

# Chairperson's Welcome



Hello Dear Members

I am happy to be back from being a cot case for a while and I have missed all of you at HAAG. I haven't been to hospital for approximately 50 years so its has all been quite an experience, but enough about me.

Nowadays we have reason to be extremely proud of HAAG and all the management, the staff, dedicated members and various helpers who pop up when needed. In the 15 or so years I have been involved with HAAG, all the people who have joined and assisted the growth of this superb organisation by aiding the provision of permanent housing for so many older persons have presented happiness for persons who had lost all hope. That is a wonderful achievement.

Becoming an aged citizen without security engenders continual fear and desperation, which speaker on radio and on formal committees of cannot be truly contemplated by anyone who is not in that position. HAAG is the only organisation in of its type in Australia . So many people, often older women, who have spent many years in a rental dwelling owned by a landlord who does not hesitate to increase the rent to shocking amounts leaving the older person with even more reasons for fear and desparation.

I repeat: no one can know how terrifying those experiences are unless they have endured it themselves. Between 2011 and 2016 census reports revealed a 57.6% increase of older people experiencing or at risk of homelessness. Sadly I believe there is an even further increase at this time in Victoria.

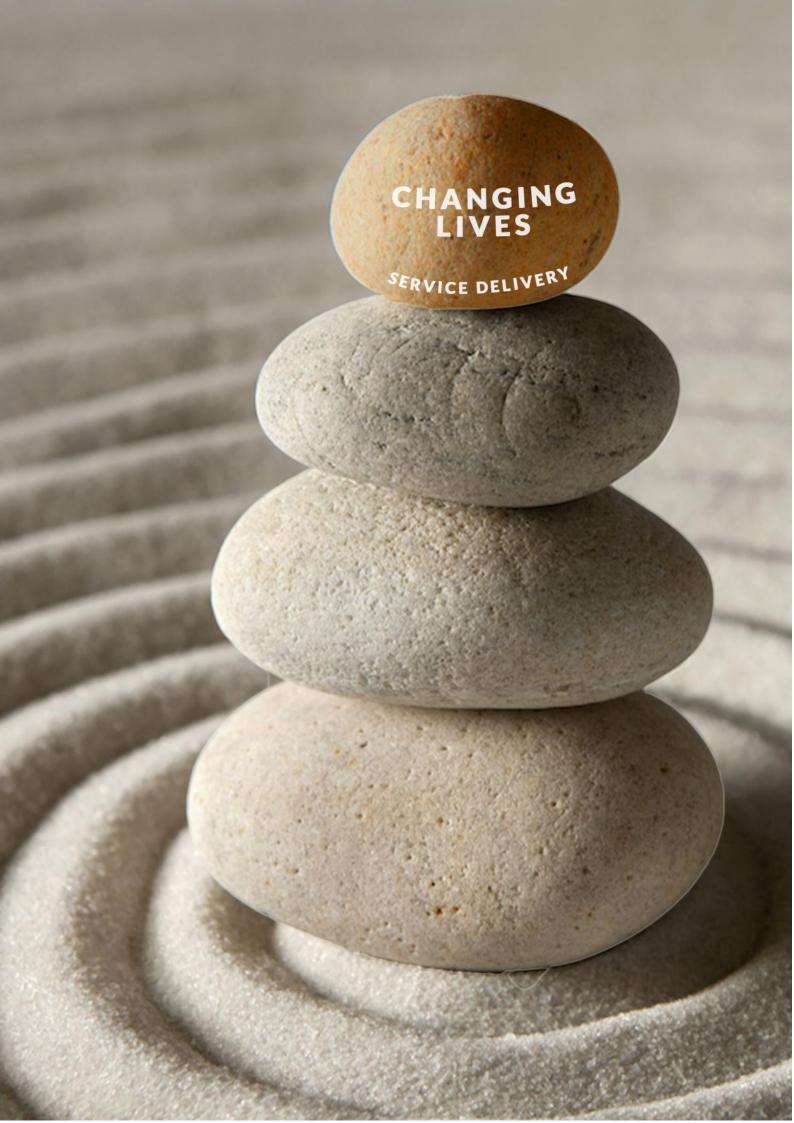
I understand now there is also an increase of callers to HAAG's phone from people facing eviction, or continually living in their car. At one stage I felt really happy because of the announcement by the government of promises and pledges about new social and affordable housing to be built. By now I don't feel so chuffed about the announcement, and even more sadly there is still no mention of an increase in Public Housing - in fact there is no mention at all of Public Housing.

Thankfully each day does NOT just bring sad or bad news for HAAG. Over the years there have been amazing developments of strategies and situations to enable more assistance for those in need. For example HAAG now has a Cultural Diversity Reference Group, a LGBTI reference Group, workers and regional members in the Shepparton area, Queensland and New South Wales. I'm told the latter two areas were particularly interested in knowing how to start up and run the Home At Last (HAL) programs, which our HAAG staff are well versed in for clients.

Our Melbourne managers and staff have been called on to attend meetings, gatherings and Parliamentary sessions in other states. Our Executive Officer, Fiona York has been a valued government on the dire matter of older people, especially older women at risk of homelessness. HAAG is always reminding the powers that be that too many older people are at risk of homelessness in Australia.

And now dear members I will say farewell as your Chairperson and writer of these addresses in the HAAG Bulletins. Stay well.

Phyll Williams, Chairperson.



