are also provided. Walls and ceilings are fully insulated, and vinyl floors are fitted in the kitchen and bathroom areas with carpet in lounge and bedroom.

The waiting time for Movable Units is approximately 3-6 months and all connections such as sewerage, electricity and gas are supplied at no charge by the Office of Housing.

The eligibility guidelines are the same as mainstream public housing (see the relevant section) and the rental charged is 25% of income.

The owner of the property of the main house must make the application and they hold a lease with the Office of Housing. When the Movable Unit is no longer required it is removed and either demolished or relocated to another home.

How do I apply?

Application forms are available from any of the Department of Human Services, Housing Offices or by calling Movable Units on: (03) 9096 1269 or 1300 655 049 (local call cost).

Legal Coverage

Movable Units are covered by the Residential Tenancies Act. However, legally the tenant sub-leases the accommodation from the lessee who lives in the main home on the land. Booklets regarding your rights under this legislation can be obtained from HAAG or Consumer Affairs Victoria on 1300 55 81 81.

INDEPENDENT LIVING UNITS

There are about 8000 Independent Living Units (ILUs) throughout Victoria that are managed by about 350 different non-profit and charitable organisations. Established in the 1950's as a Commonwealth Government subsidised housing scheme aimed at assisting older people on low incomes, many organisations such as churches, the RSL, the Lions Club, and a wide range of other philanthropic organisations continue to operate this form of housing. Comprised mainly of self-contained, one bedroom and bedsitter units, they are available for single older people and couples.

These units are usually of a reasonable standard and may be in medium-rise/low-rise or in single-storey clusters. With a concentration around the inner-ring suburbs of Melbourne, they are also found scattered across the Melbourne metropolitan area and in many towns in country Victoria.

Eligibility for Independent Living Units is as varied as the number of organisations that manage them. Generally they are available for people over 60 years of age who have retired from full-time employment. The vast majority of residents are on the aged pension.

There are three main forms of financial requirement to enter an ILU:

Many require an ingoing lump sum in the form of a non-refundable donation or deferred management fee. This can be from \$2000 up to \$200,000. Others have a means tested assessment that creates clusters of residents with varied levels of assets. A significant number have eligibility that is based on the applicant having low or no assets.

HAAG has a comprehensive directory of the type and location of this accommodation. The directory is updated regularly by Seniors Information Victoria and is also available from them by calling 1300 13 50 90.

Legal Coverage

Independent Living Units can be covered by the Retirement Villages Act if an ingoing contribution has been paid by at least one resident in the housing cluster. Generally, a direct rental arrangement deems coverage under the Residential Tenancies Act. However, there are other factors that can determine your rights so speak to HAAG for further information. Booklets regarding your rights under the Retirement Villages Act or the Residential Tenancies Act can be obtained from HAAG or Consumer Affairs Victoria on 1300 55 81 81.

RETIREMENT VILLAGES

Retirement Villages have been expanding in number and type since the mid-1980's. They are an attractive form of accommodation for many older people who have substantial assets that can be converted into either a strata-title purchase or long term lease arrangement. Retirement Villages are generally provided by large companies who offer a range of services such as a community centre, swimming pool, gymnasiums and other lifestyle focused services in a semi-gated community. The accommodation is generally developed on a medium to large scale with landscaped environments and private roads.

Retirement Villages suit older people who want to live in a socially interactive environment in a 'constructed community' with people of similar interests.

The short history of retirement villages has been characterised by an unequal arrangement between a powerful business sector and individuals with little understanding of the complex legal contracts they had entered into. Even where prospective residents have sought skilled legal advice they have been captive to the terms of the contracts. Many people have been forced to accept the trade-off of an attractive lifestyle provided today, for the substantial 'back-end' costs of deferred management fees that are levied at the end of the arrangement.

A review of the Retirement Villages Act in 2005/06 has significantly improved the process involved in resolving disputes that may arise in retirement villages. Internal dispute resolution procedures, the development of residents committees, the availability of conciliators at Consumer Affairs Victoria, and access to low cost arbitration at the Victorian Civil and Administrative Tribunal have for the first time provided avenues for dealing adequately with problems in villages.

