



# Housing for the Aged Action Group

annual report  
2017-18



Working towards housing justice since 1983

[www.older tenants.org.au](http://www.older tenants.org.au)

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HOUSING FOR THE AGED ACTION GROUP INC.



## HAAG'S MISSION

HAAG STRIVES TO ENSURE  
THAT ALL OLDER PEOPLE HAVE  
SECURE, SAFE AND AFFORDABLE HOUSING

*Housing* Whilst HAAG is not a housing provider we support eligible older people to find appropriate, affordable, secure housing that suits their needs, either through referral to an appropriate agency or through our own Outreach, Information and Advocacy services. We help tenants understand their rights and responsibilities and provide practical assistance.

*Aged* Our organisation is led by older people, for older people. We understand the housing needs of our cohort and fight for the realisation of housing benchmarks that ensure a person ages in place with dignity, comfort and peace of mind.

*Action* We encourage our members to be actively involved in HAAG by way of working groups, volunteering, forums, media opportunities and joining our Committee of Management. We campaign for social justice in the area of Housing and Older peoples rights and run various events throughout the year promoting the issues and seeking solutions.

*Group* We began 30 years ago as a grassroots group of 4 older women who wanted to see better Housing conditions and security for people as they age. Today we have grown to a Not For Profit organisation of 15 staff with 300 members but our community group heritage still runs strong in our veins. HAAGs workers and management are a dedicated working family, driven by the knowledge of members and the experience of clients, continuing to tackle housing justice issues.

## CHAIRPERSONS REPORT



Welcome dear members - staff, clients, visitors. Welcome everybody.

This last financial year we've been notably busy working to achieve accreditation as per the Human Service Standards. The very tight timeline set to HAAG for the Accreditation meant marathon efforts from Fiona, April, key staff, clients, volunteers and Committee of Management (CoM) members. Managers and staff of HAAG managed to examine and select hundreds of required policy documents for the delivery of HAAG's unique service to the needs of older citizens, ever mindful of maintaining the HAAG values of Dignity, Respect, Inclusiveness, Commitment, Integrity, Unity and Solidarity. They always have been HAAG priorities - and always will be.

I am very happy to report that the examining accreditation personnel acknowledged HAAG as an organisation growing well along with an ever increasing client list, with all the challenges that presents. They were extremely complimentary and encouraging in their report. Congratulations once again to all who were involved in the process and achievement.

Another example of the good work of our members was the the Membership Consultation Day 'Strategy and Soup'.

At least 30 HAAG members formed groups at separate round tables to brainstorm and deliver ideas on the way forward for HAAG for the future. The pens worked overtime on the large sheets of butcher paper and the energy in the room was tremendous. The ideas were so thoughtful, helpful and welcome and the discussions were enthusiastic and definite.

Then it was time for the tasty variety of soups made and served by the wonderful HAAG staff. Such shared idea building always feels so positive and reminds us all that HAAG is a member driven organisation keen to see this organisation continue and expand the good work for all the older persons who need help. Thank you, we need you all.

The Retirement Housing campaign continued to build throughout the year with our morning tea at Parliament House, forums etc putting the pressure on and achieving an RTA bill which will be passed into law in 2020! Advocating for an Ombudsman for Retirement is still a top priority so c'mon Vic Labor join the Greens and the Libs and agree to install an Ombudsman.

The Ageing on the Edge – Older Persons Homelessness Prevention Project funded by the Wicking Trust has also been travelling widely to capital cities in four states , making great strides towards understanding and action on older people's homelessness around the country. A notable highlight of the year was the launch of the report 'The Older Get The Scarier It Becomes' at the National Housing Conference in Sydney November 2017. The report showed the almost complete lack of support for older NSW people at risk of homelessness and provides recommendations as a basis for action. Congratulations Jeff Fiedler, project partner Dr Debbie Faulkner from The University of Adelaide and Digital Communications Worker Reuben Endean for a tremendous effort well done.

Yours truly,  
Phyll Williams

Our Housing Support team provides housing information, referral, advocacy and case management services to people aged 50 plus, who are homeless, or at risk of homelessness.

An overview of the last 12 months of the service, and the primary issues affecting older people continues to be grim. As in previous years the requests for assistance far outweighed the number of people we were funded to see. The increased demand not only demonstrates the need for our service, and increased resources, but it importantly highlights the unprecedented housing crisis facing us as a nation.

Every day our housing support workers provide support to an ever increasing number of desperate people, many with horrendous stories about living in violent, unsafe and unsuitable situations, not situations of their making but merely because they could no longer afford the exorbitant rents being charged in the private rental market.

Our housing support workers work diligently and are dedicated to helping as many people as possible, they put in endless hours into sourcing housing, both crisis and long term, linking and referring people into support services they may need, and importantly listening to the fears and concerns people have about being homeless. Our workers do an extraordinary job and are to be congratulated for all of their efforts in finding both housing outcomes, and solutions to the myriad of problems people often need assistance with.

