

HOME AT LAST



**Working towards an older persons
homelessness prevention strategy for the
Victorian Homelessness Action Plan Reform**



September 2014





Housing for the Aged Action Group (HAAG) is an independent, member based community organisation that aims to ensure that all older people in Victoria have safe, secure and affordable housing.

Home at Last is a service provided by HAAG. Home at Last is an Innovations Action Project funded until June 2015 as part of the Victorian Government's Homelessness Action Plan.

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CONTENTS

1. Key recommendations	page 1
2. Introduction	page 2
3. Older Persons Homelessness Trends	page 4
4. The successful methodology of Home at Last	page 7
5. The successful outcomes of Home at Last	page 9
6. The key learnings of Home at Last	page 10
a. The need for change in the housing and homelessness sectors	
b. Development of a specialist older persons service	
c. Home at Last service integration with the health and aged care sectors	
d. Data development and key research partnerships	
e. Potential for Home at Last service expansion	
7. A homelessness services sector that addresses the needs of older people	page 20



1. Key recommendations

- 1 The Victorian Government provide ongoing and adequate funding for the Home at Last service as a statewide central information and referral agency.
- 2 The Victorian Government works with HAAG to develop Home at Last as a central entry point for housing and homelessness assistance for older people at risk of homelessness and integrated with other systems such as Opening Doors, Services Connect and MYAgedCare.
- 3 The Victorian Government develops a two-tiered homelessness service system that provides early intervention and prevention support in addition to crisis housing services.
- 4 The Victorian Government works with HAAG towards the integration of Home at Last within complementary social services that are best placed to identify and support older people at risk of homelessness such as the health and aged care systems.
- 5 The Victorian Government supports the development of an Older Persons Homelessness Support Program, or modified existing model, that can provide a widespread and integrated approach to address the needs of older people at risk of homelessness.
- 6 The Victorian Government to urgently liaise with the Commonwealth Government to support the significant expansion and enhancement of the Assistance with Care and Housing for the Aged (ACHA) Program within the Home Support Program as part of the current Aged Care Reforms.
- 7 The Victorian Government works with HAAG towards an Older Persons Housing Strategy that will formulate a housing and homelessness policy framework based on current research and best practice developments in Australia and overseas.

2. Introduction

The Home at Last Service has been in operation since June 2012 as an Innovations Action Project (IAP) as part of the Victorian Government's Homelessness Action Plan. Over the two years of the project Home at Last has become widely integrated into the housing, homelessness, health and aged care service systems across Victoria.

Success story

After the first year of operation in 2012-13, that included substantial time establishing the foundations of the service, Home at Last had assisted 14% of all Victorian homelessness service clients aged 55 years and over and 7% of all older clients across Australia.¹

Home at Last also had a remarkable record of housing clients in comparison with other homelessness services across Australia. Whilst 42% of older people presenting to homelessness services were living in private rental housing when they made contact with an agency, by the end of the clients' support period almost all clients were still living in that accommodation (a drop of only 2% to 40% of clients still in private rental housing). In comparison, 60% of Home at Last clients were living in private rental accommodation when they first presented to Home at Last. By the end of the overall support periods only 1% of clients were still living in that form of housing and had transitioned into long term public and social housing. Even the 1% outcome represented a desired result for the clients as they had requested that form of housing in country Victoria.²

Over 8000 older people have been provided with information and advice and are therefore in a sound position to be able to make decisions to ensure they can plan towards a stable and affordable housing future. They also have the contact details of Home at Last if they wish to have further support and assistance.

Most importantly 550 older people who were at risk of homelessness have transitioned from precarious housing circumstances into long term affordable housing that has enabled them to successfully ageing-in-place. This housing outcomes focused approach has ensured that a large number of older people have avoided the trauma of eviction and homelessness due to Home at Last's successful early intervention and prevention service strategy.

Substantial government resources have been saved by avoiding the need for crisis responses in the housing, health and aged care sectors. These cost savings are associated with the following factors:

- Assisting the Office of Housing to tenant high turnover properties potentially reducing the cost of vacancies (e.g. lost rent, maintenance/security costs)
- Diverting older people from entering residential care prematurely
- Reducing hospital bed days (assisting hospitals' ability to discharge into housing rather than homelessness)
- Reducing crisis and transitional accommodation costs due to focus on secure and stable housing at the outset
- Avoidance of health issues associated with the stress of facing homelessness

¹ Australian Institute of Health and Welfare, Specialist Homelessness Service Report 2012-13

² Australian Institute of Health and Welfare, Specialist Homelessness Service Report 2012-13

- Assisting clients out of poor housing that causes ill health and higher medical costs

The current context

Successfully evaluated after Stage 1 of the IAPs, Home at Last has continued to expand its service into Stage 2. HAAG looks forward to the opportunity to incorporate the successful Home at Last model within the development of a new sector-wide structure of homelessness services as part of the Victorian Homelessness Action Plan (VHAP) Reform Strategy. There are considerable challenges that lie ahead that can be transformed into great opportunities to restructure the homelessness sector to better meet the community need. More broadly there is great potential for further enhancement of housing support within other current government reviews such as the Commonwealth Aged Care Reform that also provides significant possibilities for older persons housing service integration at the Victorian level. Such investment in the needs of an ageing population that is increasingly reliant on rental accommodation will hopefully provide the structure around a vision for addressing the needs of older people at risk of homelessness for the first time in Australia.