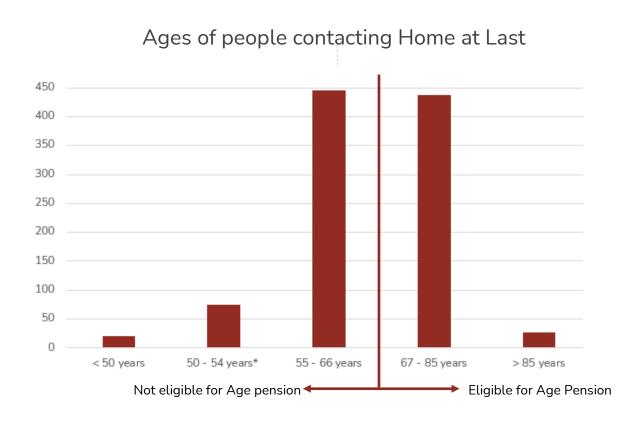


Over the 12 month period, we saw an increase in new support periods in the second half of the year as lockdown restrictions eased, indicating that the pandemic and lockdowns impacted on people's willingness to seek assistance. Our team housed 120 people in long term housing, and received 234 offers, mostly in public housing.

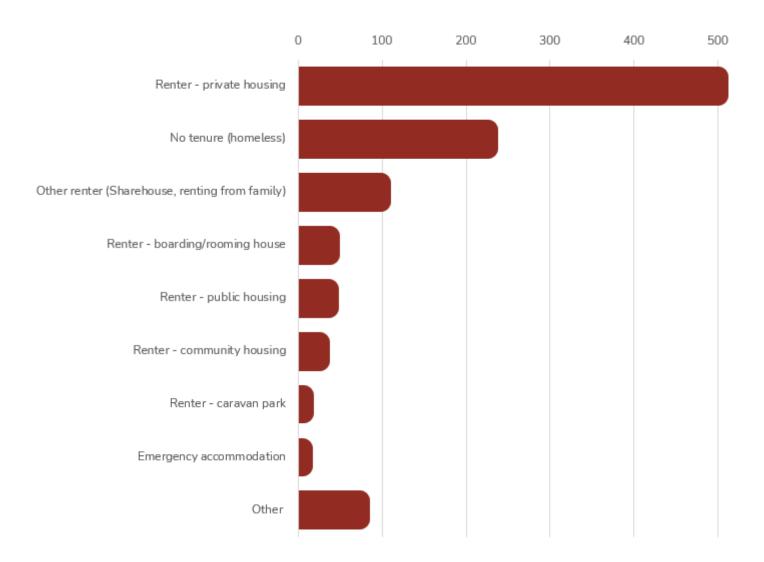
When they first call the service, 53% of people were renting, with the other 47% in some other temporary housing arrangement, like couch surfing, boarding or staying temporarily with friends or family. Housing affordability, financial difficulties and inappropriate housing were the top three reasons that people came to the service.

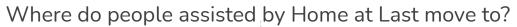
A high number of people (56%) report that they have require some level of assistance or use aids and equipment due to mobility issues, indicating that there continues to be a need for accessible housing. Half of our clients live alone.

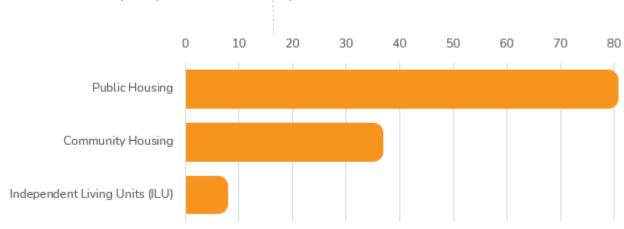
53% of our clients are below "pension age", and only 3% have full time or part time work. 17% are on Newstart/Jobseeker Allowance, 25% are on disability support pension and 7% are receiving Carer's pension.



# Where do people live before coming to Home at Last?







### **HOME AT LAST REGIONAL PILOT PROJECT**

Our regional pilot project, expanding our service into the Goulburn-Hume region of Central Victoria, is funded by the Ian Rollo Currie Foundation. After laying the groundwork Service and Services Australia. We utilized last year we commenced service delivery in earnest this financial year. The project is based on an early intervention approach, where the two regional workers visit community groups and professionals in the region to talk about older people's homelessness and how they can get support. Over the year, 37 agencies and groups were visited, where brochures and information were distributed. This included places the community gather, like the Country Women's Association, Ngambie Neighborhood House, Seymour Community House, Mitchell Library, RSL, Senior Citizens, and Euroa Men's

Shed as well as professionals who work with older people, like Rumbalara Aboriginal Corporation, the Aged Care Assessment local radio ABC Goulburn Radio, Seymour FM and Shepparton News to get the word out.

As a result of this, we assisted 15 people who were homeless or at risk of homelessness, with 2 people assisted into long term housing. Nine of these were referred by service providers in the region. As with our city-based clients, housing affordability in private rental is the main reason that people were coming to the service.

