

older tenants voice

Housing for the Aged Action Groups Quarterly Newsletter Spring 2025



HOUSING FOR THE AGED ACTION GROUP



CHAIRPERSON'S WELCOME



Dear members and supporters,

A huge thank you to the hundred or so members who replied to our members' survey.

The responses were overwhelmingly positive, affirming that HAAG is on the right track, and remaining true to our values of Inclusiveness, Commitment, Respect, Integrity, Solidarity and Equity. And thanks especially to those with feedback, it's helpful to get ideas for where we can improve. All of your responses will inform our current Strategic Planning process, where we make the big decisions of where HAAG should aim to be in five years time.

The chance to gather members views is always a positive for HAAG. Members said they value getting housing information, being assisted with housing issues and are very supportive of advocacy for older people. The newsletter is seen as a key way to stay in touch, so thanks for reading!

Our Annual General Meeting is also a critical part of HAAG's democratic decision making process. It's not only a chance to get together each year, it's a chance to reflect on the progress of our organisation, share ideas for the coming year, and elect new members to join our Committee of Management (COM).

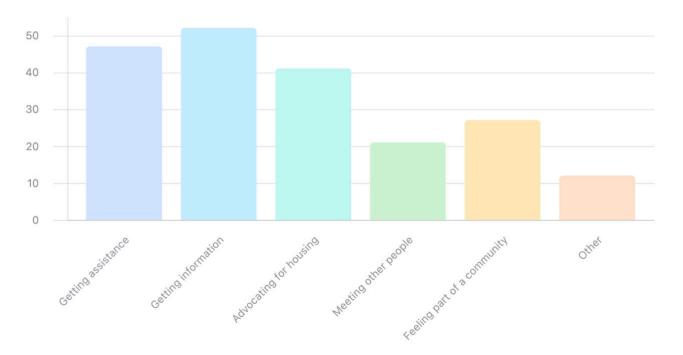
I'm also a member of East Malvern RSL. Our aim is to provide a quiet place for Veterans without pokies or gambling.

We need to find these veterans to offer them and their spouses and children the help they need to have a good life.

Mothers, partners, family members anyone who wants to help please contact us to help us help them. Phone 0409160669 for information and help.

Thank you! Sincerely, Pam Young, Chairperson

Member Survey 2025 results: What do you value about being a member of HAAG?





Our housing support worker, Dimitra Lagoudaki, has retired. Dimitra is a long time member of HAAG, having worked in Greek Welfare (Pronia) before joining HAAG in 2019. Dimitra is sorely missed by the team, but will continue as a supportive member! She's pictured on the front cover alongside colleague Melis Cevik.

We wish Jorelle Palanca all the best on her travels and new career! Jorelle first joined HAAG as a social work student on placement before becoming a Housing Support worker.





Allie Mitchell from the care finder team also moved on from HAAG.

Belinda Belanji is stepping into the void left by Dimitra and Jorelle in the Housing Support Intake team. If you're an older Victorian and need to advice about your housing situation, give the intake team a call on 1300 765 178





RMIT students Ranudi Jayawardana and Rubaiyah (Ruby) Mohashin have been doing their social work placements with HAAG. Ranudi has been working with Nese in the Housing Support Outreach team, while Ruby has been calling past clients to get their feedback on their experience being supported by HAAG.

Philippa Bell, Eliana Aguiar and Elisabetta Varo (left to right) are hopping on board as new members of our expanding care finder team.







MAY GENERAL MEETING



Teresa, Anne and Nat from the North Central Victoria regional team came down to Melbourne to update us on the team's progress and project expansion. The team has a new brochure to advertise the service, let us know if you'd like any copies.



Bill from the Older Renters Working Group at the meeting. The Older Renters Working Group meets bi-monthly on the first Monday of the month, and welcomes new members who live in private, public or community housing.



It was great to meet Maureen in person after seeing her featured on the 7:30 report last year! The Retirement Accomodation Action Group (RAAG) represents people living in retirement villages, ILUs, Residential Parks, Rental Parks and Caravan Parks. The Retirement Accommodation Action Group meets on the third Thursday of each month.



Robert (left) from the LGBTIQA+ working group and Sonja from the CALD working group.



Members from our National Alliance of Seniors for Housing and NSW Lived Experience Action Group zoomed in from around the country. If you're from outside Victoria but would like to get more involved in HAAG, these groups are welcoming new members too.