Improvements to residents' rights have also included the following:

- Prohibit retirement village operators from holding residents' voting proxies
- Prohibit retirement village operators from holding residents' powers of attorney
- Ensure all retirement villages subject to the Act will be listed on a public register
- Ensure charges for personal services (such as laundry and meals) must cease 28 days after a resident leaves the village
- Ensure charges for general village services (such as maintenance) stop no longer than six months after a resident leaves the village, and sooner if a new tenant moves (previously, these charges continued until a new tenant moved in, no matter how long this might be.)

Legal Coverage

Retirement Villages are covered by the Retirement Villages Act. Booklets regarding your rights under the Retirement Villages Act or the can be obtained from HAAG or Consumer Affairs Victoria on 1300 55 81 81.

Residents of Retirement Villages Victoria, a representative organisation that lobbies for improvements to residents' rights, can be contacted on 9655 2119.

CARAVAN AND RESIDENTIAL PARKS

One of the fastest changing forms of accommodation for older people, there are estimated to be 10,000 permanent residents in caravan and residential parks in Victoria.

There are two main forms of this type of accommodation:

There are many older people who live permanently in designated areas within traditional caravan parks. Living in converted caravans or transportable homes, they provide a lower cost retirement living arrangement in a chosen lifestyle environment such as beachside or country town. Many older parks are operated on a personalised basis with the caravan park owner. There may be little understanding of legal rights by either resident or park owner and the standard of facilities can vary greatly. The traditional caravan park has been under threat in recent years due to increasing values of land, the spread of suburban areas forcing changes to the land use towards residential housing estates or commercial shopping centres. Many parks have been sold, forcing residents to move out and find another park or other form of accommodation. Residents may pay about \$40-50,000 for a transportable home and many people add on pergolas, decks and verandahs. A weekly site rental is also paid and is subject to market related rises in rents. However, few traditional caravan parks offer long term leases that might protect the resident from a sale of the land.

Purpose built residential parks with 180 up to 650 sites are developing around the fringe suburbs of Melbourne and in country Victoria. Looking like retirement villages, they typically have facilities like a community centre, bowling green, bar facilities, libraries and even a mini-cinema. It is expected this type of development will continue to expand as it provides a lower cost alternative to retirement villages with current entry prices between \$100,000 to \$200,000 per dwelling. Residents are offered long-term leases of varying lengths, such as 49 or 99 years, and a weekly site rental is usually pegged by contract to the Consumer Price Index (CPI). Current developments alone suggest that these residential parks will increase numbers of permanent residents by 25% over the next few years.

Legal Coverage

There is some uncertainty about the legal coverage of residents in residential parks. While long-term leases may be offered there is conjecture about whether the new developments are covered by the Residential Tenancies Act as normally the RTA only refers to agreements of five years or less. One recent test case maintained their definition as a caravan park due to another aspect of the RTA: that the dwellings are technically defined as transportable

homes. Law reform to clarify this situation is long overdue and pressure from residents should see improvements in the near future. In the meantime we assume that the Residential Tenancies Act holds sway.

Booklets regarding your rights under this legislation can be obtained from HAAG, or Consumer Affairs Victoria on 1300 55 81 81.

SOCIAL HOUSING

Housing Associations are private not-for-profit companies which develop, own and manage many forms of rental housing for low to middle income Victorians. This type of housing is commonly known as social housing and the providers have an ever increasing portfolio.

Some of the housing owned and managed by Housing Association's are long term rental, rooming houses, transitional housing, housing co-operatives, group housing and the management of some public housing stock. Almost 5,000 properties are currently owned or leased by registered housing associations in a range of locations throughout Victoria.

Social housing is provided to tenants on low to moderate incomes. Tenant rents are generally charged at 30% of combined household income plus 100% of Commonwealth rent assistance. Eligibility and the process of applying for social housing can vary with each provider. If you are interested in knowing more or how to apply for social housing contact the Victorian Housing Registrar on 9651 2750.

