



older tenants voice

Housing for the Aged Action Groups Quarterly Newsletter Autumn 2025



HOUSING FOR THE AGED ACTION GROUP

FIGHTING FOR HOUSING JUSTICE FOR OLDER PEOPLE SINCE 1983



CHAIRPERSON'S WELCOME



Dear members,

We thought we'd do something a little different this newsletter and include two brochures in the mailout (and linked below for people reading online).

We **made this orange brochure** to let people know all about the services that we provide for older renters as well as people experiencing homelessness. Many people imagine that we can only help out people sleeping rough on the street, but in fact we provide services for older Victorian renters in many different situations, whether you can't afford the rent, you have issues in your private rental or retirement housing, or you just need a little help to live safely and independently at home.

While many people are surprised to learn that they are eligible for assistance from HAAG, sadly not all older renters are, for example, if you're not living in Victoria. That's why HAAG is always campaigning to improve the situation for older renters all around the country. We made **this purple brochure** to let people know about becoming a member of HAAG, and for members like yourself to know how you can be more involved in our campaigns for older people's housing.

So have a read of the two brochures, share them with a friend or relative, and if you'd like us to post some to distribute in your community please let us know.

With the ever-rising cost of housing it's more critical than ever to ensure older people can access a safe, secure and affordable home. And with the federal election coming up in the next few months it's a great time to get involved with HAAG, and tell the candidates why they need to implement real solutions for more housing, a fairer housing system, and more assistance

Yours as always,

Pam Young, Chairperson

WELCOMES AND FAREWELLS



We're very sad to see our long time intake worker Maria Cozzi go. She's pictured here and on the front cover in a t-shirt with her signature catch phrase "I've done enough damage for the day." We wish her the very best for her retirement but really hope to see her back at HAAG meetings in the future.

WELCOMES AND FAREWELLS



Andrew Rogers, founding member of the LGBTIQ+ working group, who also stepped up to become a member of the Committee of Management is retiring from this role. He continues his work with HAAG's Finance Sub-committee, as well as with Val's LGBTI Ageing and on his show on 3CR.

Liz Turner joins the Tenancy and Retirement Team. Liz has previously worked as a homelessness and family violence support worker, as well as a rooming house outreach worker. She has campaigned for affordable housing since 2009, and is a volunteer with 3CR Community Radio



Claire McNamara worked as a guardian and lawyer at the Office of the Public Advocate for 18 years. She was a member of the Law Institute Elder Law committee for many years. She brings her wealth of expertise in training for legal and health professionals, as well as in advance care planning and elder abuse to the Committee of Management.

Masters of Social Policy Student Francisca Munoz Rodriguez is researching elder abuse and housing, and will publish a report as part of her internship with HAAG.



Ira Aggarwal resigned from HAAG. The CALD project is now being managed by Rebecca Cook with support from Jane Stanley. The LGBTIQ+ group is being supported by Claudia Burgner.

FEBRUARY GENERAL MEETING

We had great turn out in person and online for our February general meeting, with a happy atmosphere on the summers day. As always, our amazing photographer Guruswamy Perumal was there to capture all action.



Shane McGrath explained the good and the bad from the Retirement Villages Act. If you're having difficulty choosing, living in, or leaving a retirement housing residence, Shane and the Retirement Housing Advice team are the people to talk to on 9654 7389 option 2.



Outreach worker Esma Becirevic and Committee of Management member Vanessa Heart.



Founding HAAG member Bernie Duff with intake worker Claire Hurren. If you're an older Victorian needing help to find a home that you can afford, call our Home at Last service on 1300 765 178.



HAAG member Celia Hotene with intake worker Jodie Lawson. Claire and Jodie are just a couple of the friendly faces on the other end of the phone line when you call HAAG.



Shane with Veda, Vanessa, Trajan and Robert who are all members of our community education team.



Sophie Emders from Sweltering Cities gave a talk about how increasing global temperatures affects our suburbs, and how older renters are most affected by this. Find out more about Sweltering Cities work at swelteringcities.org

COMMUNITY EDUCATION

Our community education team has been busy, with a successful training series welcoming new people to the team and information stalls and events happening far and wide across Melbourne and Victoria.



Jennifer and Hoda sharing information about HAAG at the Banyule Housing Forum.



