



older tenants voice

Housing for the Aged Action Groups Quarterly Newsletter Summer 2023



HOUSING FOR THE AGED ACTION GROUP

FIGHTING FOR HOUSING JUSTICE FOR OLDER PEOPLE SINCE 1983



CHAIRPERSON'S WELCOME



What a year we have had at HAAG! Firstly I would like to welcome the new members of the Committee of Management and all the new members that have joined HAAG in the last year.

Secondly, and just as important a big thank you for all the staff. What a wonderful organization to be a part of.

One of the events that I attended was the Victorian Homelessness Conference at the Melbourne Town Hall and I must say I was so proud to be part of the HAAG team as HAAG and their panel really shone. A big applause to you all.

The 40th Anniversary General Meeting was a great day with all members invited to attend.

We had lots of old memorabilia and events that had happened over the years on display. This was a good time to celebrate all the members and their contributions to this 40 years of achievement and celebration. We never forget the people that were there in the early years.

We took this day to show off the new quilt that has been made and put together by members and with the old banner that has been there from the first years looked resplendent on the wall.

I would like to take this opportunity to say a big thank you to all the hard working staff at HAAG every time I go into the Ross House offices I am greeted as an old friend and everyone is always so happy to see me. It makes me feel special but of course they are like this with everyone so Well done y'all.

As I will be on the high seas when the Christmas Party is being held I wish you all a very Merry Christmas and the Happiest of New Years.

Be kind to each other, Love and Hugs,

Pam Young, Chairperson.

WELCOMES AND FAREWELLS



Jorelle Palanca has gone from student on placement to Housing Support Intake worker, standing in for Maria while she's on leave



Stefan Atkins has been an invaluable stand in for Melis while she went on leave. Thanks for all his work in outreach and wishing him the best with his new job!

At HAAG's November AGM we elected one new General member to the Committee of Management to replace one outgoing member. The new committee subsequently an advisor to assist in their work guiding HAAG in its mission.



Vera Considine lives in over 55's community housing. A retired corporate accountant working as Company Secretary of a regional airline (PAGAS) for 12 years and Financial Controller of a tourism marketing organisation (GCTB) for 18 years, Vera has a practical financial management outlook which she now applies to social issues.

Vera supported CWA Vic. as a branch treasurer for several years and now spreads her time between her role as Hon. Secretary/Treasurer of Fair Go For Pensioners (FGFP) Coalition Victoria Inc., and volunteer and Treasurer of The Biography Program – Beyond Words, completing six biographies for residents in aged care facilities. Vera is a member the National Alliance of Seniors for Housing and the Retirement Accommodation Action Group, and was part of HAAG's recent delegation to Canberra.



Garry White was appointed as a new committee advisor. He is actively involved in the HAAG community education team as a member of the LGBTQIA+ reference group and advocates for HAAG as community educator.

Garry has been a housing co-op member for 15 years and has served on multiple boards of housing co-ops. Equality and accessibility to affordable and long-term housing is one Garry's drivers. Social housing should be based on dignity and respect. Secure affordable housing is the foundation of an individual's health and wellbeing. Garry is also a past member of the Policy Advisory Committee for Common Equity Housing Limited.

Garry has worked in a variety of positions over his working life. They include Teaching, a small business operator, disability support and consultancy, CEO of a community based multiservice organisation, that specialised in Community Transport and social isolation, Performing Arts training, and project manager for a Palliative Care Consortium. He is also currently a caregiver.



Pauline Crameri stepped down from the Committee after three years of involvement. Pauline helped steer HAAG through the difficult periods of the COVID pandemic and lockdowns. She has supported HAAG becoming a more inclusive and welcoming service for LGBTQIA+ communities, and achieving Rainbow Tick accreditation. Thanks Pauline for all her hard work.



HAAG's new quilt banner was unveiled at our AGM. Thanks to all the members and staff who contributed a letter, and a massive thanks to Fiona Waters (pictured on front cover) and Carmel Perkins who made it all come together!