Legal Coverage

Social housing accommodation is covered by the Residential Tenancies Act. Booklets regarding your rights under this legislation can be obtained from HAAG, or Consumer Affairs Victoria on 1300 55 81 81.

ROOMING OR BOARDING HOUSES

There are 300 registered rooming houses in Victoria, most of which are in the inner urban areas of Melbourne.

There are two main types: Rooming houses funded by the Office of Housing that are managed by community-based organisations and where rents charged are at the public housing rates of 25% of income, and, private boarding houses that have varied physical conditions and where rents are charged on a commercial basis.

Residents generally have a single room and share facilities such as kitchen and bathroom. This type of accommodation suits older people who like a semi-furnished home with little upkeep required.

Check whether the rent covers electricity, cleaning, maintenance and any additional service costs.

Ask about security of tenure. The government-funded rooms have lifetime security of tenure whereas the private boarding houses are subject to the notice provisions of the Residential Tenancies Act. Does it seem to be a safe environment?

Can you see yourself living with the other tenants?

Legal Coverage

Rooming house accommodation laws are covered by the Residential Tenancies Act. Booklets regarding your rights under this legislation can be obtained from HAAG, or Consumer Affairs Victoria on 1300 55 81 81

SHARED HOUSING

You may wish to share a house for company and/or to cut costs. There are varying arrangements possible. For example, some people who own their own dwelling are looking for a renter to share their home who will pay a fair rent, or trade their costs for housework or even companionship. It is a good idea to know the sort of person you wish to share with. Ensure you meet the person and spend some time with them to assess your compatibility.

Establish the legal nature of your share arrangement. If you have your name included on the Tenancy Agreement and become a 'co-tenant' then you share the same legal rights of occupancy as the other person. If you do not do this you are legally termed to be a 'resident' and have less rights than the tenant. So establish the level of responsibility and security of tenure you require and negotiate the terms accordingly with the person you are sharing.

Also, establish the way you wish decisions to be made with the running of the home. For example, how will bills be paid and how do you share the cleaning?

Share accommodation is advertised in daily and local newspapers. There are other programs such as **Wesley HomeShare**. This program matches older householders and householders with a disability, who are looking for help and companionship around the home, with people of integrity who are able to provide this assistance in return for affordable accommodation.

The householder provides a bedroom and shared facilities. In exchange, the companion provides approximately 10 hours per week of practical assistance such as cooking, cleaning, shopping and gardening as well as the added security of having someone else sleeping in the home.

Contact Wesley HomeShare on 9569 2177.

Legal Coverage

Share accommodation is covered by the Residential Tenancies Act. Booklets regarding your rights under this legislation can be obtained from HAAG, or Consumer Affairs Victoria on 1300 55 81 81.

A note of caution: Disputes between sharing tenants are not covered by any tenancy legislation. If you have a breakdown in your relationship you need to work it out. If all else fails you can contact the Dispute Settlement Centre on 9603 8370 (Melbourne Metropolitan region) or 1800 658 528 (toll free for regional callers).

GROUP HOUSING - ABBEYFIELD

Abbeyfield Housing can be found in a number of locations around Melbourne. In appearance this type of housing looks like an extended version of a share house. Residents furnish their own bed-sitting rooms that have en-suite and tea-making facilities. All other facilities are shared. There is a guestroom for visits by friends and family. They are usually near medical facilities, shops and transport. There is considerable interaction with other residents, which may suit some people, who have been somewhat socially isolated, while privacy is also available.

Abbeyfield suits older people who are looking for a bit of extra help with their day to day living. A housekeeper provides two meals a day and all gas and electricity bills are included in the rental cost which is 75% of the aged pension plus, rent assistance.

Contact: Abbeyfield, PO Box 1293, Collingwood. 3066
Phone: (03) 9419-8222

Legal Coverage

Abbeyfield Housing is defined legally as rooming house accommodation and is covered by the Residential Tenancies Act. Booklets regarding your rights under this legislation can be obtained from HAAG, or Consumer Affairs Victoria on 1300 55 81 81.