Moving forward

HAAG has warmly welcomed the progressive strategies developed under the Homelessness Action Plan. The current government's approach recognises the enormous value in addressing homelessness at its origins and using an early intervention and prevention approach to the problem. In general terms there are great exponential benefits in addressing homelessness at its core with huge savings at the later crisis point if one has not acted early.

However the task the government has taken on is like 'turning around the Titanic' with a somewhat monolithic homelessness sector almost wholly established to deal with homelessness at the crisis intervention stage. Changing this culture is an enormous task that will require attitudinal change in the community sector and within government. This is particularly the case as early intervention and prevention strategies require an all-of-government approach where all aspects of government and community funded service delivery must work more closely together to take responsibility for homelessness. This has been one of the considerable learnings from the Home at Last project in terms of integration with the health and aged care sectors.

It is however very apparent that the homelessness service sector looks forward to the challenge of developing new ways to operate as it has often been innovative at the local level in addressing needs as they arise. HAAG supports a future vision where, whilst crisis services will always be needed to respond to people homeless on any given night, also strongly supports the development of early intervention approaches that will, over time, impact long term on the chronic state of housing and homelessness. Dealing with the structural problems of homelessness, as well as providing short term support, is the only way that the root causes can be addressed.

3. Older Persons Homelessness Trends

Homelessness services for older people have been very limited in the past compared to the massive investments in other demographic cohorts such as youth, families and women escaping domestic violence. In 2011–12 the Victorian specialist homelessness services worked with nearly 43,000, mainly younger, people—30.2% of whom were under 24 years old—and 26,900 accompanying children. There are approximately 150 specialist homelessness services in Victoria, none of whom are specifically funded to address the needs of older people at risk of homelessness.

This lack of service response to the needs of older people has mainly come about due to the very limited understanding of the problems facing older people. In 2008 the Commonwealth Government released its White Paper on homelessness, *The Road Home* that only defined older homeless people as those people, mainly men, sleeping rough or who experience a number of factors such as alcohol abuse and mental illness that contribute to their situation. The White Paper referred to older people having complex behaviours that required a specialist approach to respond to their needs. The White Paper recommended changes to the Aged Care Act and funding directed to aged care facilities as the sole approach to addressing the older homeless population. HAAG congratulates services such as Wintringham for ensuring that this high need, but relatively small group of older people, received a targeted response from the Commonwealth Government.

This approach was a significant breakthrough for proponents of this part of the older persons housing sector as it opened up significant funding opportunities through tailored packages for high need older people to enter aged care by classifying homelessness as a key priority in the aged care system.

In the meantime however, a ‘tsunami’ of older people at risk of homelessness was just on the horizon and about to make its presence known in our community. A series of significant research reports were produced within a short period of time by Ludo McFerran, Trish Westmore and Dr. Shelley Mallet from Hanover Welfare, Professor Andrew Jones and series of research reports by Dr. Maree Petersen³. These reports, rather than just focusing on addressing the acute and complex needs of rough sleepers, held up a mirror to the community and said, as the title of McFerran’s report states “It Could Be You”. This body of research focuses on a large group of older people, many of them baby boomers, who are reaching retirement age with limited savings and not in home ownership. This rapidly increasing cohort, the majority of whom are women, are facing an unsafe future in the private rental market once they stop working and rely on a pension as their main form of income. They are ‘at risk’ of homelessness as they are one step away from losing their accommodation due to factors such as: Market forces that provide for landlords to sell

³ Ludo McFerran, *It Could Be You*, Homelessness NSW, the Older Women’s Network NSW and the St Vincent de Paul Society, 2010

Westmore, T. & Mallett, S. (2011) *Ageing in what place? The experience of housing crisis and homelessness for older Victorians*. Hanover Welfare Services, Melbourne.

Prof. A. Jones and Dr M. Petersen, *Addressing Later Life Homelessness*, University of Queensland, 2013.

Petersen, Parsell, Phillips and White, *Preventing First Time Homelessness Amongst older Australians*, AHURI, 2014

Petersen and Parcell, *Older Women’s Pathways Out of Homelessness in Australia*, Mercy Foundation, 2014.

properties with vacant possession and unregulated rents that can become unaffordable, entering absolute poverty if a spouse passes away and the tenant has to pay rent with half the income, illness or age related disability that renders a home unlivable when hospitalized and needing to return home. Older people also often fear losing their home or being served with a rent increase they can't afford and so will put up with enormous hardship by not asking for repairs, using heating and acceptance of the deterioration of facilities. These experiences facing older private renters have increased significantly with 44% more older people living in this sector between 2006-2011. In Victoria older private renters have risen to 87,712 in total and across Australia the number has reached 336,174. This rapid rise is set to continue with an ageing population that is experiencing lower rates of homeownership than in the past. For example, for the same period of time the proportion of people aged 55 and over who owned their home outright dropped from 63.8% to 60.5%. Also greater insecurity has developed amongst home owners with those 55 of age and over with mortgages increasing from 14.5% to 17.7%.⁴



Some of the housing conditions Home at Last has found when visiting older people in private rental housing



⁴ Addressing Later Life Homelessness, Petersen and Jones, University of Queensland, June 2013

How should we respond to the needs of older people at risk of homelessness?