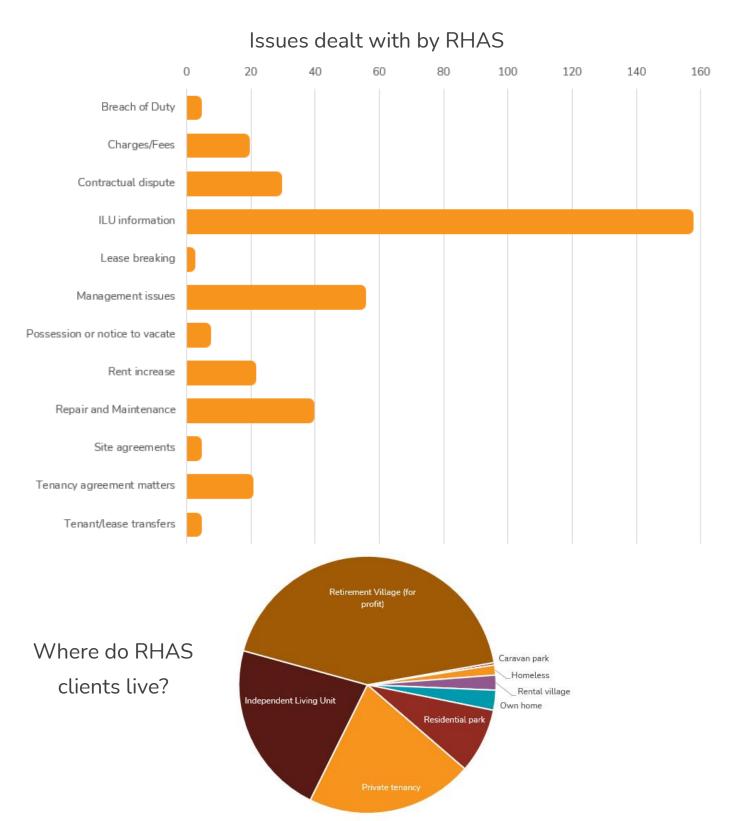


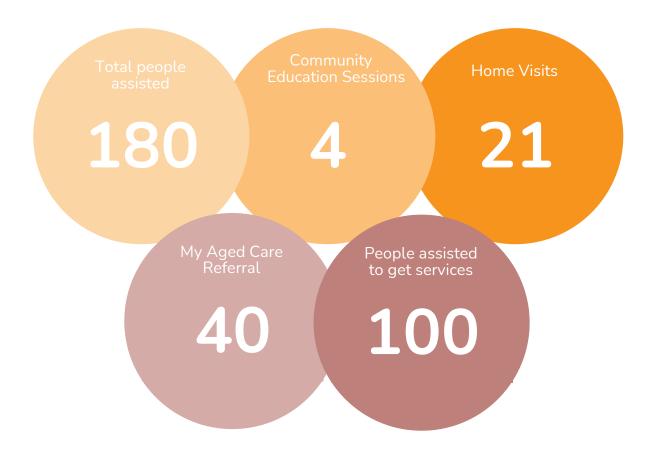
Teresa Jasper talking with Mini Mob in Shepparton as part of the Goulburn-Hume regional pilot project outreach.

### RETIREMENT HOUSING ADVICE SERVICE

In 2021/22, our Retirement Housing Advice Service (RHAS) assisted 349 clients with a wide range of retirement housing issues, up from 290 in the previous year. 68% of our clients were women, just above the gender split in retirement villages reported by the Property Council's Retirement Census.

The most common form of assistance provided by RHAS is information regarding Independent Living Units (ILU's) for people above the asset limit for Public or Community Housing, but unable to afford other forms of housing. We refer to this group as the "Missing Middle."





The Aged Care System Navigator Trial has had a busy 12 months assisting 180 older people, to navigate the aged care system. This was up from 50 people in the previous year. Approx 70 males and 110 females contacted us at various stages of their or their parents aged care journey. We helped them get assessed, reassessed and/or linked in with service providers.

Many people who have been registered and assessed for Aged Care find the next steps confusing, so we've helped 100 people choose a provider and get Home Care and other services in place.

145 calls came from within HAAG's Home at Last and Retirement Housing Service or directly through HAAG's phone line or online forms including 22 from our bilingual volunteers. 35 calls came from external organisations including Elder Rights Advocacy, Senior Rights Victoria, OPAN, COTA, St. Vincents Transition Care Program, Juno, and ACAS providers.

Due to the relaxation of the pandemic restrictions we were also able to conduct 15 client visits as well as distribute our brochures at a range of venues including the Ageing Well Expo at St. Albans.

The ACSN Trial will come to a conclusion at the end of December 2022. We would like to thank everyone that has contributed to the successful running of the trial since its inception. A new Care Finder program is planned to be rolled out on the 1st of January 2023 to continue the work of the ACSN.

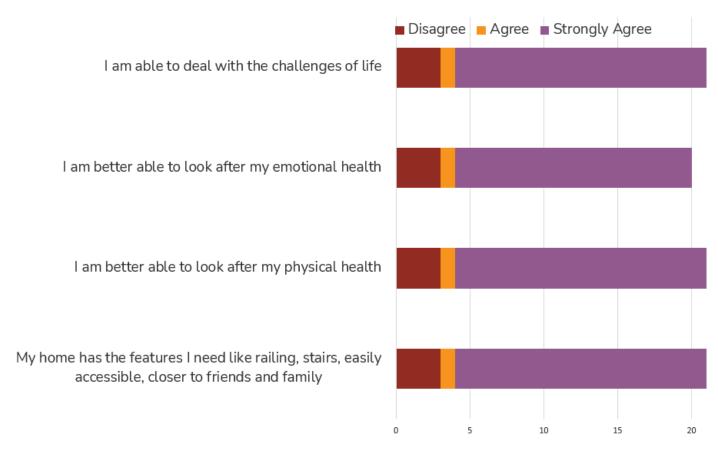
HAAG's Home at Last Service hopes to change the lives of older people who are at risk of homelessness by assisting them to access appropriate housing that meets their needs. To measure our impact, we ask clients who have been housed in the last 12 months questions over the phone, to see if they have better health and wellbeing, improved relationships and connection, and increased feelings of safety and independence.