HAAG's Culturally and Linguistically Diverse (CALD) Working Group held a lunch with staff to mark Cultural Diversity week and the end of their Community Education Training funded through Perpetual Trustees.



The CALD working group has been a key part of HAAG's high proportion of CALD members and clients.



Robert Brierley, Garry White and Esma Becerivic spruiking HAAG at the Midsumma festival. The LGBTIQ+ working group are seeking new members if you'd like to join their fabulous gang!



Dennis George promoting HAAG's services and advocacy at the Ballarat Ageing Well Expo .

The Federal Election has been called for the 3rd of May, and things are ramping up. There is real momentum for change to address older people's homelessness across the country. Our voices are powerful and the housing crisis gripping Australia will be a key election issue.

What we can do

We encourage all our members to contact their local federal representatives and election candidates. Meeting with your MP or candidate is a powerful way to highlight the housing crisis for older people and push for meaningful policy change.

Local MPs want to hear from constituents, especially in marginal seats. By sharing your experiences and concerns, you can be a champion for older people and their housing issues.

Candidates will be out meeting constituents in their local communities – at train stations, shopping centres, community centres – and holding public forums in person and online. These are great opportunities to talk with them about what needs to change, ask

questions about their policies, and call for them to support HAAGs asks.

Use Our Advocacy Tools

Advocacy Toolkit: Use this resource to help prepare for a meeting with your local candidates.

HAAG's Policy Asks for 2025: Read about our key policy recommendations, with a background explainer.

Use our template letter to write to or email candidates. Please feel free to change the letter to reflect your concerns, experiences, and way of writing.

If you're reading the printed version of this newsletter and you'd like any of these resources, get in touch and we'll post them to you.

Also please let us know about any meetings and contacts you have with candidates, and their response. Call (03)9654 7389 or email jane.stanley@oldertenants.org.au and claudia.burgner@oldertenants.org.au. We're happy to help if you'd like advice, support or encouragement to take action!

“Tell your politicians you'll change your vote if they don't change their policies. Share your story, it is powerful”

Senator Larrisa Waters

“I found my MP willing to listen, very aware of the issues and keen to talk about social housing”

Kris Spark, HAAG member

“I had a positive meeting with my local MP. She was interested in housing, was approachable, well briefed and very supportive”

Maeve Browne-Cooper, HAAG member

“Email, write, phone, visit, tell your story, talk to MPs, be prepared to vote on it”

The Hon Tanya Plibersek MP; 2021

MORE HOUSING



Increase Public and Community housing

to 10% of all housing stock by 2040



Invest in Independent Living Units and shared equity schemes

for older people who are not eligible for Public and Community housing



Make homes safe, healthy and accessible

by ensuring all public, community and private rental homes are climate resilient

FAIRER HOUSING



Implement a fairer tax system

that recognises that everyone in Australia should have a home



Improve rental and retirement living laws

to be consistent across Australia



Make 'affordable housing' affordable!

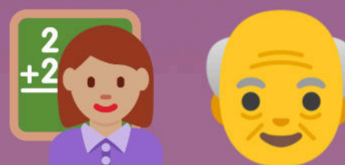
by legislating a definition to cap rents at 30% of income

MORE ASSISTANCE



Invest in early intervention services

for older people at risk of homelessness to navigate the complex housing system, including LGBTIQ+ and CALD communities



Fund specialist support services

for older people who can't access aged care supports and services due to homelessness or insecure housing

HAAG members have been influential in getting issues of older people's housing highlighted in the media over the last few months. Click the below images to read their stories!



RETIREMENT VILLAGES AMENDMENT ACT

Amendment needed to finish the act

The Retirement Village Act Amendment Bill 2024 has passed the lower house of the Victorian Parliament and will soon be debated in the Legislative Council.

Overall, the Bill significantly improves on the current Retirement Villages Act across a range of areas, and so we support it. A mandatory code of conduct, standardised contracts and stronger regulation of retirement village fees will provide welcome

improvements for residents. However, there are also areas where we wish the changes went further and did more to protect residents.

HAAG has written to both government, opposition and crossbench members asking for small amendments to the bill we think would have a big impact on resident security and quality of life.

