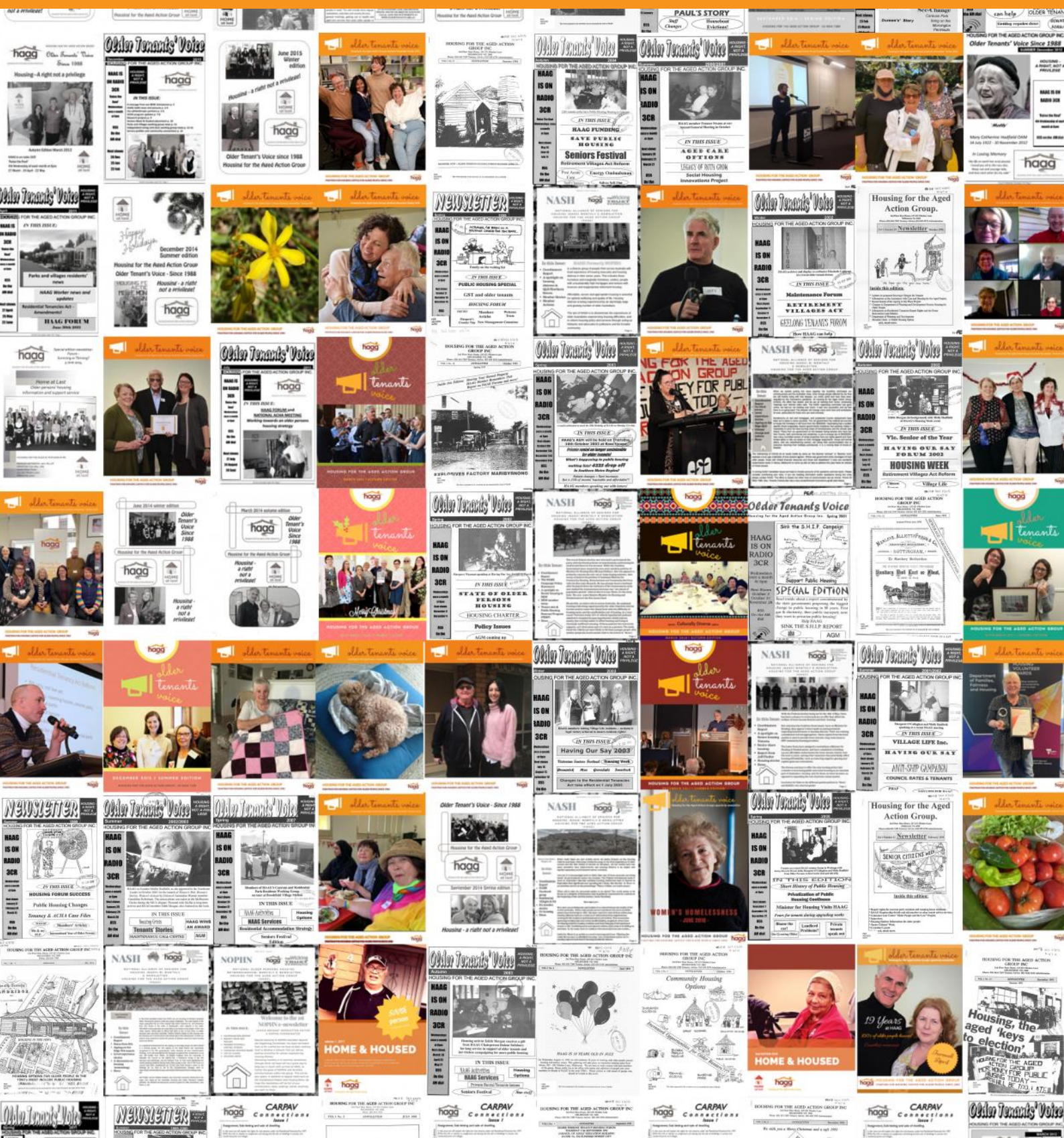




older tenants voice

Housing for the Aged Action Groups Quarterly Newsletter Winter 2023



HOUSING FOR THE AGED ACTION GROUP
FIGHTING FOR HOUSING JUSTICE FOR OLDER PEOPLE SINCE 1983



CHAIRPERSON'S WELCOME



Hello to all members and friends of HAAG

It was lovely to see all the HAAG staff, the volunteers, the Peer groups etc at the last General Meeting and chat to them all.