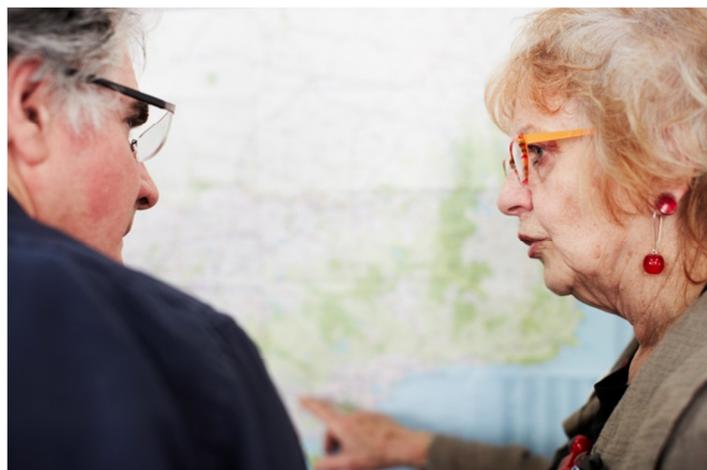
Contemporary research and the increasing experience of homelessness services demonstrates that the Commonwealth and State Governments need to seriously address this problem. The key areas of focus must be two-fold: The provision of more supply of appropriate housing options, and, better services to assist those in need.

HAAG believes that, whilst serious planning for increased housing supply is needed, there is current capacity within the public and social housing system to be able to provide pathways for older people into affordable housing. Therefore the establishment of adequate services to assist older people to access the public and social housing systems should be the priority approach in the short term.

However, as demands will increase significantly with a rapidly ageing population that will be more reliant on the rental market for their housing future, it is vital to concurrently work on a policy strategy to ensure that the pathways will be able to be continued for years to come. To this end HAAG has called upon governments for a number of years to develop an Older Persons Housing Strategy and this remains a key recommendation of HAAG.

Therefore key strategies need to focus primarily on the provision of adequate housing assistance services for older people. HAAG believes that Home at Last is well placed to provide the type of service needed. We therefore recommend that the state government ensure that the Home at Last service has an ongoing role in the new structure of homelessness support system being developed in the Victorian Homelessness Action Plan Reform.

Linked to a central service such as Home at Last is the need for a homelessness service sector that can appropriately respond to the needs of older people at risk of homelessness. This is elaborated in detail in section seven of this report that describes three main options for the development of appropriate services. These are: An older persons homelessness support program within the Specialist Homelessness Service system; enhancement of the services provided by a combination of the Community Connections Program, Housing Support for the Aged Program and the Older Persons Highrise Support Program; and, ensuring that the Commonwealth Government expands the Assistance with Care and Housing for the Aged (ACHA) Program within the Housing Support Program as part of the current Aged Care Reforms.



4. The successful methodology of Home at Last

Home at Last is a model of housing assistance that is tailored to the needs of older people at risk of homelessness.

The main features are:

- A community education strategy that has developed methods of communicating to older people who are unlikely to have contact with mainstream housing and welfare services. This is due to the fact that this group tend to be quite stoic and may be facing homelessness for the first time in their lives. Without links to a specialist older persons housing service they are most likely to seek assistance from family and friends as their only known avenue for emergency housing support. Whilst this can be a short term solution, without further pathways being available many people experience conflict and elder abuse due to temporary 'couch surfing' arrangements becoming more permanent. These living conditions can also cause enormous stress and health deterioration for older people forced to live in an unsettled way.
- Establishment of referral points from programs and services in the health and aged care sectors as unique method of targeting, reaching and supporting older people who do not usually make contact with housing service systems. This has included extensive liaison with Aged Care Assessment Services (ACAS), the Home and Community Care (HACC) Program, doctors, hospitals where services such as the Transition Care Program have included Home at Last in discharge planning for patients not able to return to their unadaptable home after a fall, occupational therapists etc. Aged care services are reporting that they are now confident to refer clients to Home at Last that formerly have been assisted to move prematurely into residential care.
- A one-stop shop approach to service delivery that includes:
 - a tenancy advice service that can scrutinise legal notices, negotiate extra time with landlords when facing eviction or represent clients at the tenancy tribunal to seek extensions of time
 - Victoria's first retirement housing service that can provide information and assistance on range of specialist older persons housing options that are otherwise not well known in the housing sector or wider community
 - A comprehensive housing information service that encourages vulnerable older renters to plan for their future and seek help before they receive an eviction notice or a rent increase they cannot afford
 - An Intake and referral service that ensures that older people facing homelessness are provided with all the assistance they need in a seamless way that aims to also take away the stresses of the whole housing process

- A one-to-one client outreach care service that ensures that the client can get to know and trust the worker helping them, be provided with help to do housing applications, pack up their belongings, be assisted with the cost and physical support of relocation, settled into their new home and linked into any support services they need.
- Support for older people, once relocated, to re-engage in their local community or community of interest such as with CALD groups or GLTBIQ.
- Clients are also encouraged to continue their involvement with Housing for the Aged Action Group as a volunteer or activist in one of many housing campaigns or working groups. This can become a new interest or venture for many older people.