HAAG staff Nese, Jane and Libby served up a wonderful lunch of home-made soups.

Older Renters Working Group

The Older Renters Working Group meets bimonthly on the first Monday of the month. Meetings for the remainder of 2025 will be held on the 6th October and Monday 1^{st} of December from $2-3.30\,\mathrm{pm}$, You can join the meetings in person or online via Zoom.

Members of the Older Renters Working Group have recently advised HAAG about how the government could make changes that would:

- Strengthen regulation around rent increases, with consideration to renter's incomes and less emphasis on arbitrary so-called "market value",
- Ensure public housing residents in older persons high-rise towers can continue to have their health needs met.
- Improve outcomes for renters dealing with VCAT mediations and compulsory conferences, and
- Address digital disadvantage in communications with real estate agents and VCAT, not solely relying on online communications.

Retirement Accommodation Action Group

The Retirement Accommodation Action Group (RAAG) meets on the third Thursday of each month. Meetings for the remainder of 2025 will be held on 18 September, 16 October, and 20 November 2 – 3.30pm, in person and online.

RAAG has been recruiting new members. RAAG has also been giving advice and feedback for the government about how to best implement recommendations from the Life in Residential Parks research report by the Commissioner for Residential Tenancies and Consumer Policy Research Centre (CPRC). This report explores the experiences of residents of residential parks and caravan parks and makes a number of recommendations to strengthen residents' rights.

LGBTIQA+ Working Group



The LGBTIQA+ working group have a new brochure to promote HAAG's Housing Information and Support for Older LGBTIQA+ people. Get in touch if you'd like copies to distribute in your community.

Culturally & Linguistically Diverse Working Group

The Culturally & Linguistically Diverse (CALD) Working Group have helped produce brochures in 22 community languages. If you would like to share information with people in your community, family, friends, neighbours, we can post you brochures, or a member of the working group can even come to give a presentation. Interpreters are available for all of HAAG's services.



SENIORS FESTIVAL CELEBRATION



We were honoured to be hosted by the Koorie Heritage Trust and welcomed to country by Wurundjeri elder Annette Xiberras for our Seniors Festival event, celebrating over 40 years of HAAG's housing advocacy.



We had a great turn out of over 60 people, thanks to everyone who came along. Hope to see you again at our AGM in November!



Our Executive Officer Fiona York gave a potted history of HAAGs 42 years of housing advocacy in under ten minutes.



Members had a lively discussion, and several people signed up to get involved in HAAG's working groups.



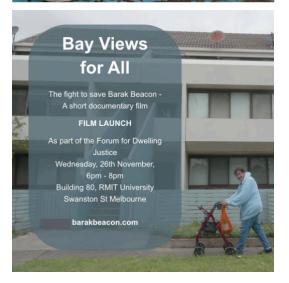
It was especially nice to meet long time member and frequent letter to the editor writerSarah Lawrence. Letters to the editor are always welcome!



The Seniors Festival is always a great way to meet new people and learn new things. You can check out the rest of the Seniors Festival program running through the month of October at seniorsonline.vic.gov.au/festival-calendar







Annual General Meeting

Join us for the biggest event in HAAG's calendar, presenting HAAG's annual report and wrapping up the year that was.

Thursday 20th November 2025 11am - 1pm

In person at: Ross House Level 4, 247 Flinders Lane, Melbourne

Online at oldertenants.org.au/agm

Please RSVP at oldertenants.org.au/agm-rsvp

Golden Years Festival for Arabic Seniors

Join Housing for the Aged Action Group and the Arabic community for an afternoon tea celebrating culture, connection, and positive ageing.

Tuesday 28th October 2:30pm-4pm Homestead Community and Learning Centre30 Whiltshire Dr, Roxburgh Park

RSVP on 9654 7389

Ballarat Accessing Affordable Housing info Session

Thursday 13 November 10am Cooinda Health and Wellbeing Hub 10 Learmonth Road, Wendouree

Barak Beacon film Launch

A short documentary "Bay Views for All" about Barak Beacon, which features some of our members, will be launched at the Forum for Dwelling Justice

Wednesday 26th November, 6-8pm Building 80, RMIT University, Melbourne barakbeacon.com

Hulya's happy new home

Hulya, 59, was one of 13 clients we securely housed in a brand new housing project in Pascoe Vale.