Even though we had a few technical problems (big apologies to those who couldn't make it due to the lift malfunction)

we had a great morning and lovely soup and goodies for lunch. Thank you to all involved. We had a talk from Vera Considine from Fair Go for Pensioners and what an inspiring group and lady this is.

Fiona York talked about what has happened over the past months and especially the trip to Canberra which you will see was a great success.

Don't forget the quilt which Fiona Waters is organising and will be unveiling at the AGM. It's a celebration for our 40th anniversary and updating the one that we have had for a very very long time. We hope to see you there on November 16. Our cover image shows some of the newsletter covers from the past 40 years of HAAG.

I wish everybody health and a safe roof over their head in times ahead.

Pam Young

WELCOMES AND FAREWELLS



'Esma Becirevic joins the team as our newest Outreach Worker coming from Department of Families, Fairness and Housing.



Lorraine Stark joins the team as an Executive Assistant. She brings her strong administration skills to the organisation.



Jorelle Palanca is a social work student at RMIT University. She's been calling around to clients to ask how they feel about our service.



Joan Broughan, who pioneered our pilot project in the Goulburn-Hume region has left HAAG. We wish her well and thanks for her contribution

The Victorian Government has just released a major Housing Statement. Our initial reaction (21/9) is that the statement fails to take the steps necessary to address the housing crisis facing more than 180,000 older Victorians and contains too little investment in public housing.

The Housing Statement, unveiled on Tuesday (19/9), said it will “unlock” surplus government land for developers to deliver 9,000 homes on 45 sites across the state, however, only 10% of this is “affordable housing”. In addition, the government will relocate 10,000 public housing tenants currently living in 44 public housing towers, so that they can demolish and rebuilt a mixture of private and social housing for 30,000 people, with only a 10% increase in social housing and 19,000 private dwellings. Many of these towers are 55+ older persons high rises.

HAAG Executive Officer Fiona York says that government land is valuable and should be reserved for government-owned public housing.

This announcement sees government handing over land to private developers in exchange for developments including 10% affordable homes – not public housing, not community housing, but affordable housing – which too often is not affordable to those on our lowest incomes.

Currently “Affordable” housing in Victoria can mean [homes appropriate for people with incomes up to \\$71,000](#). The issue is there is little incentive for developers to build homes

for those on the lowest incomes – many of whom are older people.

We can't rely on the goodwill of private developers. There is no market-based solution for the 85,000 older Victorians on low incomes struggling to afford private rental, in marginal housing or currently homeless. Victoria needs to build at least 60,000 public and community homes by 2030 so older people on low incomes have access to safe, secure and affordable homes as they age.

This is a missed opportunity for Victoria to lead the way in ending homelessness. Instead, we have an unprecedented attack on public housing tenants and a developers bonanza in the form of free land with fewer planning rules.

The statement includes some reforms to improve renting in Victoria – a short stay levy, banning rental bidding, restricting rent increases between fixed-term rental agreements, larger notice periods for rent increases and notices to vacate, and introducing a portable bond scheme.

Also welcome is 769 new social housing homes, which will be supported by funding from the Commonwealth Government's Social Housing Accelerator. However this falls well short of what is required to address Victoria's housing crisis.

Annual General Meeting

This years Annual General Meeting will mark HAAG's 40th birthday!

Its an important time to honour our heritage and the many wonderful people who have contributed their energy and ideas over the years to make our organisation what it is today.

We hope you can come, join in our big group photo, bring a panel for our commemorative quilt, a memory or story from your time in HAAG, and raise a glass for another 40 years of HAAG.