RENTAL VILLAGES

A relatively new form of housing represented mostly by private companies such as Sunny Cove or Village Life, this housing is built in clusters of 40 to 100 dwellings and can be found in a number of locations outside the Melbourne Metropolitan area and in regional Victoria. Residents are provided with a semi self-contained one-bedroom unit with limited facilities such as a bar fridge and a microwave oven. Residents are provided with three meals a day that can be eaten in a dining room or taken back to their unit. Rents are charged at the rate of 85% of the aged pension and this also includes a linen service. All residents are required to claim Commonwealth Rent Assistance and must forward 100% of the subsidy to the rental village.

Some concerns have been raised from time to time about the quality of the food provided. In HAAG's experience the crucial factor is the quality and stability of the on-site managers. There appears to be a significant difference between the sustainability of a rental village community where managers have maintained their role for a number of years. In some other documented cases there has been a high turnover of management and the level of satisfaction has been reported as very low.

It is also important to note that, with 15% of the aged pension available after the rent is paid, it is difficult for residents to survive in rental village accommodation unless they have some additional savings on hand. Other costs need to be factored in such as additional food of choice, toiletries, medicines, transport, recreation.

Legal Coverage

Rental Villages are defined legally as rooming house accommodation and are covered by the Residential Tenancies Act. Booklets regarding your rights under this legislation can be obtained from HAAG, or Consumer Affairs Victoria on 1300 55 81 81.

SERVICES THAT CAN HELP YOU

SUPPORT FOR OLDER PEOPLE

ACHA

The Assistance with Care & Housing for the Aged (ACHA) program is designed to help frail, low income older people who are renting, in insecure housing or who are homeless, to remain in the community. If you, or a person you know are in this situation then support can be given to assist in accessing the right kind of housing and community care specific to personal need.

What services are provided through ACHA?

ACHA is a flexible program intended to ensure that the needs of older people are met in an appropriate way. This can be achieved either through helping a person access the many existing community care and housing services available, or by providing a range of basic support through:

Linking you to housing services by:

- Assistance in finding appropriate accommodation, this could involve a range of activities such as: locating suitable accommodation, providing advice on housing application forms and systems, co-ordinating the move, and
- assisting to access accommodation related financial and legal advice.

Linking you to suitable care options by:

- discussing the possible care and housing options;
- arranging referrals to an Aged Care Assessment Team and following up on their recommendations;
- arranging referrals to Home and Community Care services;
- arranging referrals to Community Aged Care Packages;
- arranging referrals to other health related services;
- negotiating with services on your behalf (where appropriate).

HAAG operates an ACHA program and, where appropriate, can make a referral to a service located nearest to you.

Community Connection Program (CCP)

Recognises that people with multiple or complex needs who are homeless or living in insecure or low-cost accommodation are often very isolated and not well linked into health, housing or community support services. They have diffi-

culties negotiating their way around services and often 'slip through the gaps' in service systems.

The CCP aims to increase access to mainstream and specialist services for adults and older people with unmet complex needs who are homeless, at housing risk or living in low-cost accommodation. A key element of the service model is the use of assertive outreach to find, engage and link clients to appropriate mainstream and/or specialist services including more suitable housing (if required). On a strategic level the program works with local services to assist them to become more accessible and responsive to the needs of this client group.

Assertive outreach model. Workers go out into the field and search out people.

- Pay rent arrears, bond, buy fridges, clothes, etc.
- Picks up people that mainstream services do not see.
- Works with local services to encourage them to be more responsive to this group.

Housing Support for the Aged

Provides \$5,000 case managed packages of support and services to people over 50 years of age entering direct tenure public housing who have had a history of homelessness or insecure housing. The client population have typically lived in crisis accommodation or a range of low-cost housing settings such as boarding and rooming houses, the private rental sector, pension-only supported residential services (SRS), private hotels and caravan parks.