Janne McPhie and Bernie Duff in front of the banner they painted (and got arrested with) in the early days of HAAG.



Long time members Vicki Gutsjahr and Phyll Williams on a panel discussion about their time in HAAG.



Residential Tenancies Commissioner Heather Holst addressed the meeting. You can find out more about her work at rentingcommissioner.vic.gov.au



70 members, staff and supporters came together in person as well as online via Zoom to mark the 40th Anniversary. Thanks to Guruswamy Perumal for the wonderful photos!



**Senator Janet Rice,
Greens Spokesperson
for Aged Care,
Government Services,
Social Services &
Forests**

HAAG is an absolute treasure. I congratulate you on your four decades of dogged, determined and powerful work for the rights of all older people to have a roof over their head.

I remember HAAG from right back in the day at Ross House in the 1980's when I was working as a forest campaigner with the East Gippsland Coalition and Environment Victoria.

Even in those early days the feistiness and commitment of HAAG members resonated with me.

Fast forward 40 years and I am so impressed with the work you're doing now. I've worked with HAAG in recent years on issues of aged care; income support and most recently through chairing the senate committee into the worsening rental crisis. You are making a difference to people's lives - both on an individual basis, finding homes for older people facing homelessness; often against the odds, pulling needles out of haystacks; and in your advocacy for policy changes to tackle the appalling lack of public and community housing and the astronomical costs and all too often poor quality of private rentals.

I was so moved by the testimony of one of your volunteers at the senate hearing in Melbourne in August this year, hearing of her struggle and being supported to find secure

housing over a period of 18 months. She said 'I volunteer with HAAG and advocate on behalf of older people to get accommodation because I know what it's like. It's incredibly stressful.'

You are a community of people who care, and who act. Thank you for your work. Here's to another forty years.

A handwritten signature in black ink, appearing to read 'Janet Rice'.

**Josh Burns MP,
Labor member for
Macnamara Co-
chair Parliamentary
Friends of Housing**

You all should be proud to be part of an effective advocacy organisation that has achieved so much to ensure the well-being and inclusion of the ageing community in our housing policy and implementation.

As we navigate the complexities of Australia's housing crisis, I want to thank everyone at HAAG who has met with me throughout the year. Your support and advice have been instrumental in shaping the landscape of housing for the ageing.

I'm proud to be part of a Labor government who has put housing and the dignity of older Australians firmly on the national agenda.

Thank you again for your continued commitment to this cause. We still have much more to achieve together.

A handwritten signature in black ink, appearing to read 'Josh Burns'.



Our 40th Anniversary Annual Report was launched at our AGM. For the special anniversary, we delved back into the archives on our website as well as at the State Library to present some images from our heritage. Our cover image shows some of our previous Annual Report covers, while the other sections show some of our past events, reports, newsletters, clients and members and staff. Special shout out to April Bragg & Jeff Fiedler for their years of work.

Thanks to everyone who has made HAAG 40 years strong!

You can read the report online at older-tenants.org.au/annual-report-2022-2023, pick one up at the office, or give us a call to request a copy to be sent to you.

PLAYLIST OF THE SEASON

By popular demand (thanks Terrence) we have one final playlist to mark the end of the year. The story of Christmas has always been associated with homelessness so it seems only appropriate to make a playlist of songs about being homeless at Christmas time oldertenants.org.au/homeless-christmas-songs

Write in to the editor at haag@oldertenants.org.au if you'd like to suggest more songs, playlists, or if you'd like to see reviews, recipes, crosswords or horoscopes in 2024?