Residential Tenancies Commissioner Heather Holst will be a guest speaker at the event, with others to be confirms

11am-1pm

Thursday, 16th of November

**Level 4, Ross House,
247 Flinders Lane, Melbourne,**

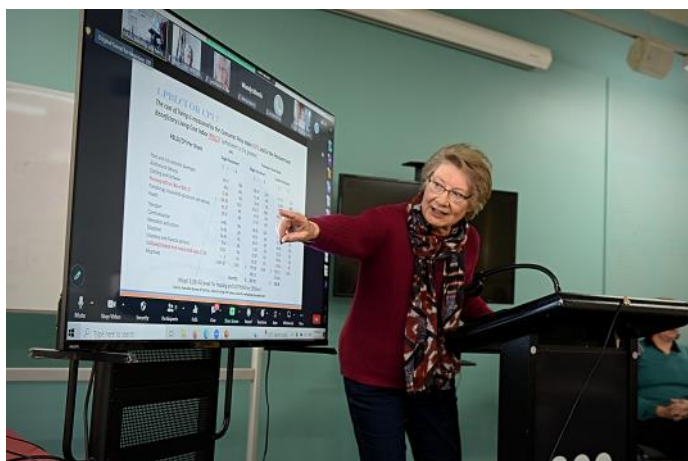
Online at oldertenants.org.au/agm2023

On the phone dial: 03 7018 2005

Meeting ID: 838 5512 3978



Our August General Meeting was well attended with around 40 people in the room and on Zoom. Apologies for those who couldn't make it due the lift breakdown.



Vera Considine from Fair Go For Pensioners gave an informative presentation about the flaws in how the pension rate is calculated.



Friendly HAAG staff members Christine Stapleton and Steph Agius.



Chairsperson Pam with Nancy reading our latest research report Ageing in a Housing Crisis

Seniors Month Events

October is Senior's Month in Victoria, a festival full of fun things to do across the city. HAAG has never hosted so many Seniors Festival events in the whole 40 years we've been around. There are activities and events for all persuasions.

First off we have an info session for older LGBTIQ+ people at the [Cranbourne Library on October 2nd](#).

Then come down to HAAG's office at Ross House for our [Open Day on October 10th](#), meet some of our wonderful staff and members, share a lunch and get some information about how you or people in your community can access affordable housing.

Next we're off to [Narre Warren on the 12th](#), and then [Hampton Park on the 16th](#). If you or your friends are in the neighbourhood pop down to meet the team and share information about our service in your community.

If you ever had a burning question about Retirement Housing Options, then our [online session on the 24th](#) will be your chance to ask. Is retirement housing a gateway to aged care? Do movable units really move? Will there be scones? This session is for you.

Finally, you may have heard about HAAG's 40th anniversary celebrations coming up at our November AGM. We are preparing a quilted banner to mark the occasion. Quilters of all skill levels, or no skill levels, are invited to come get together in a Housing Justice [Quilting Bee on the 26th](#).

You can find out more and RSVP for all of these events at oldertenants.org.au/events, or give us a call on 9654 7389 to let us know you're coming.



HAAG volunteer Howa with one of the quilts June Walkenden made to donate to HAAG clients. No matter your quilting skills, come along to help us make our commemorative quilt on October 26th.

Goulburn Hume

HAAG is out and about in the Goulburn Hume region letting people know all about HAAGs services helping older people access housing, aged care, and providing retirement housing advice.

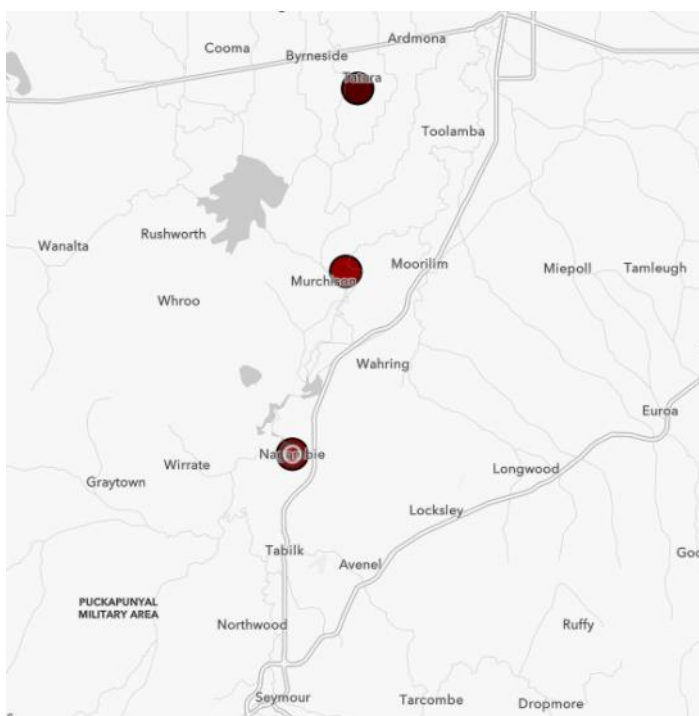
We now have regular meet-up information sessions in three towns across the region.