We prepared a summary of what's good and what still needs work in the bill on the following page.

HAAG's position on the Retirement Villages Amendment Bill 2024



Improved security of tenure

The bill introduces new principles and protections to prevent unfair terminations, but **doesn't go far enough** and still allows residents to be evicted for minor breaches in some circumstances. We're concerned eviction threats will still be used to harass residents and manipulate exit payments to extract windfall profits.



Improved dispute resolution

Residents want and deserve an ombudsman service that offers **free, binding decisions** on retirement village disputes. The dispute resolution approach in the bill improves on the current system, but its focus on good-faith negotiations does not go far enough. We look forward to working with the Govt to make the new dispute resolution process is appropriate for residents.



Stop excessive fees

We welcome stronger fee regulations, including limits on renovation costs, fairer capital gain/loss distribution, and independent valuations. **While exit fee improvements are positive, they don't go far enough.** We're concerned the reforms may still enable harmful practices like resident churning and leave people trapped in unsuitable villages.



Reduced complexity of contracts

We welcome the introduction of standardized contracts, which address longstanding issues with ambiguous and confusing contracts.



Introduction of a Mandatory Code of Conduct

We welcome the mandatory code of conduct as a strong signal for better industry practices. It offers hope for stronger consumer protections against mistreatment by unscrupulous operators. **Effective enforcement is crucial**, with public reporting of breaches and stronger regulatory powers needed to ensure accountability.

Strong Community Response to Melbourne's Public Housing Tower Demolition Plans

On the 13th of March, we held a submission writing workshop for the Inquiry into the demolition of Melbourne's public housing towers. We had a great turnout, with 17 attendees all planning to make their own submissions. Thanks to those who attended – we've had some great submissions already!

The Victorian Labor Government has proposed to "retire and redevelop" (effectively demolish) 44 public housing towers across Melbourne. Under this plan, most of the valuable public land would be leased to private developers who would replace the existing public housing with a mix of community and private housing—significantly reducing the stock of secure, affordable public housing.

Why Your Voice Matters

Political representatives are elected to advocate for constituents' interests, and formal inquiries provide a direct channel for your concerns to reach decision-makers. Every submission will be reviewed and considered in the inquiry's recommendations to government.

We know the private developers and contractors will be making submissions in support of the demolition, so it's important that we make a strong case ourselves!

If you couldn't attend our workshop but have submitted your views to the inquiry independently, please forward a copy to us.

All our members' submissions help strengthen our collective advocacy efforts.

What Our Members Are Saying

Here's what some of our members have said about the plan to demolish the towers:

- “Many people have lived in these flats for years and have formed a community there. This sense of community will be lost if the flats are demolished... Residents could be rehoused in social housing which are managed by community organisations with higher rents and less security.”
- “I look several times a day on rooms for rent websites and they are aimed at the young and working, there is nowhere for older people to live and there is nothing we can afford.”
- “I live in public housing... I am worried that the government will want to demolish the building I live in, and the buildings around mine, next and that me and my son will be houseless again.”
- “I do not know how they are intending to re-house tower residents. I am very concerned that the displacement will affect already disadvantaged people.”
- “Many older people cannot withstand the expense and physical effort of moving every 12 months due to the whims of a poor-quality landlord or 'housing provider'. Secure housing, whatever the sector, means a better life.”
- “Successive governments have ignored maintenance and upgrades - the day of reckoning has arrived.”

Participate in Our Video Project

HAAG is producing a short video about the importance of public housing. If you live in public housing, have previously lived in public housing, or are currently on the public housing waitlist and would like to participate, please contact

claudia.burgner@oldertenants.org.au



A light at the end of the tunnel

Joanna, 61, has Rheumatoid Arthritis as well as Carpal Tunnel syndrome. She was due to have knee and hip replacements, but she told us “I am not sure how long and painful the recovery will be after a hip or knee replacement. I am not in secure housing to recover, so I have no option but to keep delaying the surgery”.

Joanna was living in a privately rented shared house, but she was not on the lease, leaving her with no tenancy rights. She was paying most of her Centrelink payments every fortnight for the rent and bills, but others in her house often paid late, leading to several notices from the landlord and the utility companies. Then one day, the other tenants she was living with left the rental property without paying the rent. Joanna called Home at Last.