5. The successful outcomes of Home at Last

Home at Last has provided a highly successful service as an Innovations Action Project that has positively addressed key government policy initiatives. It has achieved significant results in the key areas of early intervention and prevention with tangible, long term, sustainable housing outcomes that transform the lives of older people that circumvent the need for thousands of older people to later seek crisis housing, health and aged care support.

The key achievements of the service between June 2012 and May 2014 have been:

- In the first year of operation, that included substantial time building the foundations of the service, Home at Last had assisted 14% of all people over 55 years of age who had presented to homelessness services across Victoria and 7% of all older clients across Australia. Home at Last also was a significant reason that there was a national increase in assistance to older people of 14%.
- Over 8000 older people have been directly informed about housing services and options that they have been able to consider for their future.
- Over 10,000 Housing Options Information booklets have been distributed to older people and agencies that assist older people.
- Nearly 2100 older people have been provided with direct housing assistance.
- Almost 80% of client referrals have come from non-housing or homelessness agencies, demonstrating critical integration achieved with referrals from health and aged care agencies
- A majority, 56% of clients, are in the significantly aged category of 66 years and over
- 550 clients housed in long term affordable housing by Home at Last or referral to other specialist agency
- 20% of direct support clients have been housed within one month and 70% housed within three months
- 88% of clients have had 'high to critical' needs with the three main categories of clients assisted being: housing crisis pending, affordability and inappropriate or unsafe housing
- 90% of direct support clients have had their rental costs reduced down to 25-30% of their income
- 1244 clients on pathway to achieving a long term sustainable housing future including nearly 700 with applications in process and housing offers pending
- 61% of clients being high need females who have been formerly neglected by support services
- 31% of clients from a CALD background addressing the basic information and support needs of people who are least likely to be able to access services
- 100% of clients retaining and sustaining their housing over the long term
- Average cost in brokerage for each client to relocate, establish a new home and settle into their community is \$750 per client
- Hundreds of clients that have avoided more costly crisis interventions in the housing, health and aged care areas.

Data independently verified by KPMG for the Department of Human Services

6. The key learnings of Home at Last

a. The need for change in the housing and homelessness sectors

- ***The Specialist Homelessness Service sector needs change.*** The Home at Last service has identified key failures in the current Specialist Homelessness Services (SHS) system to be able to address the needs of older people at risk of homelessness. Services are generally unable to provide support for people who are not presenting as homeless but who are requesting help because they have pending homelessness or are at risk of homelessness. They do not provide case management beyond crisis housing and financial support such as assisting with housing applications and advocacy. This is proven by analysis of Specialist Homelessness Service data for 2012-13 that shows almost all older people presenting to services whilst in private rental housing were still living in that form of housing at the end of the service support period. In comparison almost all clients in this category presenting to Home at Last were re-housed into long term public and social housing. Further, SHSs are generally seen by older people as inappropriate places for them to visit and the services do not have a particularly welcoming presence that can make older people feel comfortable at entry point. Again, specialist homelessness service data for 2012-13 shows that a high number of older people use Home at Last's service in its first year of operation with 14% of all homelessness service clients over 55 years of age in Victoria presenting to Home at Last. Whilst some clients were referred from other homelessness services, the majority of Home at Last clients that presented had relied on family or friends for temporary assistance and had heard about Home at Last through other sources.

Specialist homelessness services are also not able to respond to the wider health and aged care needs of older people that requires knowledge of issues and services in those sectors.

Overall, the lack of effectiveness of current services to reach this cohort is shown by the fact that only 2% of Specialist Homelessness Service sector clients are 65 years of age or over.

- ***Early intervention and prevention strategies require a robustly funded early intervention and prevention sector*** that can operate alongside the crisis housing system. It will have a focus on encouraging people to act on their housing before a crisis occurs and be referred to agencies that have a caring, holistic, long term approach to the needs of clients. The new sector would be housing outcomes focused and concentrate on the sector of the population that are less likely to be cycling in and out of the homelessness system who require direct action to resolve

their housing problem so that they can continue to live self-sustaining lives with housing stability as a key foundation.