This year, our social work student on placement called 69 clients from our housing support service and 34 clients from our Retire-

ment Housing service. Participation was voluntarily and anonymous. Around 30% of clients agreed to complete the survey, 10% declined and a very high 60% did not answer. The reluctance of older people to pick up the phone is something our service has noticed to be on the rise, due to the increase in scam calls to mobile phones. We are investigating other options for future surveys.

The results to the questions on health and wellbeing are below, demonstrating the value of stable housing for older people to age in place.

## Outcomes of being housed by Home at Last



"The care that was provided by my worker. She was empathetic, sympathetic, caring, understanding, professional, prompt and comforting." "I was not left behind and was supported. I am very happy. All I have to say is thank you for helping me. I appreciate your help."

"My outreach worker is an unconditionally a beautiful person. She knows her job, and knows what she's doing. She is assertive in what she does and says."

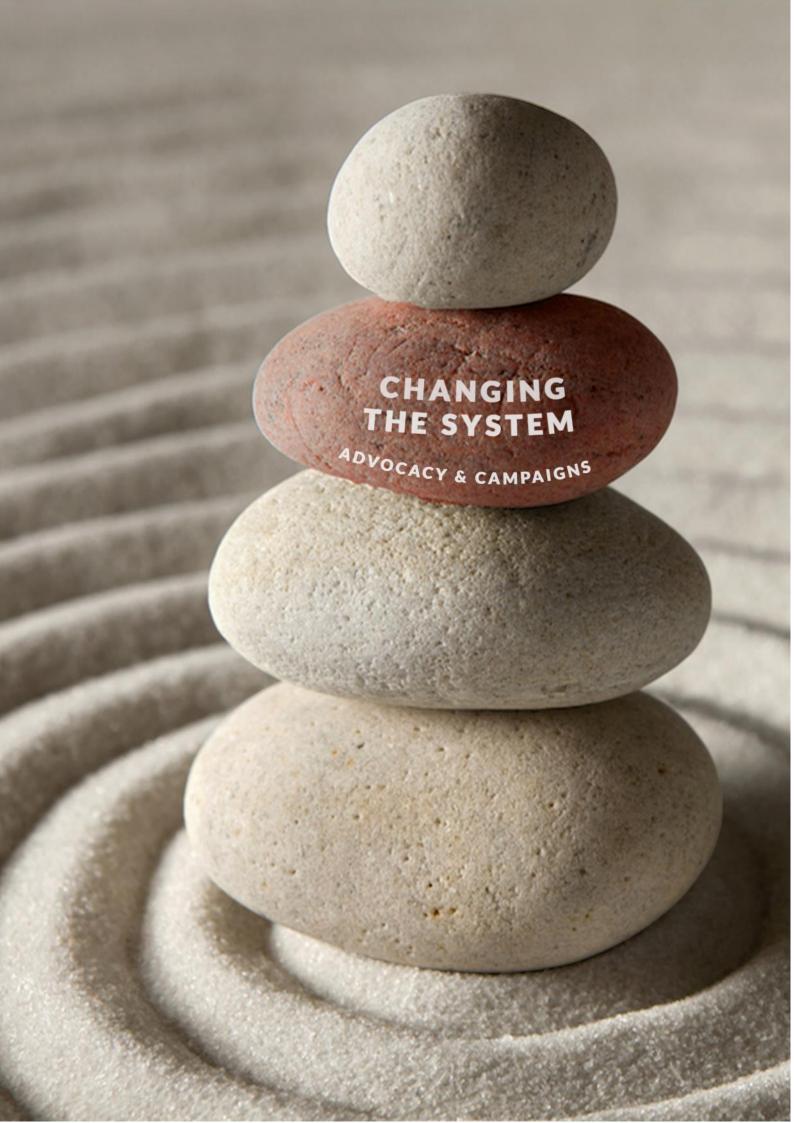
"How caring and understanding the staff was. My worker that I said need peace, and that's exactly what I got"

"Professional, everything was done really well. Worry for me was taken out of. Felt secured and listened to. Outstanding experience for me."

"HAAG helped me get a roof over my head!"



Clients happily housed with the keys to their new home



We seek to create a society where older people have safe and secure housing. We do this through assisting the aged care and homelessness sectors to better respond to the housing needs of older people (our professional education) and through advocating to decision makers to improve their policies. This includes meeting with politicians, making submissions to government, participating in research, and raising awareness of the issue through media and events. We aim to elevate the voices of older people in all our work, especially people with a lived experience of housing stress and homelessness.

This year we made **16 submissions** to government (NSW, Victoria and Federal), attended **10 workshops**, and participated in **two Government inquires**. We attended or presented at **4 conferences** and **20 forums**, and launched **three reports**.



LGBTIQA+ group member Andrew Rogers speaking at the National Housing Conference

### **Professional Education**

We presented information to staff from a range of agencies, including aged care assessors, WIRE, Services Australia and at two International Women's Day events, to audiences of a broad range of both professionals in the sector and community members. This generated a number of referrals into our services, including notably 12 from Kingston ACAS into our Aged Care System Navigator program as a result of one presentation! Our regional workers also attended many services to talk about our new pilot project.



Fiona York speaking at the Her Place International Women's Day event

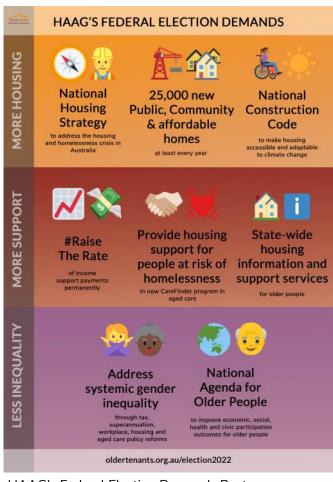
# **Federal Advocacy**

In the lead up to the Federal Election campaign, HAAG hosted two online forums: At Risk 2021, a national forum that included Tania Plibersek MP, Senators Larisa Waters and Jane Hume and Zali Stegal MP and National Independent Candidates Forum. These events were both hosted by Karen Percy, former ABC journalist, and had over 1000 registrations from across the country. We co-hosted another online forum, Housing 4 Equality, with Equality Rights Alliance, Everybody's Home and the Older Women's Network NSW.