However, there is only so much a service and organisation can do to fight housing injustice. It should not be left to our workers, and those in other services, to continually take responsibility for finding solutions for those who are living in dire poverty, and are at risk of harm due to their homelessness. All levels of Government must take action now to end this ever growing housing crisis and provide people with the support they need to exit out of homelessness and enable them to access sustainable long term housing. With a state election in 2018 and a federal election in 2019 we urge everyone to make the housing crisis an election issue and support the campaigns for action being run by HAAG and others such as the Everybody's Home campaign.

During the reporting period 1,081 people contacted the intake service for assistance, of this group 82% required urgent housing support; this is a sharp increase in the urgent housing need category and is a reflection of the Victorian housing crisis mentioned above and throughout the report.

This year 327 referrals were made into the HAL outreach program with 130 people successfully housed into long term housing. Due to the public housing renewal program, fewer people were housed in public housing than in previous years. With public housing vacancies being held for the relocation of existing tenants, our outreach workers spent considerable time collaborating with the social housing and independent living unit sectors, this work proved successful and was the key to achieving another year of successful housing outcomes for people. We congratulate our outreach workers on their hard work and their initiative for the excellent outcomes they achieved for our clients.

April Bragg - Client Services Manager

This year we began working in the Barwon region, thanks to some growth funding for our Assistance with Care and Housing program from the Commonwealth government. We employed a new outreach worker, Paola Posso, who started to work with people at risk of homelessness in the region, and began building stronger links with local services.

The first person we housed under this new funding was Mary-Ann, who had moved into the Geelong region five years ago in search of cheaper rentals, however, over time the rent had increased until it was more than her entire Newstart allowance. She was also totally dependent on her car and socially isolated, with little chance of employment.

She had received a Notice to Vacate and was facing legal action from her landlord when she contacted us. We successfully represented her at VCAT and undertook to help with her rent until we could find her affordable housing. Mary-Ann wanted to move back to Melbourne, so we applied for early public housing and followed up vacancies with social housing providers. Within a month we received a social housing offer in inner city Melbourne.



Since moving back to Melbourne Mary-Ann has been able to re-establish her social networks.

"I can't believe how much better I feel since moving into my new home, I am so happy to be back in Melbourne, I never even dreamed this was possible. This is the first time in many, many years I am living stress free and feeling secure. Having to find money for rent I couldn't afford all the time was making me ill and now I am truly living life".

**HAAG**  
**Joint Winner of**  
**the Council of Homeless**  
**People's Victorian Home-**  
**lessness Award**

for an outstanding contribution  
to preventing homeless-  
ness in diverse  
communities.

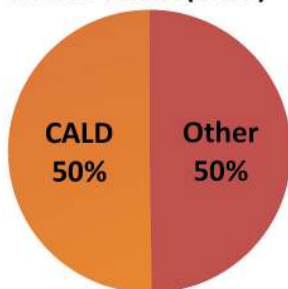




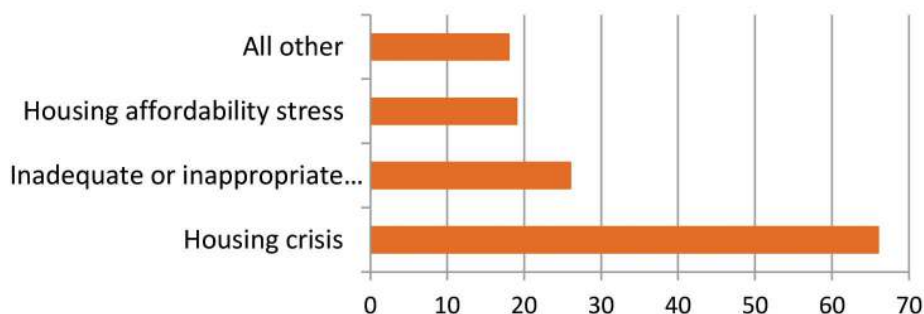
Total new support periods: 1081

Number of clients housed: 130

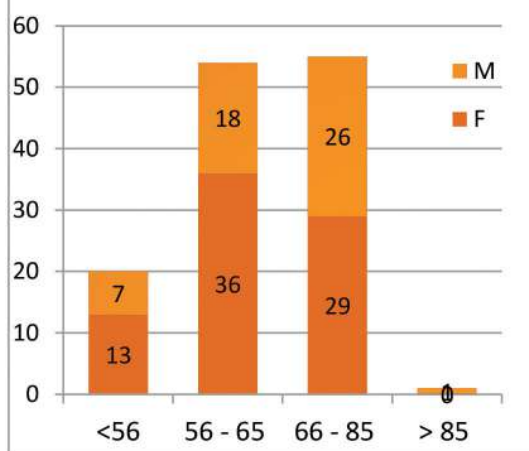
Culturally and linguistically diverse clients (CALD)



