



HOUSING FOR THE AGED ACTION GROUP INC.

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Forum -
Surviving or Thriving?
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*Home at Last
Older persons' housing
information and support service*



HOUSING FOR THE AGED ACTION GROUP INC

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HOME AT LAST SERVICE

Housing insecurity is a major problem experienced by a rapidly growing group of older people when they reach retirement age. Helping older people to move out of unstable housing and find secure accommodation that sets them up for the rest of their lives is the fundamental role of Housing for the Aged Action Group's (HAAG) Home at Last – Older Persons Housing Information and Support Service. Home at Last is a Victoria-wide initiative that is funded by the Department of Human Services as an Innovations Action Project until June 2015 that aims to address the needs of older people at risk of homelessness. Since the service began operating in June 2012 over 1000 older people have been assisted to move from precarious housing circumstances into long term affordable housing. Many more thousands have been provided with information and resources to assist them to plan for their retirement housing future. However, our ageing population of renters requires significant government planning, increases in housing supply and a range of retirement housing options to address the projected future needs.

Recent research supports this view. It shows that homeownership amongst older people is declining as people 55 years of age and over who own their home outright has dropped significantly from 63.8% to 60.5% between 2006 and 2011. On the other hand people aged 55 and over with mortgages went up from 14.5% to 17.7%. With the proportion of older people living in public housing remaining static, the situation in the private rental market is quite different. The proportion of older private renters has been steadily on the rise with an increase from 8.6% to 10.8% in the five years between 2006-2011. This increase brings the total of older private renters in Australia to 336,174, an increase of 44% over the five year period. Whilst not all of these people are on low incomes, overall the trend is clear: Lower rates of home ownership; more people potentially bailing out of home ownership due to the high cost of a mortgage as they enter their retirement years; a lack of affordable housing to house those on low incomes and the numbers of older people forced to rent in the unregulated private rental sector set to double every ten years.

Older renters in the private market are the rapidly growing face of homelessness in Australia who often reach their retirement years without secure and affordable housing. Women are particularly vulnerable because they have had careers on lower wages than men and less superannuation due to years out of the workforce raising families. They have been less able to accumulate savings to buy a home and were unable to find secure and affordable rental housing due to ineligibility for public housing as their working income put them above the eligibility guidelines. Caught in the 'wedge' of private rental housing, they were able to cope with high rents whilst they were working. However, once reaching retirement and needing to manage on the age pension, their ability to afford to pay their rent disappears. Landlords are often likely to seek an eviction order as they prefer working tenants who can pay higher rents. Homelessness for this group is mainly caused by structural problems of an unregulated private rental market and a thirty year decline in public housing investment by governments. Most are facing homelessness for the first time in their lives.

It has been predicted that the number of older people on low incomes needing affordable rental housing will reach 419,000 by 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 per cent from 17,300 to 51,000.

What can Home at Last do to help?

The emphasis of Home at Last is to help older people before they reach a crisis point. Therefore the service encourages older people to make contact and take action before they are threatened with legal action by a landlord. By planning ahead and anticipating a person's needs in retirement we can provide the best possible outcome to suit the person in terms of location and facilities. Of course, a major part of Home at Last's role is also to help clients who are in extreme housing stress or crisis due to receiving an eviction notice, an unmanageable rent increase, or can no longer cope due to the condition of their home.

The service aims to offer a one-stop shop of information and support. This means that any older person with a housing problem can get help from Home at Last. We have a multi-disciplinary team that includes intake and assessment services, outreach care, tenancy advice, retirement housing information and support and community education housing options information. As well as funding provided by the Department of Human Services, the integrated support is funded by Consumer Affairs Victoria and the Commonwealth Department of Health and Ageing.

Anyone contacting Home at Last who needs ongoing help will be assisted by a Home at Last worker or the service will refer the person to a specialist local services where they exist. The referral will be conducted from worker to worker, ensuring the client receives seamless assistance. If required, staff will visit a client in their own home and work with them to create a plan towards moving into long term sustainable housing.

The fundamental role of Home at Last staff is to explore as many housing options suitable to the client as possible. We have extensive knowledge of the known independent housing options such as public and social housing, not-for-profit independent living units, rental villages, semi-independent living, Abbeyfield, moveable units etc. These are all detailed in a publication produced by Home at Last called 'Finding a Home' that is available to clients as a starting point for their decision-making.