During the election campaign, our members sent **1431 letters** to Federal representatives and candidates, from **112 members and** 

participants in the forum. 16 HAAG
members were supported to meet with their
local federal representative or candidate,
resulting in 11 meetings with candidates
from across the political spectrum – 9 of
these candidates were elected into
Parliament, and we continue to engage with
them. HAAG workers had 18 meetings with
Federal representatives.

HAAG commissioned three films over the pre-election period: 'Vote for Change' (60 sec and 3 min versions) and 'Four Older Women's Stories of Housing and Homelessness'. The latter has been viewed 260,000 times on YouTube. Our films, demands and media tiles were also posted on HAAG Twitter, Facebook and LinkedIn accounts and via our networks.



HAAG's Federal Election Demands Poster



NASH member Frances meeting with Federal Member for Leichardt (Far North Queensland) Warren Entsch

# **Queensland advocacy**

In the first half of the year, we worked with the Queensland Department of Communities, Housing and Digital Economy (DCHDE) project steering group, along with QShelter and representatives of the Housing Older Women (HOW) movement, discussing solutions to older women's homelessness in Queensland. In February, the Queensland Government announced a specialist support hub for older women, based on our Home at Last model – fantastic news and a very exciting development! In June we signed a short-term contract with the Queensland government to provide backbone support to a local service, to assist them establish the Housing Older Women Support Service. We continued to work closely with the Housing Older Women Movement, some of whom joined our National Alliance of Seniors for Housing, and many were included in our Federal advocacy film.

### **New South Wales**

It was a very busy year in NSW with 125 events and meetings, and 8 meetings with politicians and advisors. With our partners in the Ageing on the Edge Forum, a coalition of over 90 individuals and services working on older people's homelessness, we launched our NSW Report, Home at Last: Solutions to End Homelessness in NSW, and made a prebudget submission calling for a Home at Last-style service for NSW. After a year of advocating, we were successful in getting a Parliamentary Inquiry into Older People's Homelessness in NSW, and alongside our partners made submissions and gave evidence in Sydney. We assisted older people with a lived experience of homelessness to give evidence, and attended a site visit with the panel members who spoke to older women who had experienced homelessness.



The launch of Home at Last: Solutions to End Homelessness in NSW Report with the Unseen Women group's exhibition.

## **HAAG** in the News

HAAG featured in the news more than 33 times this year, up from 17 the year before. We are expanding our media reach into other states and being referred to for stories about federal issues.



Over one million homes sit vacant as elderly homeless rates rise



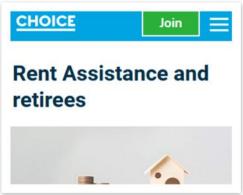
Elissa Napier Jun 29, 2022

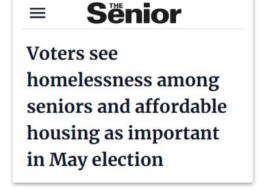




medicine bills went up.









Public housing waitlist in Victoria balloons by 55%: 'I'd never get anything, so why bother?'

An estimated 119,000 people are on multiyear waits for social housing as federal and state governments deliver mixed responses



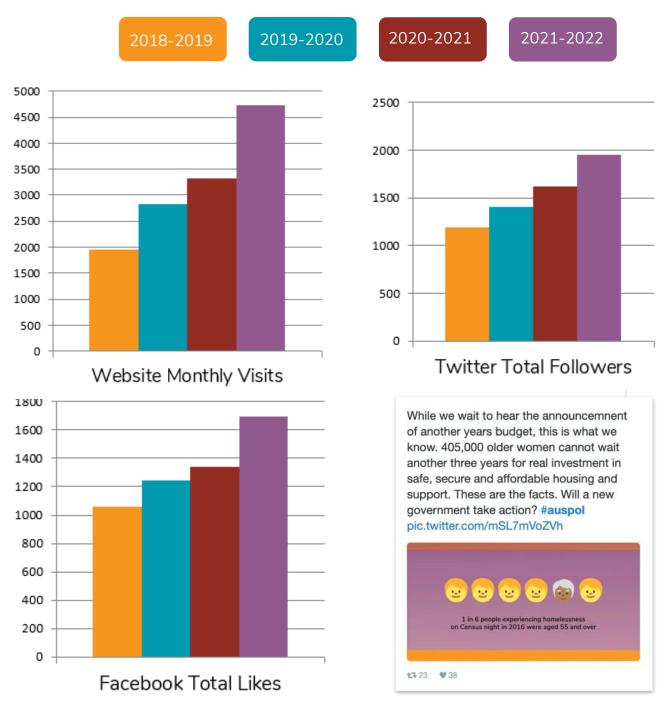




### **MEDIA AND COMMUNICATIONS**

## Increasing our digital reach

Our online platforms help grow our campaigns and let people know about our services. We have continued to grow our online reach, with a jump in visits to our website, as well as our new online discussion forum *House on Fire*.













As a grassroots, member-based organisation, we want to enable older people to lead. We want to increase our membership, increase the diversity of our membership, as well as increasing the level of our engagement and connection. We do this through our working groups, as well as through our peer and community education program, where our members feel valued and empowered to contribute to change.