Christmas Eve -
Archie Roach



Christmas Lullaby -
Shane McGowan & The Popes



No Christmas in Kentucky -
Phil Ochs



Merry Christmas Maggie Thatcher
- Elton John



Christmas is
- Run DMC



Christmas in Washington
- Steve Earle

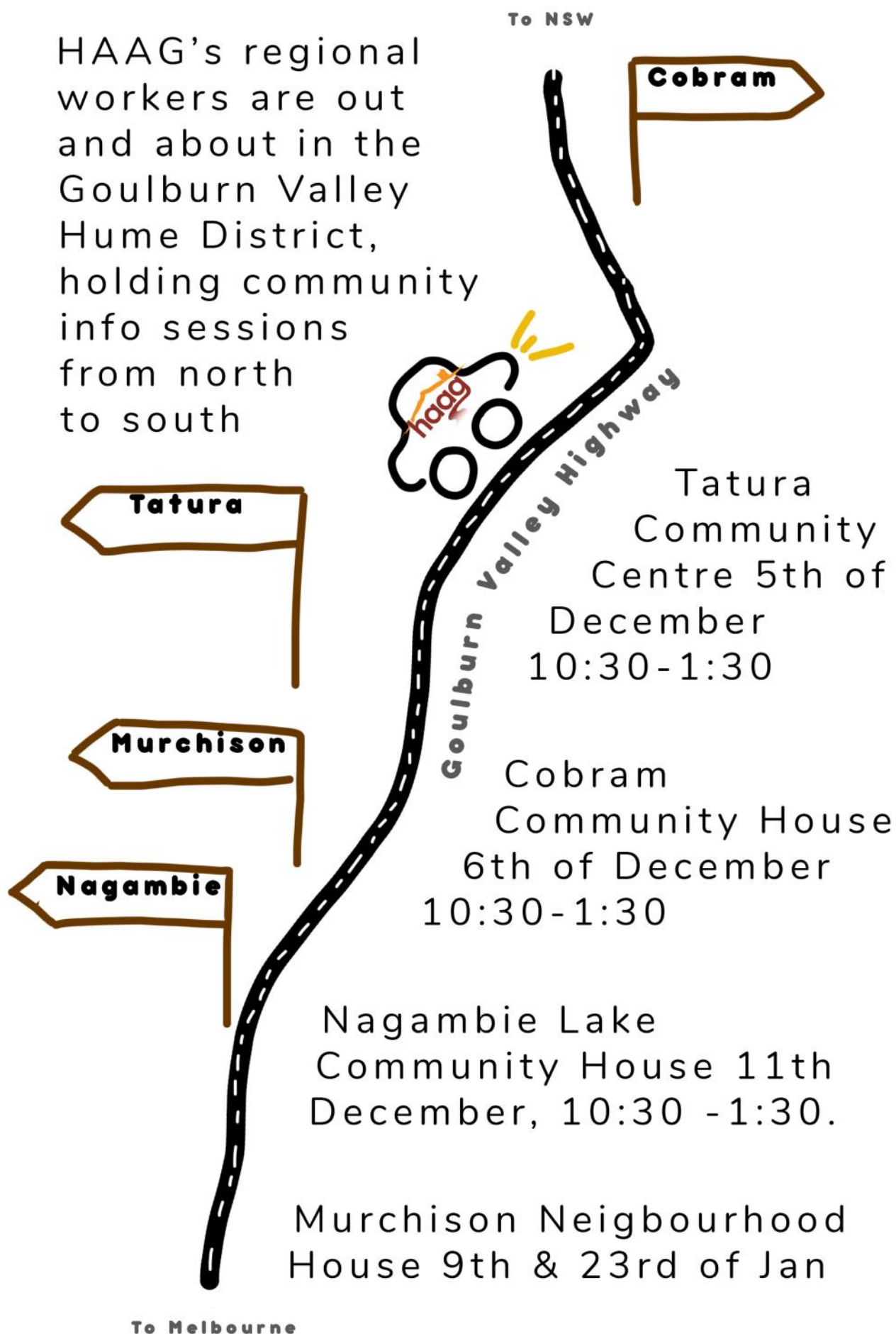


Christmas Eve can kill you
- Dawn McCarthy & Bonnie Prince Billy



How to make gravy
- Paul Kelly

HAAG's regional workers are out and about in the Goulburn Valley Hume District, holding community info sessions from north to south