The detailed work involves helping clients manage to navigate their way around these housing options, scanning the availability of properties, completing the often-complex application procedures, advocating to housing providers to promote their case, assisting clients with visits to view housing, helping to sort out their belongings in anticipation of change, packing up, moving house, settling in and then assistance to establish new networks and link them into local aged care and ancillary services. In many cases clients also then become members of HAAG and volunteer to help others who may be in a similar situation.

Home at Last, in partnership with a range of other agencies, has been effective in providing help to thousands of older people and we hope it can continue, and expand, into the future.

Intake

The past few months have been very busy for Home at Last's intake team. We were down one staff member for a few months but were lucky enough to hire Naomi Gebert following her placement with Housing for the Aged Action Group last year, joining Tegan Leeder on the intake team. We recently lost Shane to the Tenancy service position which has resulted in April Bragg and Maria Cozzi, our appointed Team Leader, assisting to cover his intake role.

At times, these adjustments have led to the need for creative techniques of managing the intake team's workload. We have been receiving a huge volume of calls with a number coming from Community Education sessions with social workers at hospitals and Centrelink. A lot more people are coming through with rental arrears and 14 day Notices to Vacate; in this regard the Intake service links up well with Tenancy Advice and Outreach to ensure all client needs are met.

We still get the occasional odd request, complaints about neighbours and their pets, and other unique queries. Recently Naomi assisted a man who was given a verbal Notice to Vacate but after being informed that notice in this form is not valid, came back to the office to find out what would make it binding in order to advise his landlord. His determination in ensuring his landlord was able to evict him legally was admirable to say the least, and definitely confusing as usually our clients are trying to avoid eviction. After all the recent changes in staffing and office configuration, the intake team is now back on track and functioning smoothly in taking phone calls, offering advice and referring clients for housing support.

Outreach

HAAG's Outreach service seeks to assist older clients who are homeless, at risk of becoming homeless or who live in unsafe, insecure or unsuitable housing. We provide intensive support for clients to find suitable long term affordable housing. We provide a flexible service which is based on priority and duration of service provision depending on each client's level of housing and care needs. We also link our clients into specialist support services to ensure that their health and aged care needs are addressed at the same time and they can maintain their independence.

Some of these services include: Local Government (Home and Community Care), Aged Care Assessment Service, Health Care Services, Home Care Packages and Commonwealth Carelink Services.

The Outreach service model is based on an empowerment model in that we believe the situation clients find themselves in is a structural issue caused by lack of housing stock and other factors and with support clients are able to find solutions to their situation once they are provided with information and resources and opportunities. In addition, they are able to actively make decisions about housing options once they have access to relevant information. Our initial assessment process involves providing clients with relevant information on housing options. In consultation with our clients, we work with them to create a plan towards finding long term sustainable housing and identifying care needs. This involves completing housing applications and making referrals on their behalf.

Our two outreach workers are Melis Cevik and Anne Maher.

Tenancy Service

HAAG has operated a Tenancy Advice Service since 1992 and has been gratefully funded by Consumer Affairs Victoria over those years. Our Tenancy Advice Worker is Shane McGrath and he is available to help you Monday to Friday.

The tenancy service can help with any dispute or problem a tenant may have with their landlord. This can include notices to vacate, repairs, compensation claims, problems with privacy, bond returns when a tenant leaves their home and any other issue that may arise. Shane can visit your home or appointments can be made in HAAG's office in the city.

The tenancy service is also a major part of HAAG's Home at Last service and works in conjunction with our housing support workers to find goods housing outcomes for tenants who we are assisting to move into long term affordable housing. The tenancy service can scrutinise legal notices, negotiate with landlords where extra time is needed and even attend tribunal hearings to obtain extensions of a tenancy.

The tenancy service also works with our Retirement Housing Worker on other forms of housing issues such as caravan parks and not-for-profit retirement villages.

Retirement Housing Service

The retirement housing service is funded by Consumer Affairs Victoria to provide a state-wide information, advice and support service to residents living in various forms of retirement housing, such as: not-for-profit retirement villages, independent living units and caravan and residential parks and villages.

This could be in the form of individual advocacy for matters such as resident disputes with management, residents needing clarity around their rights or any other issues that may arise.

It can also take the form of support for resident groups by providing information sessions to residents about their rights and supporting groups to form residents committees.

The service is also available to provide information to seniors in general, and to prospective residents, about their retirement housing options and rights.

On a broader level the retirement housing service works with residents towards achieving policy and law reform, where improvements are shown to be needed. This is achieved by working with Government departments and stakeholders, as well as residents through the facilitation of the Independent Living Units working group and the Caravan and Residential Parks and Villages working group.