We are at the Community House in Tatura every second week on a Tuesday. The next session will be on the 26th of September.

On the alternating Tuesday, we are at Murchison Neighborhood House. The next session will be on the 3rd of October. .

And from the 25th of September, we'll be at Nagambie Lakes Community House every second Monday.

Thanks Ian Rollo Currie Foundation for the ongoing funding that makes this all possible.



Map of places you can find HAAG worker Teresa in the Goulburn Hume Region



Teresa Jasper (center) with members of the Numurkah Senior Citizens Club.



HAAG's Delegation to Canberra

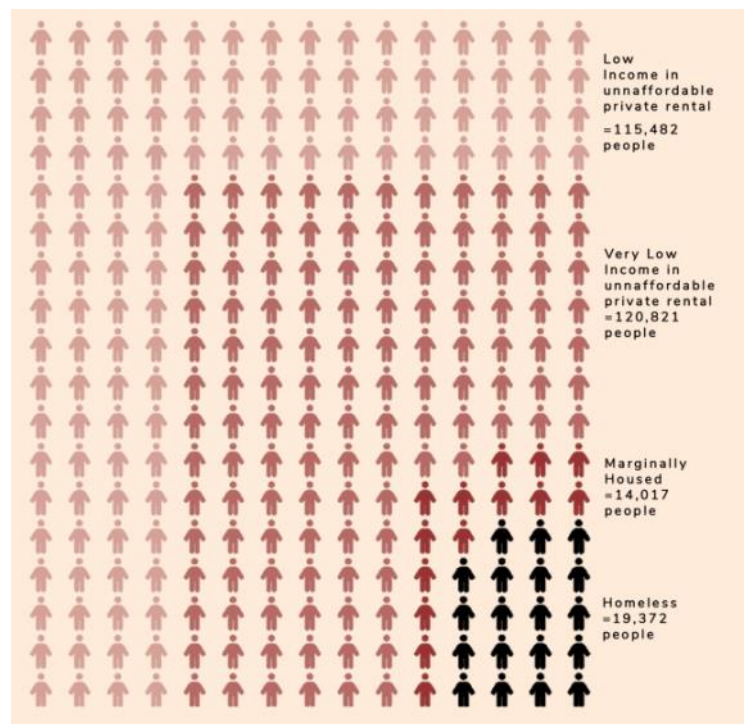
In August HAAG supported a group of eight women with lived experience of housing insecurity and homelessness to meet with Federal decision-makers about the issue of older people's housing. These women are from NSW, Queensland, Victoria, and Western Australia and have diverse life experiences. They were able to share their stories and demands for change with 22 politicians as well as senior bureaucrats in Canberra.

The delegation also included a group of three academics representing a team from universities across Australia. Together we launched our report "Ageing in a Housing Crisis: Older people's housing insecurity & homelessness in Australia" based on Census analysis and Homelessness Estimates.

Our research shows the growing numbers of older people who are homeless, marginally housed, and paying unaffordable rent.

You can read the report at

oldertenants.org.au/ahc-housing-report



Infographic showing the total number of people over 55 who were homeless on census night in 2021 (19,372), marginally housed (14,017), people with very low incomes paying unaffordable rent (120,821) and low income paying unaffordable rent (115,482).

This totals 270,000 older people who needed affordable housing in 2021,



Senator David Pocock speaking at the launch of our report *Ageing in a Housing Crisis*



Emma Power, Wendy Stone, Linda Hahn and Fiona York who all spoke at the launch event in Parliament



The delegation met with the Minister for Housing Julie Collins



A discussion around the table with Senator Larissa Waters



Meeting with Sally Sitou MP



Delegates meeting with Dr Michelle Ananda-Rajah MP

Ten Year National Housing and Homelessness Plan

The Federal Government has released a discussion paper for the 10-year National Housing and Homelessness Plan, to be released in 2024. We have been calling for a national plan for many years, and see this as a good opportunity to achieve change.