Glen from the Goulburn Valley

In January this year we received a referral from Beyond Housing in Seymour. Glen had moved back to Victoria to live with family after he had been a victim of a home invasion and serious assault in public housing in NSW. Glen was living in a caravan on a family member's property at Seymour but he had been asked him to leave, and he was going to start camping by the river.

In late January case worker Anne met Glen at a Café in Seymour to undertake an assessment and to assist him to complete an application for priority housing.

Anne was in constant contact with Beyond Housing and she arranged for Glen to move into a caravan at the Honeysuckle Caravan Park in Violet Town as a short term option whilst he waited for long term housing.

Glen felt unsafe at the Caravan Park and he had little money left over for food for the fortnight after he received his Jobseeker payment. Glen really missed his cat Fudgie as he wasn't allowed to have pets at the Caravan Park. Glen told Anne that his cat Fudgie was his best friend; Glen said he lived with anxiety and depression and Fudgie was of great comfort to him.



Anne lodged the priority application in June and Anne also completed an application for Wintringham housing in Shepparton.

Glen expressed he would like to live in Seymour where his son and family were located; however; he said he would also consider Shepparton where his Wellways worker was located.

Anne advocated on Glen's behalf with Wintringham and in early July, Glen's application was approved. He viewed the accommodation and accepted the property offer, with Glen's Wellways worker assisting with the sign up meeting.

Glen was over the moon that his new home was next to the Wellways Office, and only a couple of blocks from Shepparton Station, from where he catches the Vline train down to Seymour where he loves to catch up with his grandkids.

Glen moved in on July 25th with his cat. There were strict conditions for the cat as the accommodation was located above an Aged Care Facility.

Glen's great housing outcome is a great example of the collaboration between HAAG workers in the Goulburn-Hume region, along with Beyond Housing, Wintringham and Wellways.



National Housing and Homelessness Plan submission

HAAG participated in a number of consultation processes with the Department of Social Services to ensure voices and the needs of older people with lived experience of housing stress or homelessness are in the 10 year Plan. HAAG's own [submission](#) drew on our previous research, powerful stories of older people with lived experience of homelessness or housing stress and with a series of recommendations to improve the housing situation of older people. We especially thank and acknowledge the contributions to this submission made by members of HAAG's advisory groups including National Alliance of Seniors for Housing, Retirement Accommodation Action Group (RAAG), LGBTQIA+ reference group, culturally and linguistically diverse (CALD) reference group, NSW Lived Experience Advocacy Group (LEAG) and all others who shared their stories and participated in the consultation processes.

The submission covered a range of areas including service system, housing costs, rental market and declining homeownership among older people, planning, zoning and development, and impact of climate change. We hope to engage with all relevant decision makers throughout the development process of the Plan.



Inquiry into the Rental and Housing Affordability Crisis in Victoria

HAAG made a [submission](#) to the Victorian Parliamentary inquiry into Rental and Housing Affordability Crisis. The submission highlighted the challenges older people experience, particularly the older people who are currently renting privately. We were also invited to give evidence before the the inquiry (pictured above) along with a number of other community sector organisations.

The committee released the [inquiry report](#) on 28th of November. We were pleased to see a number of positive recommendations that are aligned with HAAG's recommendations (see page 11). The report acknowledges the gravity of the current rental crisis in Victoria and we look forward to working with the Government and other relevant bodies to implement these recommendations.

National Worsening Rental Crisis in Australia inquiry

The Senate inquiry into Worsening Rental Crisis in Australia looked at the current rental market, housing affordability for people from low-income households and solutions to address the housing crisis. HAAG's [submission](#) focused on the needs of older people and drew on our service's experience of increasing demand for assistance from older people. HAAG was invited to give evidence before the Committee and we look forward to the Committee report being published next year.