Main reason that clients sought housing assistance



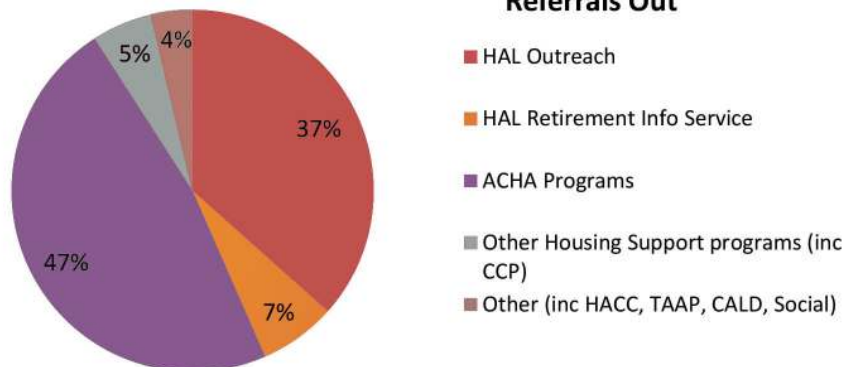
Gender and Age of clients



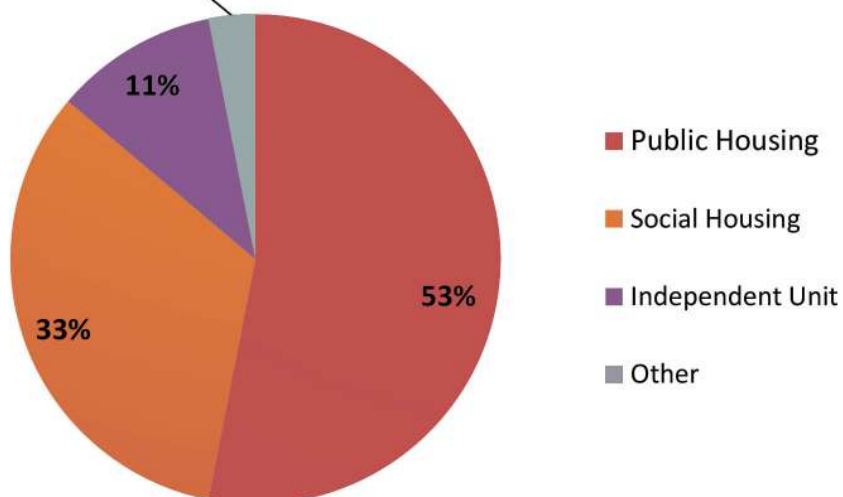
Income Source

Age pension	38%
Disability support pension (Centrelink + DVA)	26%
Newstart allowance	22%
Nil income	5%
Other government pensions and allowances nec	4%
Carer Payment	3%
Other income	2%

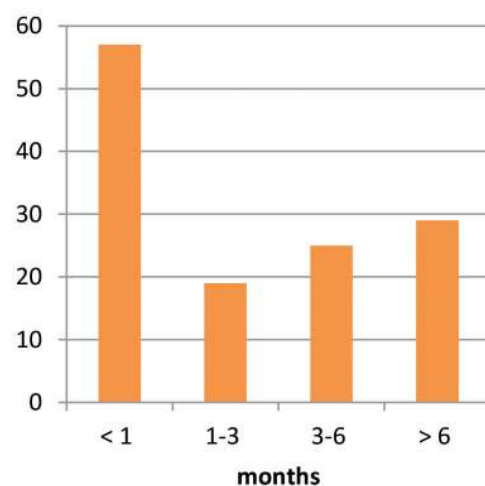
Referrals Out



Form of housing clients rehoused in



Time to rehouse clients



## **More people being housed in “social” (community) housing**

Our Home at Last Service focusses on housing people in long term and affordable housing, and we advocate for public housing as the most appropriate choice for older people. This is because there is ongoing security of tenure, the rent is set at 25% of income and the housing stock is accessible for people as they age. This year we have seen the number of clients housed in public housing drop from 70% to 53%, and the number of clients housed in “social” or community housing increase from 13% to 33%. This may be due to the impact of the Public Housing Renewal Program or stock transfers.

## **Shorter time to rehouse clients**

This year we have seen a significant increase in the number of people being housed in less than one month. This is due to more people being housed in social housing and Independent Living Units. Our outreach workers have close relationships with these housing providers so can utilize vacancies almost immediately when they come up. There has also been a slight increase in people waiting longer than 6 months to be housed. We believe this is due to the delays in accessing public housing.

## **Increase in younger clients**

This year we have seen an increase in the number of people we’ve housed aged between 45 and 55 years – up from 10% to 15% of our clients. This brings the proportion of our clients aged under 65 to 56%. Many people aged under 65 are on Newstart allowance and have been struggling in private rental or have reached crisis point. People under 55 are ineligible for the priority housing system in Victoria, as well as Independent Living Units which are often in 55+ or 65+ villages.