- ***Early intervention strategies avoid later crisis intervention from housing, health and aged care services.*** Home at Last clients are generally assisted before they become homeless due to eviction, before being hospitalised due to stress related health conditions or before entering residential aged care because of a chronic health condition requires supported housing. Clients experience a seamless transition from precarious housing circumstances to affordable housing that requires only one relocation process, with one-to-one service support provided that covers the expenses of moving and then settles the person into their new community and links them into low level aged care support if required. The Home at Last early intervention approach saves massively on individual trauma and crisis service costs.
- ***Better integrating of homelessness prevention services for older people with housing providers into the public and social housing systems.*** Many lessons have been learned about ways to improve pathways to housing older people that can help to avoid homelessness. For example, one key initiative could be to enable older people to apply for public and social housing in advance of their retirement date. At present a person aged 64 considering retiring at 65 must stop work before they can apply for public housing. This puts them at considerable risk of homelessness as they may not be able to afford their rent on the pension. Services must act urgently to obtain a housing outcome before the tenant is evicted as a crisis response whereas a smooth transition could be provided with retirement planning housing applications.

b. Development of a specialist older persons service

- ***The importance of the provision of specialist older persons' homelessness and housing services to ensure they are relevant and accessible to clients and targeted towards their needs.*** For example, Home at Last has a caring approach as its central characteristic. This means that when a person makes contact on the phone that they are listened to patiently and allowed to express their views, anxieties and wishes. Clients who attend the office do not see office security and barriers, but are offered a seat and a cup of tea, along with a bit of a chat about the day to make them feel welcomed. Building trust provides the foundation for a strong client-staff relationship that helps the process of achieving effective outcomes. This philosophy is extended to all aspects of the service and is the main reason why older people often become friends with the service and may continue their involvement as a volunteer or join a working group.

- ***Housing provision for older people is a specialist field that requires significant knowledge of the range of housing options and legal implications of the range of housing that may be appropriate for the client.*** For example, as well as public and social housing there is the Independent Living Units sector that comprises 6,200 dwellings managed by 340 different organisations from small community committees to large church organisations such as Catholic Homes for the Elderly. Other options may be appropriate such as residential parks, moveable units or niche forms of housing with support such as Abbeyfield or Village Life. Home at Last's booklet entitled *Finding a Home - Housing Options for Older People in Victoria* is a key tool for older people to consider their future housing needs. The *Finding a Home* booklet is the only resource of its type in Australia.
- ***The integration of the separately funded services provided by Home at Last have been highly effective in providing a one-stop-shop approach to housing service provision.*** For example the combination of funding from Consumer Affairs Victoria (CAV) enables Home at Last's Tenancy Advice Service to scrutinise Notices to Vacate served on clients that have triggered their contact with our service. The Tenancy Worker may negotiate with a landlord or appear at the Victorian Civil and Administrative Tribunal (VCAT) to challenge a Notice or seek an extension of time. The Tenancy Worker also can ensure the best procedure is followed by a client who is leaving their home by taking steps to ensure their bond monies are returned to them or the Office of Housing. Home at Last's Retirement Housing Worker is able to advice clients on independent living units, residential parks and other forms of low cost retirement living. They can also scrutinise contracts that a client may be considering when entering a not-for-profit retirement village and help negotiate with housing providers over the terms of agreements. CAV have been strongly supportive of Home at Last's specialist older persons approach to service delivery and the success of this approach is evident in the CAV data collection that shows that 80% of older people in the statewide Tenants Advice and Advocacy Program (TAAP) are being assisted by Home at Last. Similarly, the Commonwealth Government Assistance with Care and Housing for the Aged (ACHA) Program funds Home at Last's Outreach Services that provides one-to-one support for older people to transition from their vulnerable housing to long term affordable accommodation.
- ***Home at Last's Outreach Care Service, funded by the Commonwealth Department of Social Services ACHA Program provides all the assistance older people require*** to transition from private rental housing to long term affordable housing. The service ensures that clients are assisted along every step of the process from housing application, packing belongings, removals assistance, settling into a new home and then linking the person into their local community and services they may require ongoing. ACHA is the only service model currently available to provide the assistance

that older people need. Primarily funded to ensure older people do not enter residential care accommodation prematurely, it provides the one-to-one support and assistance that older people require.



- ***The provision of housing options and service information is a key to creating pathways for older people to take action on their housing.*** Older people often do not know where to begin the process of finding affordable, long term housing or how to access the services they need to achieve a positive housing outcome. Older people will put up with great housing hardship and will often not take action due to their stoicism, lack of understanding of options and a lack of links to services. Home at Last has had a strong focus on community education that can be the key for many people to take action. The strategy has included: A high media profile in daily newspapers, specialist newspapers for seniors, local media, radio and regional television; providing talks to community groups of older people across Victoria; holding forums in suburban and regional centres including our statewide *Importance of Home and Community for Older People Forum* on April 13, 2013 and *Surviving or*

Thriving Forum on June 5, 2014; widespread distribution of information to over 1500 social service agencies on a regular basis; a special focus on linking with communities of interest such as CALD, Aboriginal and GLBTIQ. Over 8000 older people have been provided with housing options and service information over the 2 years of the project.