The program aims to provide a pathway out of homelessness for people with complex needs associated with frailty due to age; serious mental illness and psychiatric disability; alcohol and/or substance abuse; dual disability; and/or chronic health problems. Clients are likely to be socially isolated and have their health and community support needs met in only a partial or fragmented way.

Older Persons High Rise Support

Provides an on-site presence and support to tenants of six inner city older person public housing high-rise estates. The estates are located in the inner south and west of Melbourne. The program aims to:

- Ensure isolated and vulnerable tenants have access to support and services.
- Contribute to tenants sense of safety, independence and security.
- Enhance the social and community involvement of tenants.

The program has been developed to respond to the needs of vulnerable and isolated older public housing tenants, particularly those who are frail or have disabilities.

Social isolation is a major problem for some public housing tenants. These tenants often lack support from friends and family and may have a history of not being well connected into health and community support services. People with mental illness, drug or alcohol dependence and acquired brain injury figure highly in this group.

The program provides a visible contact person for tenants in need or who are concerned about the welfare of a fellow tenant. The on site workers will actively seek out and engage isolated tenants.

The support workers provide social support, low level monitoring of vulnerable tenants' health and general well being, practical assistance at times of greatest need and assistance with obtaining access to a wide range of health and community services.

The program has a flexible pool of funds that are used to assist tenants to overcome a pressing need or access services. These funds are targeted to tenants who have unmet, complex needs.

CRISIS HOUSING

If you or some one you know are homeless, or about to become homeless you should seek assistance from your nearest Transitional Housing Managers (THM) . Contact details of your nearest THM can be obtained from HAAG or the Office of Housing's website which is under Crisis Housing.

For after hours emergency assistance service please contact the St.Kilda Crisis Contact Centre between 10.00am – 12 midnight, 7 days a week, on 03 536 7777 or toll free country Victoria 1800 627 727. The Centre is located at 29 Grey Street, St. Kilda.

WOMEN

For women experiencing family violence you can contact the **Womens' Domestic Violence Crisis Service**. The Women's service provides crisis telephone counselling 24 hours a day. The service is the central point for access to women's refuge accommodation and can arrange referral to support and accommodation services across the State.

The service can be contacted on:

24 hours: 03 9373 0123 Toll free: 1800 015 188

Housing for the Aged Action Group Inc.

A BRIEF HISTORY

Out of an expressed need for public housing for older people living in the Westernport region, Housing for the Aged Action Group had its beginning. At the initiative of a group of older private tenants, the Westernport Regional Housing Council and concerned individuals, our group began meeting on 21st July 1983.

Initially, the group concentrated on the following:

- the chronic shortage of elderly person units in the region
- the Ministry of Housing's one bedroom policy which was seen to be unfair and impractical for many older couples housing needs.

In 1984 the group published its first booklet entitled 'When the Buck Stops', which was based on research commissioned by the group. The booklet included housing profiles of people in housing difficulties and drew public attention to the desperate shortage of public housing.

Following numerous attempts to secure funding the group eventually received a small grant of \$5000 from Community Services Victoria to employ a one-day a week worker to extend the functions of the group. Then in 1988, after increased participation from tenants, we successfully applied for funds from the Ministry of Consumer Affairs and employed a worker for 12 hours per week. A Constitution was formed and we became incorporated in 1988. During that year we published our second booklet entitled 'The Buck Ain't Stopped' which was based on further research commissioned by the Westernport Regional Housing Council.

In 1991 we secured funding to provide a state-wide tenancy service for older renters with a worker employed for 32 hours per week. Since 1998 the position has been full-time.

During 1995 we extended our services by securing funding from the Federal Department of Health's Assistance with Care and Housing for the Aged (ACHA) scheme to assist frail older tenants in housing difficulty. Short term funding from the Stegley Foundation, Sidney Myer Fund, and The Lance Reichstein Foundation was also provided to establish a Housing Options Service, an indispensable link between other funded services at HAAG. This has continued to be provided by our organisation on a voluntary basis.

In 1996 HAAG launched a publication called 'Community Housing and Older People' that was the culmination of six months research into the preferred community housing options of older people, funded by the Department of Human Services.