Hulya approached HAAG in March 2023. She was homeless, couch surfing with her adult children, but was so desperate to get her own place, where she could host her children and seven grandchildren, eat her traditional Turkish meals that she loves to cook, get involved with her grandchildren's lives by attending school events, sporting games and participating in daily activities, plus also assist her working adult children with school drop off and pick up.

Hulya's application was approved for highest priority, but she had to wait a very long time to get a property offer in the Broadmeadows district, where Hulya wanted to live because all her family and social network are to be found in the Broadmeadows district. Hulva's housing situation deteriorated to the point where she had to agree to accept a property offer in any suburb and in any property type. So, we managed to get her some community housing in Mernda, an apartment with no lift. Hulya is on a disability pension due to having serious back problems which causes some mobility issues. Nevertheless, she accepted the property offer, which was so far away from her family, plus she had to navigate stairs to reach her level, as she didn't want to be burden to her children. Hulya said:

"I had several falls trying to navigate the stairs, to reach the second floor, with no lift, it was very difficult. Most days, I just avoided going out so I would not have to risk falling. I isolated myself for days by staying at home. But I would even put up with those stairs, if ONLY the property was close to my children and my grandchildren. Proximity did not allow me to have more frequent interactions with my grandchildren. Mernda was too far; I could not see them as often as I wanted to; I could not share memories as

often as I wanted too. I could not provide my children with practical help such as assist with childcare, errands or during emergencies. The bond I have with my grandchildren is a source of deep emotional connection and satisfaction for me. They make me feel needed and valued, they bring smiles and laughter to me, they bring happiness to my life."

With the opening of Housing Choices'
Pascoe Vale project, Hulya was able to
secure a transfer to an apartment that was
much more accessible and close to her family
in Broadmeadows. On the day of her sign-up,
Premier Jacinta Allen attended to mark the
opening of the new project. Hulya was
pleased to convey to the Premier and the
media in attendance how grateful she was

"I would like to thank you and the government for providing me appropriate and affordable housing to low-income people such as myself, but I also thank you for funding non-for-profit organisations such as HAAG, without their support and advocacy, this would have not happened. So, can I please ask the government to continue funding HAAG so they can continue to assist people who are homeless."

We were also able assist Hulya with a voucher from Streetsmart, helping her get set up in her new home.



Premier Jacinta Allen, Hulya and Melis Cevik at the sign-up for the newly built community housing.

Deferred Management Fees Ruled Unlawful

The Victorian Civil and Administrative Tribunal (VCAT) has made a landmark ruling that Deferred Management Fees in some Lifestyle Communities site agreements are unlawful!

Lifestyle Communities is one of the state's biggest chains of Part 4A parks, also called residential parks or land lease communities. It's a kind of accommodation where residents buy a cabin or demountable home but rent the site or land on which it sits. In Victoria, this kind of housing is covered by the Residential Tenancies Act. Deferred Management Fees (DMFs) are common in this type of housing, often charged as a percentage of the sale price of the dwelling.

A large group of residents from Lifestyle Communities Wollert applied to VCAT for orders that they shouldn't have to pay the exit fees under their contracts. The Act says a park can't charge any amount under a site agreement unless the amount was disclosed when the contract was signed. But these DMFs were presented as a formula, a percentage of the later sale price of the home – which of course, is unknown at the time the contract is made. This was an argument HAAG originally made in a case called Bik v Peninsula Parklands.

Justice Woodward found that this argument was correct, that DMFs cannot be charged in this way under Victorian law. This has implications not only for the Wollert residents, but for residents of Part 4A parks across the state – potentially including people who've already paid such fees and may be entitled to recover that money.

However, Lifestyle Communities have appealed the decision in the Supreme Court. The outcome of the appeal will be critically

important, forming a binding precedent that clarifies the rules about exit fees in residential parks for all Victorians.

HAAG will be following these developments closely so we can give the best advice to our members and clients. We congratulate and commend the Wollert residents who have taken this action, which may benefit many thousands of older Victorians.

Consumer Affairs investigating 'rental villages'

Consumer Affairs Victoria (CAV) is investigating the rental village chain Ingenia Gardens for breaches of the rental minimum standards. Ingenia offers rental accommodation for older people that includes a daily meal, charging 80% of the pension for the combination of housing and food and other services. Most of the units they rent don't have kitchen facilities – no oven or stove, just a microwave, and in many cases, a ban on getting your own cooking equipment such as air fryers or portable hot plates.