#### **Our Committee and General membership**

We held four General meetings, which were a mixture of online, in person and hybrid, depending on the pandemic restrictions during the year. They were attended by 32 different members, with 27 members attending our AGM. We held 12 Committee meetings, and 24 sub-committee meetings during the year.



Most member meetings this year were held as hybrid meetings, with people attending in person at Ross House, online via Zoom, and over the phone.

#### **Retirement Accommodation Action Group**

Our Retirement Accommodation Action Group is made up of residents of retirement housing (Independent Living Units, Residential Parks and Caravan Parks) and meets monthly. This year, the main focus of discussion was reform of the Retirement Villages Act and the need for an ombudsman.

### **CALD Working Group**

Our Culturally and Linguistically Diverse reference group experienced some changes this year, with some members concentrating on delivering bilingual community education and political advocacy, and others focussing on the meetings. There were 8 meetings held during the year.



Hoda Nahal distributing information about HAAG's services at a community event.

#### **NASH**

The National Alliance of Seniors for Housing participated in the Federal Election and met 12 times over the year. Some of the members featured in our advocacy videos. They participated in our At Risk forum and launch of our House on Fire online platform.



Members of NASH featuring in our Vote for change video

### **Peer and Community Education**

This group was expanded this year, with another 8 people participating in our six week training course, which includes media training delivered by the Economic Media Centre. They met 26 times over the year.



Vanessa Heart speaking at COTA's International Women's Day event.

### Older LGBTIQA+ housing project

Our LGBTIQA+ housing project was supported in part by a small grant from the City of Melbourne.

In November, Fiona Waters took over from Rebecca Walton in facilitating the group. They developed a brochure and key messages for community education, and consolidated the terms of reference so that the group felt connected and had shared vision for the future.

Members of the group continued to raise awareness of the housing issues facing older LGBTIQA+ people, including presenting at the National Homelessness Conference, MPavillion and on radio.

Five members completed Peer and Community Education training.

"I have a voice with other like-minded people"

"Connects me with others in a variety of situations in the LGBT Community"

"I feel more connected to other people in my age space and develop a meaningful space to enable action"

"I did most of the meetings on zoom during lockdown, so they decreased my isolation."

"It has been a rewarding space to be involved in and hope we can continue in this space"



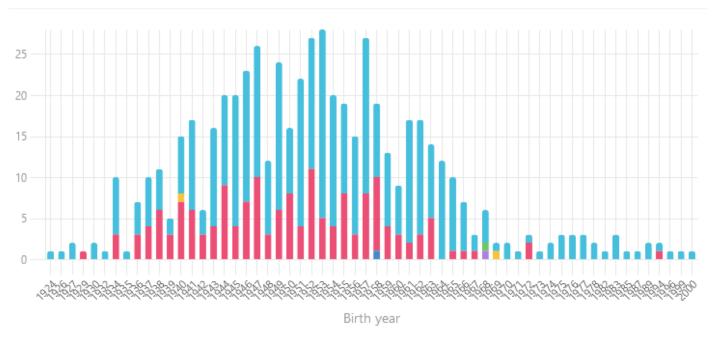
LGBTIQA+ housing project member Jo Waite presenting at the MPavilion Mtalks series