Development of the new Aged Care Act

The Federal Government is currently in the process of developing a new Bill to replace the current Aged Care Act 1997. We made a submission to the Department highlighting our concerns in relation to housing related challenges of older people experience. We are also concerned about the new Act not containing the protections for people from diverse backgrounds that are available in the Aged Care Act 1997 under 'special needs group'. Our [submission](#) highlighted these concerns as well as the changes to federally funded Care Finder program. We are anticipating the exposure draft of the Bill to be released in December and look forward to engaging with the decision makers to ensure older people experiencing multiple challenges including housing and homelessness are protected in the new Act.



Meetings, conferences and events

As a result of the launch of our Ageing in a Housing Crisis Report in Canberra in August, we have had a number of other opportunities to present the data and speak about the housing and homelessness related challenges older people experience. These included meetings with key MPs in Federal government, presentations at the AHURI National Housing Conference in Brisbane, Victorian Homelessness Conference organised by CHP Victoria and events organised by Community Housing Industry Association (CHIA) Australia and Homelessness Australia.

We will continue our advocacy efforts to ensure our research is reflected in policy making at Federal, State and Territory levels and all policy making processes adequately address the housing needs of older people.

Victorian Inquiry recommends building 60,000 new social homes and starts an important conversation about what ‘affordable housing’ really means

The final report from the Inquiry into the Rental and Housing Affordability Crisis in Victoria included a number of recommendations that, if implemented by Government, would help prevent many older people from falling into housing crisis and homelessness.

More and more Victorians are being forced to rely on the private rental market as they age, or entering retirement with a mortgage. This is a direct result of the nation’s housing crisis and is having a disastrous impact on the lives of older people on low incomes.

Above all, we need more public and community housing, so older people who need a home can access one. It’s great to see the Inquiry call for 60,000 more social homes to be built by 2034. A portion of those homes should be set aside for older people and the vast majority should be public.

Other recommendations that will make a difference for older Victorians struggling with housing include:

- Set a consistent and clear definition of ‘affordable housing’ that is required to be adopted across government departments, policy and agreements with the private sector.
- Exploring further ways to increase the rate of long-term leases.

- Fund Consumer Affairs Victoria to improve provision of multilingual advice services.
- That the government focus on the Inquiry’s recommendations related to ensuring the ongoing funding of homelessness services and specialised housing for high-risk and vulnerable cohorts.

Some definitions of affordable housing include references to market rate. It’s common sense that 80% of market rent in the current climate is not ‘affordable’ to older people and others on low incomes.

For ‘affordable housing’ to truly be ‘affordable’ it should be no more of 30% of a person’s income. This would provide another housing option for older Victorians on low incomes struggling to find a home.

Older people need security of tenure in order to age in place and remain connected to family, friends, community and services they know and trust. Making it easier for tenants to access long term leases is sorely needed.

With demand for housing support among older Victorians on the rise, it’s crucial that funding for services that recognise the specific needs of older people, like Home at Last, grows alongside that demand. HAAG looks forward to working with the Victorian Government to ensure all older Victorians have a safe, secure place to call home.

National Alliance of Seniors for Housing

The National Alliance of Seniors for Housing (NASH) is a group of people from around the country campaigning for more safe, secure and affordable housing for older people. This year our members have been involved with consultations and submissions to the National Housing & Homelessness Plan, two federal inquiries, as well as supporting each other in campaigning in our own states. We've spoken at many conferences and had opportunities to speak to the media about our experiences of homelessness and the solutions older people need. In August we formed a delegation to Canberra, meeting with politicians and senior bureaucrats and asking that they fund more housing and more services for older people.