At the time, HAAG was invited to put forward applicants to an inner city Community Housing Project, which is part of the Victorian Government’s investment into Community housing. Joanna was so in need of her own home, she did not care if it was far away from her familiar local surroundings. The outreach worker contacted the relevant housing department and requested urgent action on Joanna’s priority housing application. It took about a week for Joanna’s priority housing application to be approved. Then her application for the Community Housing project was submitted and she was promptly offered a one bedroom unit. Joanna was so relieved to move into her new unit.

Although she was now in appropriate and affordable housing, her health was still declining noticeably. She was severely immobilised, and her daily tasks became a real challenge. Surgery was now essential. Joanna contacted the hospital, informing them that now she had

secure housing she could finally go ahead with the long overdue surgery.

We also referred her to our care finder program. Care finder aims to help older people remain living independently at home, by assisting older people to connect with My Aged Care services in the community, as well as any accompanying services where appropriate.

Joanna, despite being under 65, was eligible to have cleaning through the council's Home and Community Care Program. The care finder worker and Joanna worked together to navigate the referral and assessments needed to access services with the local council. They were able to negotiate a reduced fee for services from the council.

Due to her health concerns and numerous appointments, our care finder service helped Joanna access the multipurpose taxi program application through her GP. This gave Joanna access to a half price taxi card, making travel more affordable. Joanna is currently receiving JobSeeker, so she is working to access a Disability Support Pension as it will give her access to a higher payment, allowing her to participate in the community more. Care finder is trying to help Joanna connect with an advocate to navigate that process.

While there are now some services in place, our care finders continue working with Joanna to further connect with more suitable transport and some ongoing case management to assist as her care needs change.

Joanna is now safely housed, and hopefully her operations will be a great success so that she can enjoy living in her new home.

Joanna is also an avid musician, playing the piano and singing are her passions in life. Joanna remains hopeful that she may return to playing music after her mobility improves. Asked if she would play her piano at one of HAAG's meetings when she recovers, she replied, "that would be awesome!" so keep an ear out for her upcoming appearance!





The HAAG community was sorry to hear about the recent passing of our member, Glenda Roberts. Glenda was an active member of our Retirement Accommodation Action Group (RAAG), often coming in person to the meetings via the Vline train so she could go to the footy after! She was one of the participants in our video project on older women's housing stories, and she was keenly aware of the impact of housing insecurity on health and wellbeing, particularly for those group of older women known as "the missing middle". Below is part of her story that she wrote last year for our Victorian Parliament event"

“Little did I know when I embarked on my first marriage in 1971 at the tender age of 19, that I would be signing up for a lifetime of housing insecurity.

I had a stable childhood. I lived in the same public housing street for about 15 years. In the 1950s and 60s my Dad was a blue-collar worker and that offered him stable employment.

Mum stayed at home with the kids until getting a part-time job when I was about 12-years-old. As the eldest of seven children I had to take on some baby-sitting duties, looking after my younger siblings after school until Dad got home from work. I was a pretty dab hand at changing a nappy and

feeding a baby bottle by then. This was a preview of the caring roles I would take on as a mother later in life. A role society says it values, but left me more vulnerable to crisis as I grew older.

During my first marriage my husband did not enjoy the kind of stable career my father did. We moved 10 times during this 22-year marriage. I experienced emotional abuse throughout.

My eldest daughter went to four different primary schools. It's only now that I realise unstable housing took its toll on her too.

In my late 40s I embarked on a second marriage, to a man I thought was honest and

trustworthy. He was both of those things, but he also carried with him a lot of emotional baggage from childhood abuse. This kept him from holding down a job for any length of time.

When this marriage ended in 2016, I was thrust into the short-term rental market. I had to leave the marital home quickly due to my husband's increasingly threatening behaviour.

The housing I acquired was an old two-bedroom Miners Cottage which was structurally unsound. A heavy rainstorm came through one night and the place was flooded.

I had taken a six-month lease on this property, and I'd been living there for almost three months when the floods hit. I decided that after asset settlement, I would look to purchase a place of my own.

While I did have some savings, all I could hope to afford was a small unit in a local retirement village. The unit I purchased is called a studio apartment, but it is essentially a five square-metre bedsit.