## **Higher numbers of people in housing crisis**

We have seen a jump in the number of people whose main reason for contacting the service is a housing crisis, which has increased from 36% to 50%. The definition of “Housing crisis” in our client data is made up of people who have received an eviction notice or whose rental properties are for sale; people who are couch surfing; and people who are experiencing elder abuse or family relationship breakdown. There is a small number (5%) who were living in their cars when they came to the service. This has been largely due to the increasing cost of private rental, as well as increasing proportion of culturally diverse clients.

## **Increase in elder abuse**

The Home at Last service has seen a large increase in the number of people experiencing elder abuse and family violence, which has doubled this year. Many of these clients come to our service rather than to family violence or elder abuse services because they would prefer to resolve the housing issue that is causing the elder abuse. Often referrals to family violence, mediation or Seniors Rights Victoria are declined by clients.

## **Continued high numbers of CALD clients**

Our service continues to see a high number of culturally diverse clients, which remains at a steady 50% of all clients. Of the 72 clients we housed who were in Housing Crisis, 75% of them were from a CALD background.



A great milestone for the organization this year was achieving accreditation under the Human Services Standards! This was a mammoth effort over months, with many hours of work put in by managers, staff, clients, volunteers and Committee of Management. Accreditation is one of the essential requirements for services that receive government funding. For HAAG to continue to maintain a quality service for older people, we need to encourage everyone to be involved in thinking about how we work, acknowledge the initiatives staff and volunteers take to improve the service and cooperate together to improve the lives of older people.

The report praised our unique service that is sensitive to the needs of older people and achieves great outcomes. The accreditors noted the challenges that face a small but growing service, and that despite the recent challenges over the last 18 months, we have continued to deliver a quality service. Some of the internal changes we needed to implement for accreditation will slowly become embedded into our everyday way of working over the coming year.

The assessment team identified our achievements:



- Strong advocacy for older people experiencing homelessness and housing stress
- Long-term established relationships with a broad range of services that enable us to effectively access housing
- Strong knowledge of the housing and aged care sector
- Member based and driven enabling the voices of clients to be heard in service provision
- Highly respected by partner organisations
- Committed staff group who have continued to place their clients first
- Care and respect for clients, directly observed by the assessment team while onsite
- Using external expertise to support systems (accountants, Jobs Australia)
- Establishment of a project to understand the needs of Culturally and Linguistically Diverse people who now represent 50% of our service users.

We will be working continuously with our Committee, members and clients to ensure that HAAG values of inclusiveness, commitment, respect, integrity, solidarity and equity are maintained. We would like to commend everyone who worked towards accreditation, and thank them for their hard work and dedication to HAAG.

CALD Communities Connecting for Housing Justice was a 12 month project running between August 2017- August 2018. The project was possible thanks to a grant received from The Department of Health and Human Services called Participation for CALD Seniors.

The project aimed to engage community members from a culturally diverse background who are isolated due to renting or family conflict, as well as people who were new to seniors groups.

As well as this, 17 talks were delivered by Bi-lingual workers, who had already been trained through the 2015 Preventing Homelessness in Older CALD communities Project.

Venue	Suburb	Participants
Serbian Pension Club Fitzroy	Fitzroy	70
Preston Multiethnic Slavic Seniors Group	Preston	12
Croatian and Serbian Pensioners Group	North Melbourne	73
Afghani Women's Group Dandenong	Dandenong	40
New Balkan Seniors Group	Werribee	9
Sunbury Balkan Seniors Grp	Sunbury	22
Assyrian Women's' Group	Craigieburn	20
Chinese Seniors Group	Co-health Kensington	20
Slavic Seniors Group	Yarraville	27
Afghani Women's Group	Dandenong	30
Afghani Women's Group	Dandenong	40
Ballarat Seniors Group	St Albans	12
3ZZZ Radio- Info in Croatian/Bosnian	Brunswick	
Serbian Community Association of Australia	Dandenong	20
3CR Raise the Roof, Hindi section	Carlton	
Serbian Community Association of Australia	Taylors Lake	7
Indian Seniors Association of Victoria	Glen Waverly	60

The presentations used films, developed in 2016, which depict culturally specific scenarios developed by community reference groups. The films helped session participants to get a clearer picture of some of the circumstances that can lead to homelessness for older people and helped to reduce stigma about housing and family issues.

An important outcome of the project was the development of the HAAG Cultural Diversity Reference Group, which has now become a permanent working group of HAAG. The group is made up of community leaders, and service providers, some of which have had an experience of being at risk of homelessness themselves.

The HAAG Cultural Diversity Reference Group has the following functions:

- Contributing to relevant internal policies
- Build awareness of HAAG in community
- Feed specific information about community needs into the organisation
- Advocating for community needs

As part of our early intervention and prevention work, we delivered 19 presentations to other service providers, 4 collaborative sessions with Council on the Ageing, and 8 community education sessions.

HAAG is continuously training and upskilling our staff to learn new skills, work better together and with clients from all backgrounds.