We do not want this plan to simply describe the problem and responses that exist, but to result in policy changes to end homelessness.

The government is asking for submissions from the community to respond to their discussion paper and influence the development of the plan.

HAAG will make a submission representing the concerns of our members. You are also able to make a submission directly to the Federal Government. Receiving submissions from older people will help encourage our specific concerns and needs to be addressed in the plan.

Submissions don't have to be lengthy documents - simply describing your experiences and views will make a worthy submission. We've also prepared a guide to help write your submission, and respond to the key points for discussion.

You can read our submission guide at oldertenants.org.au/submission-guide or get in touch for advice and support, we're happy to help.

New South Wales Advocacy

HAAG has been working tirelessly to advocate for better housing solutions and a specialist service for older people in NSW for several years. This work is supported by the Lived Experience Advocacy Group (LEAG) - a collective of older people sharing their stories of homelessness and housing stress with NSW decision makers in order to effect change. Two LEAG members also made the trip to Canberra to bring their messages to Federal Politicians.

HAAG has taken a very collaborative approach to working in the state, co-forming the Ageing on the Edge NSW Forum. This group is coordinated by HAAG along with Council on the Ageing NSW, Mercy Foundation, Older Women's Network NSW, Shelter NSW, Uniting and the Women's Electoral Lobby.

Together with these groups and others, we have been making submissions and joint letters regarding the Residential Tenancies Amendment before parliament, and believe we are making progress for rental reform as well as service provision for older people in the state.

Drilling into Health and Housing!

In September Fiona Waters presented at the Dental Health Services Victoria (DHSV) Oral Health Innovation Conference 2023. The theme of the conference was 'Inclusion: Improving the oral health of all Victorians'.

There was a diverse range of expert speakers including Special Needs Dentistry specialist Dr Trudy Lin, Dr Vyom Sharma who is a practising medical doctor, broadcaster and commentator in the areas of health, medicine and current affairs and Dr Emma Fulu who spoke on 'Diversity, Equity and Inclusion: Creating meaningful change'.

As the theme for 2023 was inclusion, Fiona was invited to speak at this conference on her findings from a research report she completed as part of her social work placement on the oral health of older people, and a community based model of oral health care for DHSV.

Fiona spoke in the afternoon breakout session which was well attended, with a lived experience volunteer Sandra Anderson who works with DHSV talking about the benefits of community-based health care options.

She spoke about the Carefinder service available across the state, and at HAAG, and the impact of insecure housing on older people on a low income when trying to access and afford health care services.

This was a great opportunity as the Conference was attended by over 600 people working mostly in community and public health. Fiona spoke about her

research, but made sure to end on referral pathways so oral health professionals may have an idea of which of their patients might benefit from a referral to a Carefinder service or HAAG.



Fiona Waters and Sandra Anderson at the Oral Health Innovation Conference



A man and his dog

Jack had been living in his van for several years with his dog Carlos. He had no long-term housing since a family breakdown and had been moving regularly between different states in Australia. His daughter told him about the Home At Last service, so he called to find out if we could assist him.

Living in his van was becoming increasingly difficult, as he had just turned 60. He had converted his van to have a bed inside but it was far from suitable long-term living: It had no fridge, it did not lock securely, there was a very high step to enter, no heating or cooling and no insulation, a leaky roof and worst of all the van did not start, so he couldn't move it or take it anywhere.

A Home at Last worker returned Jack's call. Jack felt stressed about his circumstances and was quite open to any type of housing. He had recently moved into a caravan park where he could live in a safer environment in his van. Staff assisted him with his Victorian Housing Register application for Homeless With Support category.