- ***Older people at risk of homelessness are often experiencing a pending crisis for the first time in their lives.*** Home at last clients have mostly managed to cope with private rental housing all their lives but reach a critical point at an age when they are least able to cope. They do not generally have factors that contribute to their homelessness such as alcohol abuse or mental illness. They need timely intervention to get over their hurdle of housing insecurity and can then move on to continue to live normal lives in their community.
- ***Older people need to be encouraged to view older persons housing options as a positive and natural stage of later life.*** Older people often view decisions about housing in later life as being fearful and difficult. Without the support of services like Home at Last older people are often unlikely to act early and avoid a crisis that will occur at a later stage. They believe that they are unable to find better options, do not believe they can afford to relocate, find it too much of a trauma to cope with if their health is a factor and worry that they may be forced to move into residential care. Home at Last presents a positive image to clients that encourages them to see the transition to suitable housing in older age as a natural step that actually can enhance their independence in later life.
- ***Home at Last has encouraged the development of a range of skills and backgrounds within the staff structure to provide a holistic service.*** This ensures that the main professional base is from a social work perspective and staff bring skills from other fields such as health and aged care. The service also has staff from a range of CALD backgrounds and also encourages interest in the Aboriginal community and those with a diversity of sexual orientation and understanding.
- ***Targeted and economical use of client brokerage funds has been an important aspect of the service with average costs per client at \$750.*** This includes assistance with packing, moving, purchase of white goods and beds, resolving outstanding bills and debts and ensuring the client can move into their new accommodation with no major cost burdens, therefore helping them to stabilise their living arrangements.
- ***A highly focused data collection system has been developed that is centred on the experience of Home at Last clients.*** This ensures that clients experience is being documented in a detailed way that ensures both appropriate scrutiny of the

benchmarks for achieving outcomes, but also to assist with a better understanding of the needs of clients and to enable effective future planning for services to address the needs of older people at risk of homelessness.

- ***The service has emphasised the need to communicate its message to older people who may be unlikely to seek help and support.*** Therefore a community development strategy has included focusing information intensively in chosen areas. This includes localised neighbourhood targeting that includes leaflet drops at shopping centres, post offices, milk bars, doctors surgeries, chemists and other essential locations where isolated older people are most likely to make contact.
- ***Protocols for client referrals between agencies.*** Considerable work has been done to develop formal referral protocols between Home at Last and agencies in the Homelessness, housing, health and aged care sectors. In particular, targeted projects were conducted in the City of Darebin and Mornington Peninsula Shire areas to bring together Home at Last and local agencies to develop systems to ensure the services can work together in the best interests of older people at risk of homelessness. This included a series of meetings with agencies management, joint staff workshops and development of service mapping and written protocol agreements. Further protocols are underway with specialist services such as the Federation of Chinese Associations.
- **Home at Last provides a wide range of information, advice and referral beyond housing.** A significant role of Home at Last is to link older people into many other organisations in the older persons field, whether it be recreation, health, aged care or even more seriously, elder abuse. A wide range of information is always available at community education sessions and directly to clients.



c. Home at Last service integration with the health and aged care sectors

- **Integration of older persons housing services with the broader aged care and health sectors is vital to the provision of effective assistance to older people.** Home at Last has implemented the early stages of a plan to integrate and imbed Home at Last with programs such as Aged Care Assessment Services, the Home and Community Care (HACC) Program, the Transition Care Program, Linkages, Occupational Therapy, hospital social workers and medical doctors. Discussions have been held at the Commonwealth Government level to encourage a better understanding that housing should become a fundamental part of the aged care system as governments continue to emphasise home based aged care as the central place for the provision of aged care services. It has become very clear that linkages into the health and aged care systems are as vital to addressing the needs of older people as integration with the homelessness sector.

d. Data development and key research partnerships

- ***Data development has been a major focus to ensure best service response and improve learning about the target group.*** Home at Last has developed a series of specialist databases to identify the key issues facing older people to develop a strategy of continual learning about the client group and to provide feedback and direction for improved service responses. This has included introduction of CrystalBase that identified and collected key information on the needs and issues of older people at risk of homelessness; adaptation of the Specialist Homelessness Information Platform (SHIP) database system to better reflect the needs of the client group whilst continuing to provide Commonwealth and State Government required data to the Australian Institute of Health and Welfare (AIHW) for the Commonwealth Government data collection including requirements of independent evaluator, KPMG; employment of a specialist data development worker to monitor case data and continue to build and improve the database system.
- ***Development of key research partnerships with academia has provided benefits in two key ways:*** Home at Last client service data and client records have been utilised and contributed to research conducted at a national level. This work has added context to work of Home at Last in terms of clients of services in the national ACHA program and developing a better understanding of the Australian context of Home at Last. Similarly, research conducted by partners such as Dr. Maree Petersen have increased the service knowledge of older people at risk of homelessness, particularly

in relation to current and future housing trends in the rental market and the impacts on older people.

- **Targeted research for special need areas.** Due to the high number of clients from a CALD background seeking assistance from Home at Last, further research and service development has been planned with a joint project involving the Ethnic Communities Council of Victoria (ECCV). A funding application to the R.E. Ross Trust has been successful and a short term project will begin in October 2014 to provide information to high need CALD communities that we have identified as having significant numbers of older renters. A further submission to the Lord Mayor's Fund will, if successful, provide the opportunity to conduct a more intensive 12 month project to improve pathways of assistance to older people from the selected communities.



e. Potential for Home at Last service expansion

- ***There is considerable scope to expand the Home at Last service to be able to offer assistance to many other vulnerable older people who need assistance to plan for their housing future.*** For example, there are many people with assets between \$30,000 and \$100,000 who have limited understanding of the housing options available to them such as residential parks, lifestyle villages and independent living units. People in this situation are in danger of gradually spending their savings on private rental accommodation and eventually only being eligible for public and social housing. Assistance to this group would encourage a greater population of older people to act early on their retirement housing needs as well as diverting many people from the public and social housing systems.