### Retirement Housing Team

- Retirement Villages Training – Rob Phillips Expert Lawyer – four staff
- New Advocates Training – Tenants Union - basic RTA, Caravan parks, legal research – two staff
- New Advocates Training – Tenants Union – Part 4A, Australian Consumer Law – two staff
- VCAT training – Tenants Union – one staff
- New Advocates Training – Tenants Union – Caravan parks – two staff

### Housing Support Team

- National Housing Conference – 1 staff
- My Aged Care Training for CHSP providers – 5 staff
- Funded Organisation Performance Monitor – 1 staff
- SHIP training – 2 staff
- Client Incident Management Training – 8 staff
- World Social Work Breakfast – 6 staff
- CPR First Aid – 2 staff

### Communications and Community Education team

- National Housing Conference – 2 staff
- CPR First Aid – 2 staff
- Deep Democracy for Social Movements – 1 staff
- World Social Work Breakfast – 1 staff
- Diploma of Business (Governance) – 1 staff
- Social Media and the Law – 1 staff
- Campaigning 101 – 1 staff

### Management Team

- Not for profit people conference
- Client Incident Management System Training – investigating client incidents
- Client Incident Management System Training – Module 1 & 2
- Funded Organisation Performance Monitor

### All in training

- Team Building, Team Culture & Conflict Resolution



66

professional education  
sessions



20

courses, conferences  
and seminars



# THE PEOPLE OF HAAG

## COMMITTEE OF MANAGEMENT 2017-18

Name	Position	Elected	To
Phyll Williams	Chairperson	7/6/17	Ongoing
Kristine Spark	Vice Chairperson	7/6/17	Ongoing
Peter Sibly	Treasurer	7/6/17	Ongoing
Pamela Young	Secretary	23/5/17	Ongoing
Victoria Gutsjahr	Secretary	7/6/17	Ongoing
Ena Ahern	Committee Member	7/6/17	Ongoing
Sue Marino	Committee Member	7/6/17	Ongoing
Sue Leigh	Committee Member	23/11/17	Ongoing
Maree Norris	Committee Member	23/11/17	Ongoing
Chen Su Ooi	Committee Member	23/11/17	Ongoing
Elias Tsigaras	Vice Chairperson	7/6/17	24/4/18
Victor Sekulov	Committee Member	23/11/17	16/4/18
Royal Abbott	Secretary	23/11/17	25/4/18
Kathy Barnes	Committee Member	7/6/17	23/11/17
Terence Thomas	Committee Member	7/6/17	23/11/17
Kate Incerti	Committee Member	7/6/17	23/11/17
Mihrihan Astore	Committee Member	7/6/17	23/11/17
Richard Tate	Committee Member	7/6/17	24/11/17

## STAFF & TEAM

### Housing Support

April Bragg  
Maria Cozzi  
Melis Cevik  
Anne Maher  
Naomi Gerbert  
Chris Kadira  
Tegan Leeder  
Crystal McDonald  
(data)  
Emily Connelly  
Paola Posso

### Volunteers

Joanne Maguire  
Royal Abbott

### Removalist

Wayne Dyson

### Management

April Bragg  
Fiona York

### Admin & Finance

Ani Loriente  
Libby Health

### Bilingual Community Educators

Senada Bosnik Eric  
Liliana Curicovic  
Inderjit Jasal  
Davinder Singh Mamik  
Vijay Laxmi  
Sonja Zigic-Ragut

### Communication and Development

Gemma White  
Jeff Feidler  
Crystal McDonald  
Reuben Endean  
Sahndra Nelson

### Retirement Housing

Shane McGrath  
Aoife Cooke  
Fiona Waters  
Jess McCrickard  
Shanny Gordon  
Chris Kadira

### Students

Fiona Waters  
Leonie Bessant

281 + 1263

HAAG members

Clients in contact



2017  
-  
2018

July



26

# HAAG ACTION & EVENTS

## General Meeting - HAAG's Values and Vision



Members got together to celebrate our successes, revisit our roots and look to the future.

We launched 'Home and Housed', a special edition Newsletter that celebrates the unique HAAG model and looks into the cases of 6 of our past clients who kindly share their stories

## Victorian Seniors Festival



HAAG hit the street to spread the message about our service as part of the Victorian Seniors Festival

October



8

November



23



## Annual General Meeting

At our AGM outgoing members of the Committee of Management were thanked and given tokens of appreciation by the Chair for their work on the Committee during a time of great upheaval for the organisation.

A new Committee of Management was elected for the coming year. Independent returning officer David Martin ran the election, where all nominees were elected unopposed. Phyll Williams, Chairperson and Peter Sibly, Treasurer, summarised the year's events and financial information and each of the new Committee members had the opportunity to introduce themselves to the membership.

Melanie Joosten, award winning writer and author of "A Long Time Coming" (which features a chapter on HAAG) gave a thought provoking talk on experiences of ageing. that she had found from interviewing a large number of older people, including HAAG members.