In 2024 we plan to continue building on this advocacy, putting pressure on governments around the country to act on our advice. We are seeking new members, especially from ACT, SA, NT, WA and Tasmania to become a truly national network of older people who have experienced housing stress or homelessness. If you'd like to join this active and dedicated team, please contact haag@oldertenants.org.au

Manufactured Home Owners Association

The Manufactured Home Owners Association (MHOA) was formed in 2022 to campaign for better protections for people who own their own home yet pay site rent under a Land-Lease agreement. Find out more and get involved with MHOA through their new website mhoavic.com

Save Public Housing Collective

Save Public Housing Collective (SPHC) is a support group for tenants who want to organise.

We research issues and can explain what the state and federal governments are doing to end public housing provision.

We support actions that unite public housing tenants and their supporters.

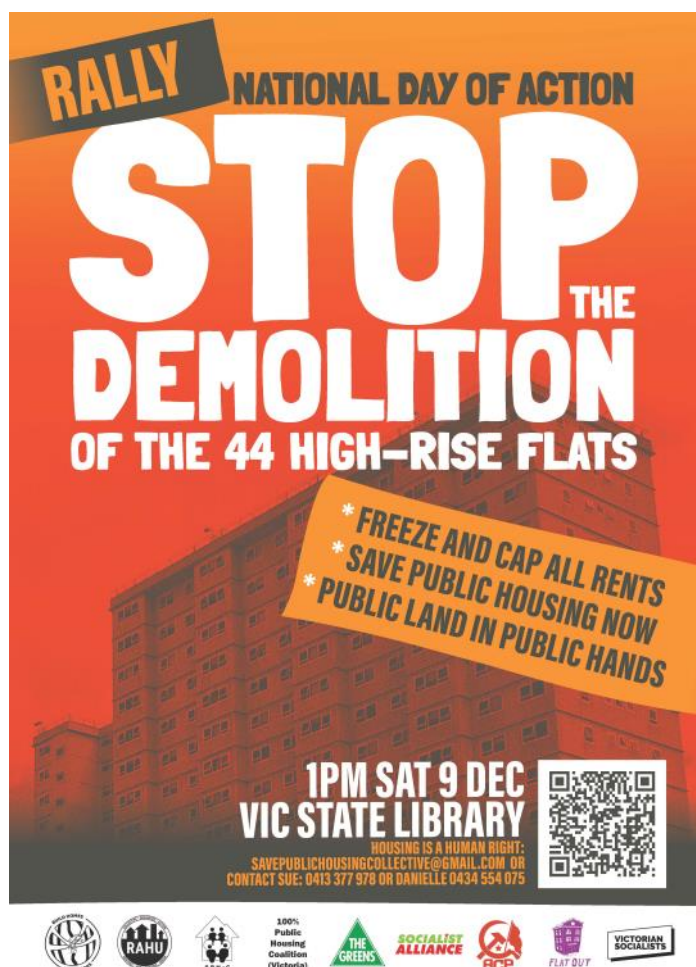
We use social media to promote campaigns.

We are non-aligned but open to participation by progressive political parties and groups that support public housing.

We are unfunded and democratic in our decision-making – everyone gets a say!

Email us at

savepublichousingcollective@gmail.com to get involved



The Reinstatement Rip-Off by Elsie Bevan

In many retirement villages, residents are liable to pay 'reinstatement' or 'refurbishment' costs when they eventually vacate their units. We often hear from residents who have been shocked by the size of these costs, which can be hidden in overly complex contracts and can go well beyond basic maintenance and cleaning. HAAG member Elsie Bevan sent us this article outlining some of the problems she's discovered with reinstatement costs since moving into her retirement village, and some ideas about what can be done.

Reinstatement costs are one of the big rip-offs of living in a Retirement Village. When I moved into my village, I received a 'Disclosure Statement' that estimated reinstatement costs of around \$6,500, allowing for fair wear and tear. It didn't seem like much, not a bad deal.