In 2020, Victoria introduced a set of minimum standards for rental housing that includes a requirement to provide at least two hot plates. This applies to rental agreements that started after March 2020. It's an offence not to comply with the minimum standards, so while it's likely CAV will focus on trying to get Ingenia Gardens to do the right thing, they could also impose large fines or other penalties.

If you want to know how VCAT's ruling on DMFs, or how the rental minimum standards effect you, please call HAAG's Tenancy and Retirement team for advice on (03) 9654 7389, option 2.

100 clients housed in North Central Victoria

Since expanding the Home at Last service to the North Central Victoria region, we have now helped one hundred older people experiencing homelessness or housing insecurity to find safe, secure and affordable "forever homes".

Locally based workers, working closely with other services in the region, raise awareness about the housing assistance that is available through regular sessions at neighbourhood houses across the Goulburn Valley region from Seymour up to Cobram. The service has now expanded and renamed to reflect its geographical spread across North Central Victoria.

With a regular local presence in so many communities, our small team of local women have made a huge difference in the lives of the over 100 people we have assisted to find housing they can afford, with hundreds more supported through the service with Information and advice on housing options, Now, thanks to the generosity of the Ian Rollo Currie Foundation, we have been able to expand our reach into the Loddon-Campaspe region, and employ another worker into the team.

Marking the 100th person housed by the new project, a short video was made documenting the growth of the project and its impact.



Making connections with neighbourhood houses has been key to building trust in communities. Local Neighbourhood House worker John Acurso commented that "the program is very very very good". John referred a local community member to the service, who was then able to obtain housing.

"I recommend the government to do more of it, because there are a lot of people out there who need help, that are in the same situation or a worse situation," John said.

Daryl, a man in his late 60's who was assisted to find housing by the service, talks about the impact of having a safe and affordable place to call home:

"I'm still having a few little health problems but I'm not as bad as I was, I'm not as shaky, I speak a lot better, I just feel settled again, you know"

We are calling for the service to be expanded state-wide, having proved that the Home at Last service works in regional Victoria, as well as in metropolitan Melbourne. With thousands of older Victorians in rural areas struggling with rising house costs and housing insecurity, there has never been a better time to provide one-on-one support for older people to understand and access housing options.

We have updated our brochure for the North Central Victorian service, if you'd like any to distribute in your community please get in touch.



Housing is a Human Right in ACT law!

In more good news, the Australian Capital Territory Parliament has enshrined the right to housing as a human right! HAAG supported this legislation through our submission, and we call on all other states and territories to follow suit.

Housing in Australia has been seen as primarily a commodity, or a vehicle for wealth creation, with policies supporting private ownership – often for multiple investment properties – at the expense of those who rent, and fuelling the escalation of rents and house prices. People on low incomes are left to the whims of an increasingly expensive private rental market, or waiting years for a chance to access social housing that has seen decades of underinvestment. As a result, people on low incomes, including older people, are vulnerable to rent increases, evictions, and homelessness.

Enshrining the right to housing in law will help to reorient the way housing is perceived, providing greater protection for tenants and ensuring government planning and policy development considers the right to housing. The ACT government will now be required to consider housing as a human right within legislation, policy development and service delivery. It will strengthen protections for those disproportionately impacted by the housing crisis, provide legal recourse if the right to adequate housing is violated, and foster better policy and planning processes.

Support at home now!

The Federal Government's decision to delay the Support at Home program until 1 November 2025 while withholding additional Home Care Packages comes at a critical time during an unprecedented housing crisis, with 42% of older people over 55 not owning their homes and increasing numbers entering retirement while renting privately.

This creates a perfect storm of vulnerability where older renters are increasingly unable to afford the home care supports they need to age in place with dignity and security, risking deteriorating health, premature admission to residential aged care, and premature death.