# Ageing on the Edge - NSW Forum

November



29

The National Housing Conference in Sydney provided the opportunity for the Ageing on the Edge Project to launch its NSW report on the 29th November called 'The Older I Get The Scarier It Becomes'. Held as part of a wider forum, the day included presentations from academics, Council on the Ageing NSW and older people speaking about their own housing experience.



## Retirement Housing Matters!

November



30

One hundred and thirty residents of retirement housing gathered at Parliament House for a morning tea with their MP to hear about what the government is going to do to fix retirement housing. Despite the extremely hot weather, it was standing room only at Parliament House where a big crowd listened to the Minister for Consumer Affairs, Marlene Kairouz, the Shadow Minister Heidi Victoria MP and the Greens spokesperson and Member for Melbourne Ellen Sandell.

Although they acknowledged that dispute resolution was a big issue, at this time neither of the major parties made a firm commitment to an ombudsman, but the Greens committed to an Ombudsman and a reform of the Retirement Villages Act.

A panel discussion facilitated by Gerard Brody, CEO of Consumer Action Law Centre included HAAG co-manager Fiona York, Lawrie Robertson from Retirement Villages Victoria, resident John Lander, and family member Barbara Romeril. The Retirement Housing Matters election platform was launched on the day.



December



15

## End of Year Volunteer Luncheon



## Molly Hadfield Award

The Molly Hadfield Award, named for one of HAAG's founders, honours outstanding services to older tenants. This year the award went to the volunteers of the MOSS Food Bank at the Barkly Street high-rise in Brunswick – particularly appropriate given Molly's pioneering emphasis on the importance of good nutrition for older people. The volunteers collect, sort, store and distribute food to 80 to 100 families a week.



February



18

## General Meeting



Forty four people attended our February General meeting . Members were given an insight into the operations of the organisation via reports from a selection of workers. The highlight of the day for many members was the Film: 'Older woman lost in housing', showing the amazing work of advocate Penny Leemhuis in the ACT.

February



22



April



3

## Team Building



May



9

## Change the Rules Rally



## Strategy and Soup

May



24



HAAG held a very productive and exciting general meeting where thirty dedicated members met to discuss their involvement in HAAG, the future of the organisation and the environment it operates within. After all ideas were recorded, everyone enjoyed a delicious soup lunch and had the chance to catch up with each other. The outcomes of the May meeting will inform HAAG's strategic plan and have provided the first important step in this consultation process.



## Retirement Housing Complaints to the Regulator Forum

May



14



We held a well-attended and lively forum attended by almost 60 residents of retirement housing, on how best to “make a complaint to the regulator”. The meeting heard from Consumer Affairs Victoria about their role as regulator and enforcement of retirement legislation and dispute resolution, followed by Consumer Action Law Centre (CALC) on making the most of your complaints.

## Victorian AIDS Council Trivia Fundraiser

June



21



## Victorian Women Lawyers HAAG Fundraiser

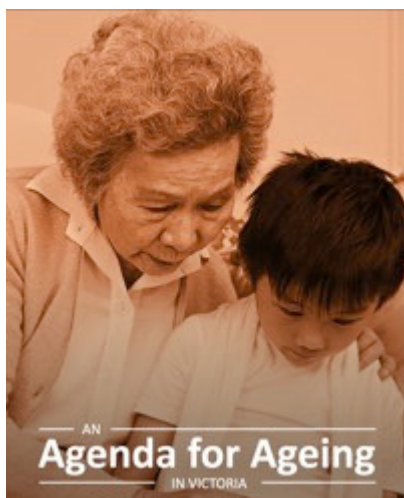
June



28



## An Agenda for Ageing



In March 2018, HAAG along with 18 other agencies led by Council on the Ageing Victoria, launched An Agenda for Ageing in Victoria. It calls for a bipartisan, state-wide plan for ageing and older people to address future needs, that is based on evidence, underpinned by guiding principles and reporting directly to Department of Premier and Cabinet so that it can be coordinated across all of government.

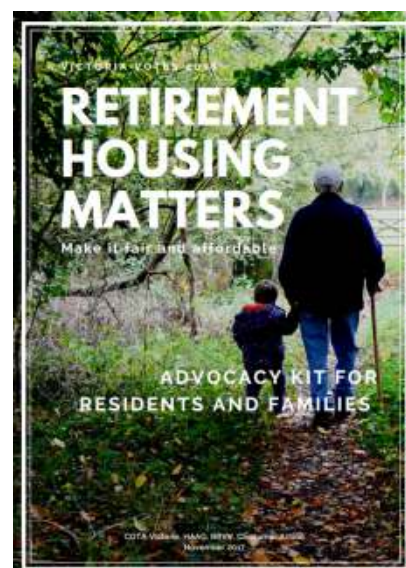
A key pillar of this call to action is ensuring access to services and safe, affordable and fair housing. As well as including retirement housing, it also calls for the development of affordable and appropriate housing options that are close to transport and community services, and for services that can assist older people navigate the system.