There is also further scope for the development of a complete older persons housing advisory service that could assist older home owners (with a focus on those that are asset rich/income poor) to downsize and consider not-for-profit retirement village options.

- ***The need to develop partnerships between Home at Last and State and Commonwealth Governments to develop effective strategies to address the needs of older people at risk of homelessness.*** For example, considerable work has been undertaken to encourage the support of DHS funded agencies and government departments to develop an all-of-government approach to the issue of older people at risk of homelessness. This has included engagement at regional levels with departments and services, use of health, aged care and housing databases for targeting strategies and mail addresses for information provision. Protocols have been developed with Office of Housing Area Offices for Home at Last service information and referrals. Suitable models have also been identified for future programs that can be replicated such as the Elder Abuse Strategy being developed by the Department of Health that rolled out a program that included action kits that engaged at local government levels to develop protocols for identifying and addressing elder abuse. A similar strategy could be developed on older people at risk of homelessness.
- ***The issue of older people at risk of homelessness requires a national approach.*** The Victorian Government is leading the nation in regard to addressing the needs of older people at risk of homelessness. However, this is not a problem that is only experienced in our State. Therefore Home at Last is a unique service that must be replicated in all states and territories of Australia to ensure that all older people in need can be assisted. To this end HAAG has submitted to the Commonwealth Government for funding to develop a strategy for working with all state and territory

governments and major community organisations to work towards improving homelessness services across Australia.



7. A homelessness services sector that addresses the needs of older people

Future Options

The Victorian Homelessness Action Plan (VHAP) Reform is currently designing the future structure of the Victorian Homelessness sector. Housing for the Aged Action Group believes that two key reforms are needed to ensure that the Victorian Government can build on the work that has been done by Home at Last.

1. Maintain and expand funding for the Home at Last service

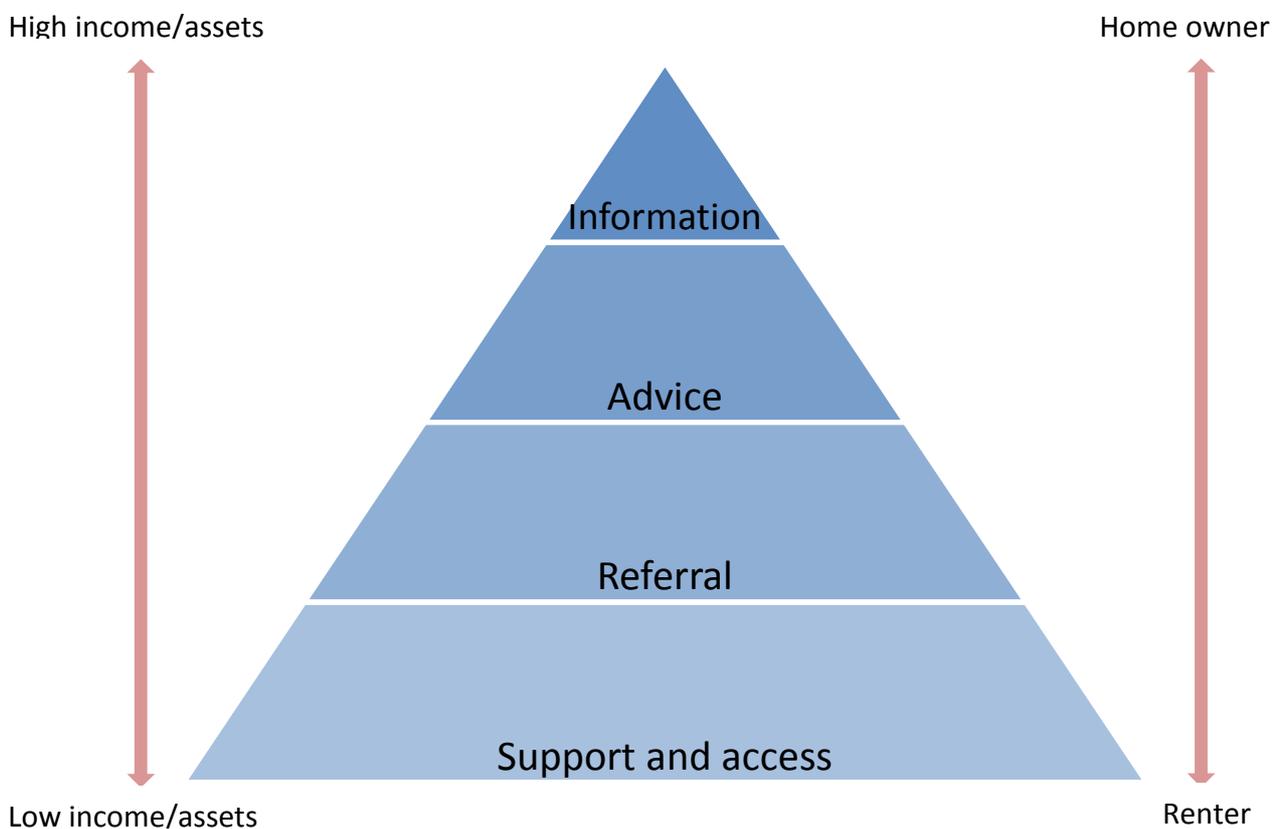
Home at Last is currently providing an effective service that is addressing the needs of individual older people who are presenting to the service. Building on the work that has been developed in Stage 1 and Stage 2 of the Innovations Action Projects is the next challenge for the service. The learnings, as prepared in this report, provide the basis for a full service evaluation that will be conducted once the state government provides advice to HAAG that the service will receive core funding as a vital component of the future homelessness service system. The service evaluation will provide the basis for development of a strategic plan for the ongoing structure of Home at Last that will be prepared early in 2015.