However, on talking to neighbours who were leaving the village, I discovered these costs can be up to \$45,000. I have seen quotes to replace hard flooring that was put in at the original purchase where a single person lived for under 5 years. There is nothing wrong with the flooring, it is immaculate, there are no scratches... but the new person may not like the colour you chose and it's up to you to pay for the replacement!

No lawyer advises you of this when you are told to seek legal advice. Not many lawyers understand Retirement Village law and don't actually point out all of the REAL

costs that you, or your family, are going to be slugged, when it's your time to vacate.

The village owner gets you to give them an interest-free loan, then you and other residents pay monthly fees for the upkeep of the village, including all road, plumbing, gardening, building etc. maintenance, and insurance for them all as well. When you leave you get to give them another payout, the Deferred Management Fee (DMF) of around 35 – 40% of the selling price AND reinstate your unit to its original condition when it was offered to you.

What happens when these older people need to move into aged care? We're living longer but not necessarily able to live alone. Baby boomers won't have enough money to pay the full price for aged care because they were fleeced by village operators, leaving the government to pick up the shortfall. What is going to happen to old people then? Will they be living on the street? What is the government's long term plan for us? I'd like to know.

So, what can we do to stop this or shine a light on this misleading and deceptive practice? Perhaps we can inform those moving into a new unit about what the contract REALLY says and ACTUALLY means? There should be a simple checklist that states what retirement village contracts are really all about, warning that the owner is only interested in making money from a vulnerable group of people. Perhaps we can also get the retirement village operators to advertise 2nd hand units as 'preloved' units rather than the operator trying to return their asset to its original state each time a sale takes place.

CALENDAR 2024

January

The office will be closed from 4pm Friday the 22nd of Dec and will reopen on Wednesday 3rd January. You can call on 1300 765 178 and leave a message and we will call you back.

For anyone who is experiencing immediate homelessness and requiring emergency accommodation, please call 1800 825 955.

If you are experiencing family violence, including elder abuse, please call Safe Steps: 1800 015 188

February

- **HAAG General Meeting Thursday 15th**

March

- International Women's Day, Friday 8th
- Cultural Diversity Week and Harmony Week, 18th - 24th
- Close the Gap Day Thursday 21st
- Trans Day of Visibility, Wednesday 31st

April

- Lesbian Day of Visibility, Friday 26th

May

- Neighbourhood House Week 13th - 19th
- International Day Against Homophobia, Biphobia, Friday 17th
- **HAAG General Meeting Thursday 16th**
- National Volunteer Week, 20th - 26th
- National Sorry Day Sunday 26th

June

- World Elder Abuse Awareness Day, Saturday 15th
- Refugee Week, 16th - 22nd

July

- NAIDOC week 7th - 14th

August

- Homelessness Week Monday 5th - Sunday 11th
- National Housing Conference, Adelaide, Tuesday 13th - Wednesday 14th
- **HAAG General Meeting Thursday 15th**

September

- Bisexuality Day Saturday Monday 23rd

October

- International Day of Older People Tuesday 1st
- Ageism Awareness Day Monday 7th
- Asexual Awareness Week 20th - 26th
- Intersex Awareness Day, Saturday 26th

November

- **HAAG Annual General Meeting Thursday 28th**

December

- International Day of Disabled Persons, Tuesday 3rd
- Human Rights Day, Tuesday 10th

- Raise the Roof, 855AM, every second and fourth Wednesday 5:30
- Retirement Accommodation Action Group 3rd Friday of every month
- LGBTIQA+ Working Group, 1st Wednesday of every month

- Culturally and Linguistically Diverse working group, 3rd Wednesday of every monty
- National Alliance of Seniors for Housing, Last Wednesday of every month

Housing for the Aged Action Group

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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



Paola, Phyll and Kokilla at HAAG's AGM.

Cover photo Fiona Waters and AGM participants on Zoom. Photos by Guruswamy Perumal.

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