It also calls for prevention and response to elder abuse, support for carers, strengthening culture and diversity, employment and participation.

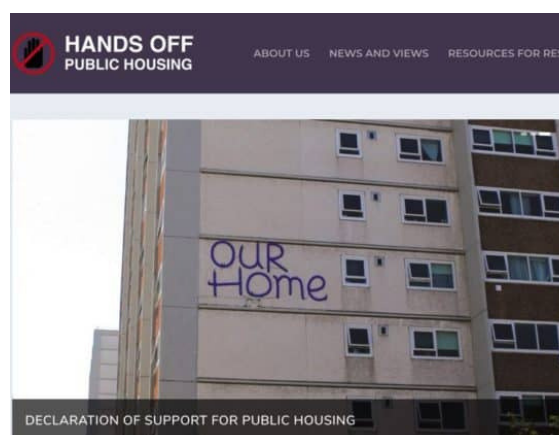
## Retirement Housing Matters

HAAG has worked very closely with Consumer Action Law Centre, Council on the Ageing and Residents of Retirement Villages Victoria to campaign for reform in the retirement housing sector. This group meets monthly to strategise lobbying, media, and events. In September 2017 we launched a joint policy document at Parliament House “Retirement Housing Matters” which outlined our four main asks for retirement housing reform.

We held also held a forum in May to assist people to make complaints to the regulator, Consumer Affairs Victoria and the ACCC. We have made a number of joint submissions and have met politicians and senators, and encouraged our members to write letters, make submissions and meet politicians. We have really appreciated the strong advocacy and support that working across four organisations brings.



## Hands Off Public Housing



‘Hands off Public Housing’ is a campaign run by a coalition of organisations including Friends of Public Housing, Fair Go For Pensioners, and the Unitarian Church. HAAG have been involved in this coalition to campaign on the Public Housing Renewal Program. Visit [handsoffpublichousing.org.au](http://handsoffpublichousing.org.au) for more information

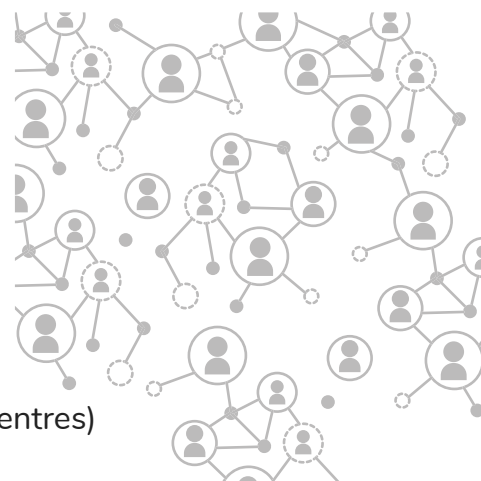


## Pronia

We have had a long-standing partnership with Pronia (Pronia (formerly Australian Greek Welfare Association) to provide brokerage support to CALD clients that has continued this year.

## Networking

- Assistance with Care and Housing Network (convenor)
- Moreland Council Housing Advisory Group
- Victorian Community Care Alliance
- Darebin Residential Park Network
- Consumer Affairs Victoria consumer forum
- National Ageing Research Institute Elder Abuse Advisory Committee
- Housing, Homelessness and Health (H3) Wyndham Alliance
- Whittlesea Community Futures Partnership
- Australian Services Union Homelessness & Housing Network
- Tenancy Working Group (hosted by Federation of Community Legal Centres)
- Elder Abuse Round Table (hosted by Seniors Rights Victoria)



## National Networks



Our key project partners in the Ageing on the Edge - National Action Project are The Wicking Trust that have provided HAAG with a 5 year grant and our research partner The Centre for Housing and Urban Research (CHURP) at the University of Adelaide, principally working with Dr Debbie Faulkner.

Partnerships have also been developed in three states: Council on the Ageing South Australia; in NSW the Community Housing Industry Association and

Homelessness NSW along with 20 other agencies in coalition; and Council on the Ageing Western Australia with 12 other WA based agencies and individuals in coalition.

National partnerships have been developed with the National Older Women and Homelessness Working Group, a coalition of 15 agencies across Australia co-ordinated by The Mercy Foundation in Sydney; and, the beginning of a National Older Persons Housing Network with foundations across 5 states that involves older people with lived experience campaigning together.





Now into its second year the project has an overall aim to increase awareness of housing issues for vulnerable older people across Australia; establish the range of housing options that currently exist; find out how older people can access housing; and, what services exist that can help older people to find housing that enables them to age-in-place.

The project also has a specific focus on ensuring that housing services exist in every state to be able to help older people in need. Services need to understand the concerns of older people and also find the types of housing options that older people need and help them to be housed quickly. Therefore the project is promoting better specialisation on older people amongst generalist housing and homelessness services, better funding for the Assistance with Care and Housing (ACH) Program as well as encouraging the development of one-stop-shops like HAAG's Home at Last model, as we are unique in Australia.