# New Members Joining by Quarter

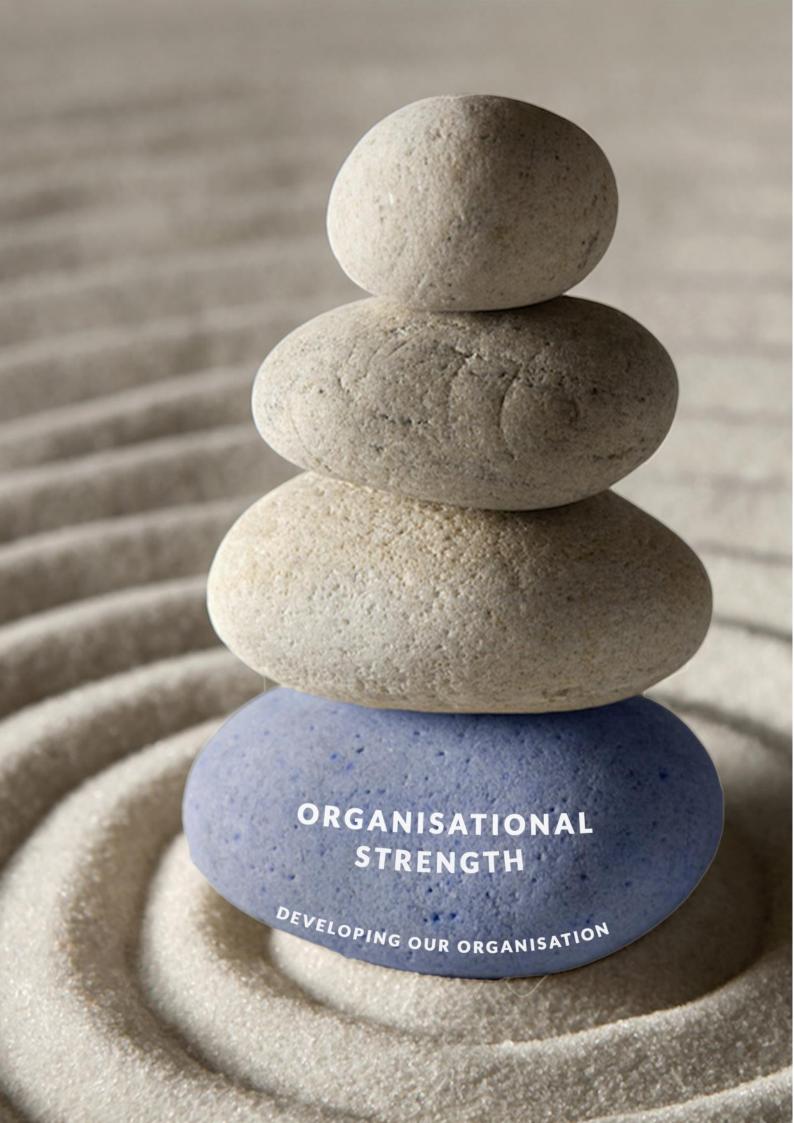


Our Membership management has been improved to remove uncontactable members, but despite this, our membership base has continued to grow, from 593 in the previous year to 671, due to an increased level of new members joining

# New Members Joining by Quarter



The average age of our membership is 70, with members as old as 98 and as young as 22.



With the finalisation of our audited financial statements for the 2021-2022 year, I am pleased to announce to members another year of strong financial performance. HAAG has contributed to its equity position by \$148,513 this year, with Retained Earnings now sitting at \$954,698.

Notably, HAAG's cash reserves strengthen our capacity to continue with our service provision, community engagement and service extension plans for the years ahead. In short, we are in a strong financial position to support our strategic plans, our vision and our mission.

This year we recognised \$2,877,187 in revenue – approximately 78% from government and other grants, 21% from philanthropic income, and 1% from donations and bank interest.

Integral to the financial stability of HAAG is the recurrent funding we receive from the state Department of Families, Fairness and Housing, the Department of Justice and Community Safety (Consumer Affairs Victoria), and the federal Department of Health and Ageing. We wish to thank these government partners for their ongoing support.

HAAG successfully partnered with or received grants from the following organisations or agencies, alphabetically listed:

- COTA Australia Ltd– Aged Care Service Navigator project
- DHCDE (QLD) partner program to design and establish specialist housing & support hub for older women in Queensland

- Equity Trustees
   – Ageing on the Edge national project
- Ian Rollo Currie Foundation Home at Last Regional Pilot project
- Liberty Financial Pty Ltd LGBTIQ+
   Early Intervention project
- Street Smart Australia Older Women's Homelessness project

We extend our gratitude to these organisations for their financial support of some very important projects.

Our sincere thanks go to the following nonmember donor organisations for their generous support for our work:

- Mercy Foundation
- Southern Women's Action Network
- The Trustees of the Ducas Paul Home at Last brokerage support for clients with a physical or mental health issue
- Vivienne Court Trading

Many thanks also to our 35 individual donors who make a huge impact in supporting our work, who aren't listed here due to space constraints.

At year end, our organisational and project expenditure was well within our set budget.

From a financial point of view, I believe with all members and staff involved with HAAG, we will continue to achieve a sound financial position to continue our mission and change lives and help people out of homelessness.

Karen Abols. Treasurer

# **Statement of Profit or Loss and Other Comprehensive Income**

	2022	2021
	\$	\$
Income		
Revenue	2,877,187	2,581,221
Total Income	2,877,187	2,581,221
Expenses		
Employee benefits expense	2,159,127	1,924,344
Depreciation and amortisation expense	32,055	20,179
Client Brokerage	176,311	216,460
Rent & Storage	74,360	74,360
Office expenses	57,246	67,559
Motor Vehicle Expenses	46,748	34,484
Accounting & Consultancy fees	91,923	19,775
Audit Expenses	4,525	4,200
Interest Expense	17	1,889
Travel and Accommodation	4,340	6,448
Training & Development	4,841	4,302
Volunteer & Student Expenses	16,437	6,609
Meeting expenses	4,853	6,697
Research Project Expenses	10,641	61,203
Other expenses	45,250	9,177
Total Expenses	2,728,674	2,457,686
Surplus/(Deficit) for the year	148,513	123,535
Other Comprehensive Income		
- Items that will not be reclassified to profit or loss	-	-
- Items that may be reclassified subsequently to profit	-	-
or loss when specific conditions are met		
Total Comprehensive Income for the year	148,513	123,535

# **Statement of Changes in Equity**

	2022	2021
	\$	\$
Retained Earnings		
Opening Balance	806,185	682,650
Surplus / (loss) for the Period	148,513	123,535
Other comprehensive income		-
Closing Balance of Retained Earnings	954,698	806,185

This is an extract from our full audited financial statement which is available online at oldertenants.org.au/financial-statement-21-22