Our Retirement Housing Worker, Shanny Gordon, is available to meet with, and speak to, residents and stakeholders from around Victoria.

Community Education

In line with Home at Last's focus on preventing homelessness, the Community Education program aims to get information about housing options and the Home at Last service into the broader community. With this information, older tenants can actively seek out secure, affordable housing before they experience a housing crisis. There are three main approaches used to do this, these are: community education sessions, service promotion and use of media.

Community Education sessions show examples of the different types of housing that are available to older people and discuss their benefits and disadvantages, in accordance with the standards set out by HAAG members in the Housing Manifesto. The sessions look at whether the housing offers security of tenure, is affordable, adaptable, close to services, accessible with mobility aids and so on. They also highlight the Home at Last Service, who we assist and what we can assist with.

The Community Education program also has a promotional element. Promotional work often occurs at various Expos and Forums such as Healthy and Active Ageing expos and the opening day of Seniors Week. Here Community Education sets up an information stand and gives information to interested community members.

Another aspect of service promotion is public distribution of brochures and posters in doctor's surgeries, pharmacies, Citizens Advice Bureaus, hospitals, police stations and so on.

Community Education uses local and state wide media resources to spread information about Home at Last and increase awareness of the struggles faced by older renters.

The Community Education Workers are Gemma White and Fionnuala Spillane, who are available to speak to seniors and services around Victoria.



We would also like to acknowledge the hard work of Kaye Trainor our Administration worker, Ani Lorienté our Finance worker and Crystal McDonald our Data Project worker. As well as acknowledging the great leadership of Jeff Fiedler our Education and Housing Advice manager, and April Bragg our Housing Support manager.

Private renters working group

The private renters working group was formed in 2013 to begin to address the huge problems faced by older people living in private rental accommodation. Membership of the working group is a mixture of people who are currently living in private rental housing or have been successful in moving out of private rental and into public or social housing. The members are very actively campaigning for change and have recently appeared prominently in daily newspapers and on national television.

Some of the working group's main concerns are security of tenure, affordability, poor housing standards and the lack of adaptability of private rental housing. The working group has been addressing these main factors by lobbying governments to provide alternatives to the private rental market, with a belief that it is unlikely that governments or the housing industry are going to support major reforms such as long term leases, rent control and the rights of tenants to have modifications included in their accommodation when needed.

For this reason the working group believes that public housing is the answer for the thousands of older people who are languishing in the private rental market. Having said that, the working group is supporting reforms to tenancy legislation in areas such as the need for minimum housing standards, repairs, privacy and improved processes for acting on rights.

Independent Living Units (ILU) working group

The ILU working group was formed in 2011 and is made up of residents living in ILUs under the Residential Tenancies Act and residents living in Not-for-Profit (NFP) retirement villages. The working group has undergone major changes during that time but has always focused on improving the rights and protections of residents.

The group's main aim is to have a review of the retirement village sector and legislation. This is a result of the many inadequacies observed from their first-hand experience, as well as from HAAG's many years of advocacy in this space.

Residents have expressed many concerns such as: difficulty accessing justice and dispute resolution, inappropriate unit design and accessibility, lack of standards in management and lack of clear rights and protections, to name but a few.

Residents living in these forms of retirement housing are encouraged to make contact to let us know about their experiences and to possibly become actively involved in our campaign.

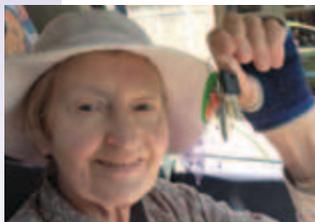
Caravan and Residential Parks and Villages (CARPAV) working group

The CARPAV working group formed back in 2005 when it became clear that residents around Victoria living permanently in parks were experiencing similar issues and required a forum to be able to work together for reform.

Over the years the group has worked toward improvements for permanent residents related to security of tenure, management standards, standard agreements, residents committees and dispute resolution procedures, to name but a few.

The group's main aim, currently, is to secure a separate piece of legislation for purpose built residential villages where residents own their moveable dwelling but lease/rent the site on which it stands, taking into account all of the above matters. The group believes Victoria is lagging behind in its regulatory obligations given every other state in Australia has separate legislation for these villages.

The group overall believes all permanent residents in parks and villages should have strong, legislated protections that provide them with security and empowered rights in retirement.



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