Some of the key elements of an enhanced Home at Last service that could be developed over time may include:

- Development of the one-stop-shop in a high profile, accessible Melbourne CBD location. Ongoing discussions will continue with other key older persons services such as Council on the Ageing, Elder Rights Advocacy and Seniors Rights Victoria to develop a partnership for an Older Persons Information and Advice Centre that would be a high profile central resource for older people.
- Expansion of Home at Last to incorporate vulnerable older people with some levels of assets in recognition of the increasing numbers of older people who are reaching retirement with some levels of savings and superannuation but do not have stable housing for their future.
- An integrated service model that works across government departments to provide an all-encompassing approach involving housing, homelessness, health, aged care and senior Victorians initiatives.
- Enhanced Community Development and Community Education activities to ensure that all older people in Victoria have access to housing information to enable them to transition from work to retirement.
- Further integration of Consumer Affairs Victoria funded Tenancy Advice Service within the Home at Last structure to enhance the all-round service model provided.

- Development of the Retirement Housing Service to provide greater levels of housing advice and future planning as well as maintaining its current role responding to tenants and residents problems.
- Greater capacity to provide phone and client interview information and referral assistance.
- Expansion of outreach care services to be able to assist greater numbers of older people with intensive support to transition to affordable housing.
- Increase funding for brokerage assistance to help more older people in their housing transition and settling into their new accommodation.
- Development of a retirement housing legal service to be able to scrutinise contracts in retirement housing and represent residents in disputes with housing providers.
- Research capacity to conduct projects on older persons housing issues.
- Introduce a national development strategy that would create services like Home at Last in all other states and territories in Australia.

Potential future Home at Last service model



2. Development of a homelessness service sector that addresses the needs of older people at risk of homelessness

The current homelessness service sector is completely unable to respond to the growing needs of older people at risk of homelessness. The system is not geared at all to the needs of older people, discourages contact from older people and where it exists at all is fragmented and ineffective.

For example:

- As described earlier, specialist homelessness services do not provide the assistance that older people at risk of homelessness need. Most older people seek help, usually from friends and family, before they have been physically evicted and therefore homelessness services do not see them as a service priority. Older people are often afraid to approach homelessness services as they do not see that they fit into the category of client that usually presents to the services. Homelessness services also do not provide the service that older people need such as timely intervention to fast track housing applications to affordable housing providers before they are threatened with eviction.
- The only service model that suits the needs of older people at risk of homelessness is the Assistance with Care and Housing for the Aged (ACHA) Program. However it is so poorly funded and administered that it is incapable of addressing anywhere near the need in the community. It is currently funded for \$5.5 million nationally and there are widespread areas where there are no services provided at all. The poor oversight and administration of the program has meant that many funded agencies do not provide the type of service that the ACHA Program prescribes. Funds are siphoned off to generalist services, case levels are very low, agencies are not provided with brokerage funds and no assistance for interpreter costs, staff development and training or overall program growth.
- To address the needs of the thousands of clients that have been assisted by Home at Last over the two years of the project Home at Last has had to try and adapt services and systems to achieve outcomes in a range of ways. It is questionable whether such a piecemeal and fragmented approach to service delivery is sustainable as demands increase in the future.

Therefore it is vital that the Victorian Government supports the development of a specialist Older Persons Homelessness Support Program that can seriously address the growing needs of older people at risk of homelessness. This Program would ensure that there is a statewide system of service support for older people that enables a seamless process of assistance to any older person requiring long term affordable housing.

A future specialist program could be formulated based on one or more of the following structures:

- A new Older Persons Homelessness Support Program developed as one of the foundations of the new homelessness services currently being designed by the Victorian Government. Specific older persons homelessness support workers could be established within each Specialist Housing Service that are integrated within a program that fits within a generalist Early Intervention and Prevention Unit in the Department of Human Services.
- Enhancement of the Community Connections Program, Housing Support for the Aged and Older Persons Highrise Support Program to provide specific staff to address the needs of older people at risk of homelessness.
- Support for the development of the ACHA Program to be included within the Home Support Program currently being considered by the Commonwealth Department of Social Services as part of the national Aged Care Reforms.
- Home at Last provides the role of a central information, referral and support service as a key central component of a strongly integrated program. It will link with other common entry point service models such as Opening Doors, Services Connect and the MyAgedCare Gateway.