	2022	2021
	\$	\$
Assets		
Current Assets		
Cash and Cash Equivalents	2,135,655	1,546,064
Trade and other receivables	36,765	24,241
Other assets	21,647	
Total Current Assets	2,194,067	1,570,305
Non-Current Assets	FC 27.4	50.042
Plant & Equipment	56,374	59,912
Other assets	15,158	
Total Non-Current Assets	71,532	59,912
Total Assets	2,265,599	1,630,217
Liabilities		
Current Liabilities		
Trade and other payables Income in Advance	97,873 901,305	44,244 525,613
Other financial liabilities	901,305	11,355
Employee Benefits	282,776	233,004
Total Current Liabilities	1,281,954	814,216
	1,201,334	014,210
Non Current Liabilities Employee benefits	28,947	9,816
Total Non Current Liabilities	28,947	9,816
Total Liabilities	1,310,901	824,032
Net Assets	054.609	806,185
Net Assets	954,698	800,185
Equity		
Retained Earnings	954,698	806,185
Total Equity	954,698	806,185
	<b>2022</b> \$	<b>2021</b> \$
Cash flows from operating activities:	Ş	Ş
Receipts from grants, trust income, donations and other sources	3,246,574	2,929,313
Payments to suppliers & employees	(2,618,651)	(2,403,361)
Interest received	1,557	3,105
Interest and finance costs paid	(17)	(1,889)
Net cash provided by operating activities	629,463	527,168
Cash flows from investing activities:		
Payments for purchase of plant and equipment	(28,517)	(50,765)
Proceeds from sale of property, plant and equipment	-	14,545
Net cash used in investing activities	(28,517)	(36,220)
rice cash asca in investing activities	(20,317)	(30,220)
Cash flows from financing activities:	/ <b></b> .	,c <del> </del>
Leases procured (repaid)	(11,355)	(26,417)
Net cash used in financing activities	(11,355)	(26,417)
Net increase / (decrease) in cash and cash equivalents held	589,591	464,531
Cash & cash equivalents at beginning of year	1,546,064	1,081,533
Cash & cash equivalents at end of financial year	2,135,655	1,546,064

# THE PEOPLE OF HAAG

### **COMMITTEE OF MANAGEMENT**

Phyll Williams Chairperson Current
Pam Young Secretary Current

Peter Sibly Treasurer Retired November 21
Karen Abol Treasurer Commenced November 21

Kris Spark General Member Current General Member Current Hoda Nahal General Member **Andrew Rogers** Current Pauline Crameri General Member Current Maeve Browne-Cooper General Member Current Margaret O'Laughlin General Member Current

### **VOLUNTEERS AND WORKING GROUP MEMBERS**

Buzz Rainbow Wolf Jacqueline Khouri Robyn Norman Carmel Perkins Jennifer Brown Rosemary Jones Chuping Yu Jennifer Lonergan Ross Dawson Dani Kehoe Jo Waite Sonja Zigic-Rahuz Davinder Mamik Judy Duff Vanessa Heart Dennis George Maeve Browne Cooper Vera Considine Frances Every Marie Chase-Sillars Vijay Laxmi Max Primmer Garry White Vivian Dawood

STAFF

Familiar Faces

Greta Angel

Hoda Nahal

Anne Maher
Christine Stapleton
Claire Hurren
Darwin Cheng
Dimitra Lagoudaki
Dini Liyanarachchi
Fiona Waters
Fiona York

Kobi Maglen Laura Skepper Libby Heath Maria Cozzi

Joanne Maguire

Melis Cevik

Ricki Spencer

Naomi Gebert
Nese Duran
Rebecca Cook
Reuben Endean
Shane McGrath
Stephanie Agius
Susan McQueen
Teresa Jasper
Tristan Dang

Farewell

Wendy Morris

Anez Barnes
Gemma White
James Bell
Lois Knight
Maleeha Saeed
Rebecca Walton
Sheryn Halden

Welcome on board

Hanh Vu Joan Broughan Luke Franz

671 + > 1000

HAAG members

Clients in contact



### THANKS TO OUR PARTNERS AND SUPPORTERS

#### **Advocacy Partners**

**Aboriginal Community Housing** 

Age Matters

Anglicare Australia

Australian Aged Care Collaboration

Australian Network for Universal Housing

Design

**Benevolent Society** 

**Brisbane Housing Company** 

**Bridge Housing** 

**Building Better Homes** 

Community Housing Industry Association

**NSW** 

Consumer Action Law Centre

Council on the Ageing NSW

Council on the Ageing Victoria

Country Women's Association of NSW

Dykes on Bikes

**Economic Media Centre** 

Equality Australia

Housing Older Women Movement (HOW)

Jesuit Social Services

Macaulay Community Services for Women

Melbourne Disability Institute

**Mercy Foundation** 

Muslim Women Australia

Mission Australia

National Shelter

**NCOSS** 

Older Women's Network (OWN)

**QShelter** 

Residents of Retirement Villages Victoria

RMIT Centre for Urban Research

Shelter NSW

Switchboard Victoria

Tenants Union NSW

Tenants Victoria

Thorne Harbour Health

Transgender Victoria

**United Housing Cooperative** 

**Uniting NSW** 

University of Melbourne

Unseen

Val's Ageing and Aged Care

Victorian Council of Social Services

Women's Housing Company

Women's Community Shelters

#### Thanks to our research partners:

**Ernst Young** 

Centre for Social Impact UNSW

Swinburne University of Technology

**Curtin University** 

Western Sydney University

University of Adelaide

### **Media Support:**

Kye White

### **Probono Support**

Ashurst

Roshconsulting

Clayton Utz

**Economic Media Centre** 

Karen Percy

#### **Legal Support**

**Rob Phillips** 

#### **Accounting Support**

Tony Sesto



Phyll Williams thanking our outgoing treasurer Peter Sibly

# **AWARDS AND CELEBRATIONS!**



Dini Liyanarachi receiving the Cath Leary Social Justice Award from the Mercy Foundation in NSW



Fiona York and Jo Waite at the Council to Homeless Persons Victorian Homelessness Achievements award



Fiona York meeting with Maureen and Hema of the Southern Women's Action Network, on the Mornington Peninsula where HAAG was founded in 1983



2022 Committee Members Pamela Young, Maeve Brown Cooper, Phyll Williams, Kris Spark, Andrew Rogers, Karen Abols and Pauline Crameri in a Zoom meeting. Margeret O'Loughlin and Hoda Nahal not pictured.

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### HOUSING FOR THE AGED ACTION GROUP INC.

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1300 765 178

Fax: 03 9654 3407

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