His relationship with the manager at the caravan park began to deteriorate, and he was soon asked to leave. Jack was immediately assisted with a housing application for a brand new social housing development in Footscray managed by Housing First. He attended the property to view and immediately accepted as his circumstances became more than urgent, he felt like he had no other options. Jack felt somewhat uneasy at first as he was afraid of lifts, however, he felt that he should accept the offer due to his urgent circumstances. A few days of living in this new property, Jack did not feel at home and

he began to experience panic attacks due to the height of the building and the lift access. Jack had to relinquish his tenancy with a heavy heart. He could not sacrifice his mental health as he did not feel this was the right home for him in the long-term. Jack moved back into the van temporarily and waited for his next and final housing offer.

Two weeks later, Jack received a housing offer from the Sunshine Housing Office - a ground floor property in Werribee had become available. Jack said he felt a good energy from the home and he could see both himself and Carlos living there for the rest of their lives.

Jack signed up to the property shortly after and moved in. He was assisted by HAAG to purchase some whitegoods and household items as he had lost his previous furniture over the years due to moving so frequently.

Jack wrote to say "how appreciative I have been for all that you have done for me and Carlos whilst making the transition into my home. I am so thankful for the opportunity you have given me and all the things that were purchased therein. All this would've been impossible for me alone. Acquiring a place at my age was looking more like a dream than a reality. So, it feels like I have been truly blessed. Maybe I have?"



Carlos in his new Sunshine home

Paying Dearly for a Sense of Community in Retirement Villages

Member Contribution by Elcie Bevan

As a retiree there are a few different options available to you for your 'forever' home and you need to investigate all of them to make sure you are making the best choice for you and your financial situation now, and into the future. Often what you read in promotional materials, are told by sales staff and what is in your contract in reality is different and will impact on your life more significantly than you expect.

If you have a little bit of money to spend and some superannuation, you might be able to buy a 'lease' in a 'loan/lease' Retirement Village. Some leases in retirement villages could even cost a million dollars or more. These usually a clubhouse, bowling green, swimming pool and nice gardens...all of which you pay for via your monthly levy, paid on top of your entry fee/loan. There are caps on the levy increases with an adjusted CPI figure handed down from ABS CPI figures each year. However, if there is major work to be carried out on the village the owners/operators may decide that you need to increase your levy or put money into a 'once off' fund to pay for the work that needs to be done. If there is an above adjusted CPI levy increase all residents must agree to it. If they don't the village risks going into bankruptcy and the owners may decide to reduce services (e.g. pool maintenance, nursing, gardening)

unless you do agree. Village operators aren't always fair or honourable and really don't have your welfare in mind. They're in it for the money and we are their 'cash cows'.

You have all the responsibilities of an owner, but you own nothing. Even though this is written in your contract residents don't fully understand. Most solicitors don't understand how Retirement Villages operate so what hope does your local solicitor or you have in understanding it?

You can't use the property to get a loan. You pay your own rates and power bills and water is often charged via the monthly levy. Your contract will most probably say that you have to pay for any repair work or replacement equipment (such as hot water system/heating units/stove etc.) in your own unit if you damage them or they wear



Cash cow reminds you to be careful where you moooooove, by Fiona Waters

out. You also must pay, through your levy for the upkeep of all the amenities, including the plumbing, roads, gardens, wages for staff, insurance policies,

Your lease is for your lifetime, unless you do something radical like walk around naked a lot, drive recklessly through the village, disobey one of the other bylaws or have dementia and can't look after yourself.

Retirement Village operator/owners are allowed to write into their contracts a further charge when you leave the village. It's called a DMF (deferred management fee) it has nothing to do with management, it is their profit. This can range from around 30% to 38+% and is usually increased incrementally over the first 10 years you live in the village until the full amount is due in the 10th year. These owner/operators will also promote that you keep any capital gain your property makes and you are refunded the amount you originally paid to get in. But you pay the DMF on the ending sale price of the unit not the price that you paid to go in. After paying to have your unit returned to its original condition you end up with just what you paid to go in or less.

However, most contracts also say that you must return your unit to its original condition when you leave. If you were there for 10 years this may mean, new hot water system, new heating unit, removal of any pergolas (that you originally got permission to put up), returning the garden to its original condition, repairs/replacements to flooring, repainting, new carpet etc. This can come to around \$50,000 if you're not

careful. It's a great income stream for the owner/operator.