We call on the government to:

- Implement automatic and ongoing hardship provisions to those who are renting privately and on the full pension.
- Include consideration of rent expenses in the Support at Home income and assets test for people who are renting privately.
- Create a new interim package program that would support older people experiencing or at risk of homelessness while they are waiting for assessment and services.
- Provide greater security of tenure for older renters to enable them to age in place with dignity,

Read our full submission and recommendations here

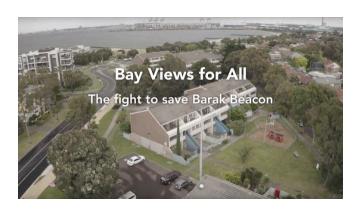


Giving evidence at the inquiry into the redevelopment of Melbourne's public housing towers

HAAG's Executive Officer Fiona York presented our evidence to the Inquiry into the redevelopment of Melbourne's public housing towers, based on direct input from forty members, as well as experience providing housing assistance to older people at risk of homelessness. Fiona asks the inquiry to understand and account for the impact on older residents, as well as questioning why Public Housing will not be built on the formerly public land. We've uploaded the recording to our youtube channel (oldertenants.org.au/youtube) as it's a great summary of HAAG's concerns.

Older Persons High Rises

Fiona and Liz talked to member and Older Persons high-rise resident Bill McKenzie on our September episode of Raise the Roof about health concerns of the residents. We also chatted about the anti-migration rallies scapegoating migrants for the housing affordability crisis to distract from the real issues, and the recent release of aged care packages by the Federal Government.



Barak Beacon documentary

Several HAAG members are featured in a new short film about the Barak Beacon Public Housing estate titled "Bay Views for All".

Shot over two years, the story follows seven residents as they experience the destruction of their homes and community. The film documents the history of the buildings, the people who lived in them, and the building of their campaign to save their homes.

The film will be launched at Forum for Dwelling Justice 2.0 on the 26th of November (see our events page).

Community groups are invited to host screenings in their communities, to connect new audiences to the issues around the redevelopment of public housing in Victoria, increase visibility for issues around Public Housing, spark conversations and educate audiences, as well as and being a fundraising opportunity for your groups advocacy campaigns.

You can find out more and watch the trailer at barakbeacon.com and if you would like to host a screening, contact barakbeacon@gmail.com

Getting the wheels rolling for older women's housing in Queensland

HAAG participated in the first-ever Community-led Housing (CLH) Roundtable in Queensland. The roundtable was led by Sam O'Connor MP, Minister for Housing and Public Works, bringing together government representatives, sector leaders andacademics, alongside Q Shelter, the Housing Older Women Movement (HOWM) and individuals with lived experience of housing insecurity and homelessness.

The roundtable heard from experienced guest speakers, including Emeritus Professor Rachel Ong Viforj (Curtin University), Professor Wendy Stone (Swinburne University), Professor Louise Crabtree-Hayes (Western Sydney University), and Fiona York CEO of Housing for the Aged Action Group (HAAG) who provided an overview of the principles underpinning community-led housing, and where these models are flourishing in other parts of the country.



The amazing lineup up speakers at the roundtable with Minister Sam O'connor

"Community-led housing" is the provision of stable, appropriate, and high-quality housing where community have a voice and input during land acquisition, financing, design, development, and/or ongoing ownership, governance, and management. Communityled housing models often combine aspects of owning and renting e.g., permanently affordable ownership options using legal agreements to enable equity gain while staying affordable. They often focus on housing for income groups not currently served by the market – e.g., households with incomes too high for social housing but unable to buy due to their limited capacity to arrange a deposit - who we refer to as 'the missing middle. Community-led housing often enables innovation in design, better blending and balancing of private and shared spaces.

The roundtable then moved into focused conversations to explore policy barriers and opportunities, avenues for cross-government collaboration, partnerships across private, governmental, and local council sectors.

The Minister and his staff were present for over two hours, hearing about the opportunities for this type of housing to be supported by Government, as well as hearing directly from older people about how the housing crisis is impacting them. There was strong support from everyone present that a governance committee be established to get the ball rolling so that at least one demonstration project can be built.

HAAG and our Queensland partners are really keen to work with the Queensland Government to make the project happen! The Roundtable was a testament to the hard work and tenacity of the Housing Older Women Movement, and we congratulate them for getting this off the ground!

Sharehousing SOS

Andrew, Far North Queensland

After circumstances outside of my control, I reluctantly left a 2 bedroom Housing unit, and have discovered the full impact of homelessness; how difficult and expensive it is to find a home.

Eventually, I found shared accomodation after placing an ad on a Facebook noticeboard. The room was fairly cheap, and my dog didn't care that it was mouldy. I cleaned up the mould issue, then I found out the landlord had severe OCD. He resided in the same house, along with two other tenants who had severe mental health issues also.