In 1997, in conjunction with the City of Moreland, the Public Tenants Union and the Brunswick Progress Association, HAAG organised the 'Housing People' photographic exhibition of inner Melbourne slum housing during the Great Depression.

In 1998/99, for International Year of Older Persons, HAAG organised the 'Having Our Say' Forum at the Melbourne Town Hall, and released a report about the housing concerns of older tenants.

In 2001 HAAG secured funding for a full time position from the Office of Housing to provide a public tenants advice service under the Public Housing Advisory Program (PHAP). HAAG also held a Health, Aged Care and Housing Forum to help workers in these fields to better integrate their services.

In 2002 HAAG organised another successful statewide forum called Having Our Say 2002 which is part of a strategy to develop a Rural and Regional Older Tenants Network.

In 2003 100 tenants attended our AGM to endorse HAAG's Older Tenants Housing Charter and accept a report called Older Australian's Experience Living in Insecure Tenancies. HAAG also produced a report called 'Older Tenants Experience Living in Insecure Tenancies' that documented the wider impacts of the threat of homelessness and relocation on older people.

In 2004, in conjunction with the Victorian Public Tenants Association, HAAG held a forum called Back to the Future at ACMI, Federation Square. Attended by 200 people, talks and films depicted the fear that affordable housing is heading back to the days before the Housing Commission where older people had to rely on private landlords for their housing.

In 2005, HAAG held two significant forums: A Housing is a Health Issue regional forum in Benalla, and a Caravan and Residential Park Residents Statewide Forum, with a report launch by the Minister for Consumer Affairs in 2006.

In 2007 HAAG presented a major submission to Consumer Affairs' Residential Accommodation Strategy that aims, amongst other plans, to provide improved security of tenure for older people living in residential parks.

In 2008 HAAG held two major forums: Ageing In Place? on the struggles faced by older people in the private rental market, held at the Melbourne Town Hall; and Caravan Parks or Villages? on the changing landscape of caravan and residential parks held at ACMI in Federation Square, Melbourne.

In 2009 HAAG conducted a major statewide consultation with older people living in caravan and residential parks that was compiled into a report to advise the State Government on the need for law reform to support this form of accommodation as an emerging form of retirement housing. This culminated in the passing of the new Part 4a of the Residential Tenancies Act in 2010 that specifically addressed the needs of this group.

In 2010 HAAG introduced two major enhancements to our services: 1. HAAG restructured its housing and homelessness services to better address the increasing vulnerability of many of the 40,000 older Victorians living in the insecure private rental market. The Older Persons Housing Options Information and Referral Service provides a vital service access point between vulnerable older renters at risk of homelessness, the community links where they may present with their problem, and housing services that provide appropriate responses tailored to their needs. 2. HAAG obtained additional funding from Consumer Affairs to establish a Retirement Housing Information and Support Service that assists vulnerable older people living in low income retirement housing.

In 2011 HAAG held a national forum called Ageing on the Edge—Older People at Risk of Homelessness. The event was attended by over 200 delegates and its aim was to highlight the latest research and to hear from the community sectors' perspective on housing and homelessness problems faced by low income older people in Australia. An outcome of the day was a commitment by the sector to form a coalition of organisations to work towards developing an older persons housing strategy.

Overall, HAAG provides housing services, holds regular general meetings, an annual statewide forum, visits older people in country regions of Victoria, organises exhibitions, conducts research, runs campaigns, forms working groups on particular issues and lobbies the State and Commonwealth Government on critical housing issues for older people. For more information please contact us on 96547389 or 1800637389 (free for country callers).



Housing for the Aged Action Group Inc

ABN: 80 348 538 001 Reg: A0017107L

**Postal address: Housing for the Aged Action Group, 2nd Floor,
Ross House, 247-251 Flinders Lane, Melbourne 3000**

Phone: 9654 7389 Fax: 9654 3407

Country callers: 1800 637389

Email: haag@oldertenants.org.au web: www.oldertenants.org.au