So after leaving my childhood home, I had to wait until I was almost 65 years old to have a stable home that I own outright, without a mortgage or any debts.

I'm sure many women over 55 have found themselves in this situation due to divorce at other disruptive life events. While I realise I'm now better off than many people over 55, I have had time to reflect on the unstable housing I have experienced through-out my adult life.

Living in such a small space has also enabled me to downsize and dispose of much unwanted stuff, to the degree that I've

become a minimalist and don't like clutter.

But it comes with some difficulties too. I offended my children by parcelling up some memorabilia from their childhood, photos, school reports etc and sending it off to them in the mail. They thought I was excommunicating them from my life, but they didn't have an appreciation of the small space that I'm forced to live in. It was the most I could afford at the time and I've adapted well to living in a small space. It's cheap to heat and cool, takes no time to do the housework and I have been here now for 7 years.

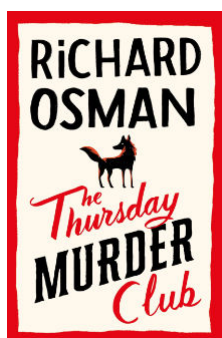
There are beautiful established gardens all around this Village which I enjoy walking around.

While I've had some disputes with the Village owners about maintenance, I've finally reached a feeling of peace and freedom. It is a strata title arrangement, so I own the unit and the land it sits on.

It is now the longest time I've lived at the same address in 50 years and I can say that this stability and feeling of security is heartwarming and very good for my mental health and wellbeing.

I hope my story gives you some understanding of the importance of having different types of affordable housing options for people as they grow older. For people like me with too much savings to qualify for significant support, but not enough to compete in the private housing market, retirement housing, where residents are treated well, is crucial.”

You can watch Glenda's video at youtu.be/V0DAkInQW5w



The Thursday Murder Club was a hotly contested 'secret Santa' gift at HAAG's end of year party, and it was easy to see why.

The Thursday Murder Club is 'cosy crime' at its best, set in Cooper's Chase, an upmarket retirement village in England. The Thursday Murder Club is a group of residents – Elizabeth, Joyce, Ron and Ibrahim – who get together each Thursday in the jigsaw room, 'between Art History and Conversational French', to investigate unsolved murder cases.

When the village's builder is found dead in his home, the group have a current crime on their doorstep to investigate. When the village's repellent owner also drops dead – surrounded by residents, all suspects and witnesses - the Thursday Murder Club cannot get enough of the action.

The plot moves along at a good pace, but it is the characters who really stand out and engage the reader. There are no stereotypes of older people whiling away their days. The

residents-come-sleuths are whip smart, funny, compassionate, open minded and involved and interested in the world around them, both inside and outside the home. The communal setting provides fertile ground for observation of idiosyncrasies, which Osman does with a light and compassionate touch.

The exception is the Retirement Village owner, a brash, money hungry, opportunist – a description that will resonate all too well with too many residents of the more modest retirement villages, residential parks and caravan parks that HAAG members and clients live in.

☆☆☆☆☆ for a lovely, light-hearted read.

Jane Stanley & Libby Heath

Have you come across any great books or movies relating to older people and housing or homelessness? We love to see older peoples housing issues represented in media, and we love to hear from our members too! So why not write a review, or send a letter to the editor to reuben.endean@oldertenants.org.au

PODCASTS

Our fortnightly radio show "**Raise the Roof**" goes to air every second Wednesday 5:30pm on 3CR 855am on the airwaves across Melbourne. But you can tune in wherever and whenever you like via your podcast platform of choice.

The show goes in depth into all things to do with older people and housing, like our **latest episode on the impacts of mortgage stress on older people.**

We really love podcasts at HAAG so in our next newsletter we are planning to feature some of our readers favourite podcasts.

Where do you get your news and politics? What is your favourite comedy, history, true crime, celebrity gossip? Write in and tell us what you're listening to to reuben.endean@oldertenants.org.au

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Fighting for Housing Justice for older people since 1983

HAAG offers FREE, confidential advice, housing and support to over-50's



Maria Cozzi at her retirement party with Fiona York.

- Housing Options Information
- Outreach Housing Support
- Retirement Housing Advice & Support
- Research & Policy Development