In summary, in this type of village you give a loan to the owner to build the village, they don't pay you any interest. During your residency you pay to maintain their assets in their original condition (including the unit you live in), when you leave you give them a nice profit for the privilege of using your money and you renovate your unit.

My advice to anyone buying into a retirement community in what ever option you select consider it carefully. If you won't use a pool, bowling green, or gym don't buy into one that has them as you will be paying for them. Unfortunately, there are no other options for vulnerable retirees. If you go bankrupt while you're living a retirement community, where do you go? On the street or live in your car if you have no family? Social housing is incredibly scarce, and you can forget the rental market. So back to the original question... what is the cost of community to a retiree?

Elcie Bevan - 08.09.23

If you want to read the extended version of this article, which includes mentions of other forms of retirement housing you can find it here: raag.older tenants.org.au/paying-dearly-for-a-sense-of-community/

Members are encouraged to submit relevant articles like this for the newsletter, please email haag@oldertenants.org.au or post to 247 Flinders Lane Melbourne.

The Many Websites of HAAG

While work is under way for a brand new version of oldertenants.org.au HAAG has several other websites providing information about all the work that our working groups, friends groups and projects are up to.

Housing Older Women's Movement (HOWM)

Our friends in Queensland, HOWM, have a brand new website that we helped them put together. HAAG loves supporting grassroots initiatives like HOWM so it's great to see their new online presence advocating for Housing for Older Women up north!

housingolderwomen.org.au

Retirement Accommodation Action Group (RAAG)

Our working group RAAG, representing residents of Retirement Villages, Rental Parks, Independent Living Units, Caravan Parks, and all forms of Retirement Housing, have a

new website and blog about everything they get up to.

raag.oldertenants.org.au

Retirement Housing options

Our Retirement Housing Advice service helps connect people looking for affordable Retirement Housing options with places to live, as well as giving them advice about pitfalls to watch out for. It's hard to even find where lower-cost retirement options are available, so we built this website to make it easier to find them in Victoria.

retirementoptions.oldertenants.org.au

House on Fire Forum

Last year we also launched an online discussion forum for people to chat about their housing experiences and campaigns. It's a bit quiet over there, get online, ask a question or share your opinion with other older people from around the Country.

houseonfire.oldertenants.org.au



A sneak peak of HAAG's new website under construction

Raise the Roof Podcast

On our latest episode of Raise the Roof we take on the perhaps unlikely topic of Digital Inclusion, Digital Discrimination, and even Artificial Intelligence. What has this got to do with older renters? A whole lot actually! If you want to find out, tune in to our radio show on 855AM, listen back at 3cr.org.au/haag, or subscribe to Raise the Roof on your favourite podcast app.

Other ways to keep in touch with HAAG

Thanks for reading this newsletter and being a member, which are the best ways of keeping in touch and supporting HAAG.

Do you wish people would listen to your opinions about housing justice for older people? You can send us a 'Letter to the Editor'

for our Quarterly Newsletter by email, and we love snail mail too!

You [can also follow us on Facebook](#), and if you want to join the discussion, or just share some memes, the [National Alliance of Seniors for Housing Facebook Group](#) is a friendly place to connect with other members of HAAG from around the country.

If you're on Youtube you can also give our channel a '[Like, Comment and Subscribe](#)', check out our latest [influencing on Instagram](#), and you can even [find us in the Fediverse](#).

Something we've missed? If you'd love to see us on Tik Tok, the blockchain or really wish you could just send us a fax, 'slide into our DMs' to let us know.

Playlist of the Season

Our final playlist of the season picks out 8 of the best rap and hip hop tracks about paying the rent. Listen in at oldertenants.org.au/renter-raps

If you would like more musical newsletter content, film reviews, recipes, crosswords, astrology columns or the like, write a letter to the editor to let them know what you would like to see in this space.



Big Freedia -
Rent



Armand Hammer -
The Rent is too Damn High



Doja Cat -
Ain't Shit



Pitbull-
Time of our lives



Invincible -
Locusts



The Coup -
Kill My Landlord



Arrested Development -
Mr Wendall



Just a renter -
Mic Crenshaw

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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



Phil and Vera at our August General Meeting. Photos by Guruswamy Perumal. Cover photo collage of 40 years of newsletters.

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