The landlord created a three-page Renter's Agreement with such strict rules which made it near impossible to live there.

I took my dog outside one night and saw swarms of rats under the moonlight in the backyard. The dog enjoyed the sight more than myself!

After a couple of months, I had another heart failure. A pacemaker operation sorted that out, then the occupants of the two front rooms stood over me with ruthless tactics. They didn't want a third tenant.

At nearly sixty, all I wanted was a safe house where I could continue my hobby as a writer. No rest for the wicked, so I tried to move

interstate twice after the tenants in the front rooms intensified their war of attrition.

That was in June, and there was homelessness at every step. Living in a ute, and sometimes in a tent on campsites is very lonely (even though I had my dog with me). She sensed my frustration, so we moved back again, only this time we moved into the back shed to keep clear of the tenants in the front rooms. The landlord claimed he was too scared to evict them.

I'm not sure how long we will be able to live in the steel shed as it will be a furnace in summer.

I hope there will be a chance to find housing. I understand it must be hard for the housing staff in this housing crisis and having to deal with so many people.

In such a wealthy country, I would have thought there'd be something better than this. And for a person in their later years, with medical issues.

There must be some kind of solution, even temporary solutions, to assist people who are living rough. Surely, there are sharp-minded people (inside or outside of government), who are wealthy and/or charitable enough to pool their thoughts and knowledge to find solutions to this crisis.

Member views and letters to the editor are always welcome, write to haag@oldertenants.org.au



The People vs Robodebt

"It was actually Centrelink that became Australia's largest criminal organisation" Colleen Taylor, former Centrelink Compliance Officer

The People vs Robodebt is a powerful and disturbing three part SBS docudrama. It's based on the lived experience of victims of unjust Centrelink debts, plus Centrelink workers, a political staffer and legal experts.

Robodebt was automated "income averaging", a policy designed and implemented by federal government before it was stopped as being unlawful. It affected not only those on Newstart payments, but those on Age or Disability Pensions as well. Only a fraction of debts were real, the vast majority were false. During the period Robobdebt was in operation, from 2015 to 2019, 433,000 people received nearly 900,000 debt notices. At least three people took their own lives.

"Income averaging" was an automated process by which Centrelink used ATO data for a person's whole annual income, then divided the annual income equally over 26 fortnights, then compared that with what a person told Centrelink was work income for that fortnight. Centrelink took what a person earned over a whole year then divided it into an inaccurate figure of real wages per fortnight. The onus was forced onto the accused to prove their innocence, not on the

accuser to prove their case.

"So the method (Robodebt) simplifies the process, and unfortunately leaves the law behind. You take the person's annual tax return, and you don't investigate what they were earning each fortnight. What you do instead is you divide the annual figure by 26, put it into a letter that you send to the person, and ask them to show that it's wrong. It was very wrong."

Dr Darren O'Donovan, Senior Law

Dr Darren O'Donovan, Senior Law Lecturer, La Trobe University

The People vs Robodebt is in three parts. Episode 1 outlines the issues and highlights personal stories and lived experience of not only Centrelink claimants, but retired Centrelink workers and a political media adviser. Episode 2 further explores personal stories, the trauma and injury to claimants and Centrelink workers too. It highlights the legal ramifications of Robodebt and how the story became public thanks to journalists and brave whistle-blowers.

In Episode 3 the personal stories come to a head, often tragically. It describes devastating human fallout of anguish and torment. It also discusses legal challenges and examines the results of the 2022 Royal Commission into Robodebt. Despite more than 400,000 people ultimately being refunded \$721 million, watch this episode to the end as it reveals how justice is still denied while the human cost sadly continues.

This recent past may be deemed tragic history, but as we enter an age of Artificial Intelligence where more and more of our lives are conducted using automated processes, I highly recommend The People vs Robodebt as a warning of how devastating removing people from official procedures can be - Joanne Maguire

The People vs Robodebt is available now on SBS On Demand

Housing for the Aged Action Group

Level 1, Ross House 247-251 Flinders Lane,

Melbourne 3000

ADMIN: 9654 7389

Print Post Approved

100002348

SURFACE

POSTAGE PAID AUSTRALIA

www.oldertenants.org.au 1300765178 haag@oldertenants.org.au



Fighting for Housing Justice for older people since 1983

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





HAAG staff at Dimitra Lagoudaki's farewell

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