The project has ramped up its work after the first year focused on developing the broad foundations for the project. A great deal of work has been done in South Australia and New South Wales where we have completed two major reports that have given a clear picture of the housing problems facing older people in these states. For example, the NSW report shows us the scale of housing poverty amongst older renters across that state with a 54% increase in people aged 65 and over paying unaffordable rents between 2011 and 2016, numbering 34,000 people. 9,300 are paying 50% or more in rent and about one third are aged 75 years or more.

We have also found that there is no service system in place in NSW to help older people out of their housing dilemma. There is no central service such as Home at Last, nor even a directory of affordable housing unlike Victoria where Council on the Ageing manages a list of independent living units. The Ageing on the Edge Project is addressing this problem in NSW by forming an alliance of 20 key agencies in NSW and lobbying for better services and housing. This has also embedded the project in that state. This is based on the principle that we are not just conducting research in each state and moving on, but continue to be involved to ensure that real change happens.

We have moved on to work intensively in Western Australia as well as begun a phase of lobbying federally for the introduction of a national approach to improving the housing, homelessness and aged care systems to better address the needs of this growing group of older people, especially women, experiencing severe housing poverty and at risk of homelessness in Australia.

Following a huge response from around the country to an call-out to 'share your story' published in The Senior Newspaper, the project has begun working on the formation of a new National Older Persons Housing Network to bring together older people with lived experience of being at risk of homelessness to unite in a campaign of national action.

Thank you to Sahndra Nelson for coordinating the development of the group in its early phase by documenting the interests and housing needs of the respondents.





The recent National Housing Conference in Sydney provided the opportunity for the Ageing on the Edge Project to launch its NSW report on the 29th November called 'The Older I Get The Scariest It Becomes'. Held as part of a wider forum, the day included presentations from academics, Council on the Ageing NSW and older people speaking about their own housing experience.

## Alarming trends

NSW has experienced the greatest increases in house prices and rents (Yates 2017). As a consequence housing affordability in NSW and Sydney are at their lowest levels for a number of years (National Shelter, Community Sector Banking and SGS Economic Planning 2017).

This situation is reflected in the numbers and growing proportion of older people at risk in the private rental market and the increase in older people seeking assistance from Specialist Homelessness Services. This report has identified in NSW from Department of Social Services data:

- From 2012 to 2017 there has been an increase from 21,000 to 33,000 in people aged 65 and over paying unaffordable rents (53.7 per cent increase).
- 9,314 older people were in severe housing stress paying more than 50 per cent of their household income in rent.
- In 2017 single women households account for 45.5 per cent of these households (single males 30.5 per cent and couples 24.0 per cent).
- 12,000 of these low income households were aged 75 years and over.
- 3000 people aged 75 and over were paying 50% of their income in rent.

'The Older I Get The Scariest It Becomes' report also found there is an almost complete lack of support for older people in NSW when at risk of becoming homeless. Information on affordable housing options is hard to find, there is no central Home at Last type service to offer support and referrals to agencies that can help, there are 300 homelessness services in NSW but not one for older people and the Assistance with Care and Housing Program, whilst expanding across NSW, is still very poorly funded. Therefore the report makes recommendations across these areas to try and get help to address this rapidly growing problem. Of course we also believe most of all that governments need to invest strongly in public housing.

Thank you to our Ageing on the Edge Project partner Dr Debbie Faulkner from the University of Adelaide who has done an incredible job researching the latest data on older people in housing stress in Australia; the NSW Federation of Housing Associations, Homelessness NSW and the Ageing on the Edge Reference Group for their support over the past year in developing our campaign in NSW.

A copy of summary report of 'The Older I Get the Scariest It Becomes' is available from HAAG's office and the 150 page version available on our website at: [oldertenants.org.au/nsw-report](http://oldertenants.org.au/nsw-report)

## Public Housing Renewal Project

One of the areas that HAAG campaigned on this year was the Public Housing Renewal Program. This State Government plan involved redeveloping 9 public housing estates, mainly in inner city areas and replacing them with higher density housing. The State Government promised an increase of at least 10% of public housing units, however, it also planned to finance the plan by selling the land at a fraction of its value to private developers who would then build private housing on this formerly public land. The remaining stock would be handed over to community housing providers, not government, to manage. HAAG had a number of concerns about the renewal program. Although we support the renewal of run-down public housing, this should not come at the expense of losing to private developers 9 parcels of publically owned land, which should be reserved for public use.

The promised 10% increase in public housing equalled a mere 1100 units in total across the nine sites, which would go nowhere close to addressing the current demand for public housing, not to mention the future demand.

HAAG was concerned about the consultation with public housing tenants affected by the renewals, who were being moved out of the area, away from friends and family. They were promised an option to return to the sites once the re-development was over, however, we were concerned about the effect on older people who were losing their community supports and familiar surroundings. We urged meaningful consultation and engagement with the communities affected.

HAAG were also concerned that conditions for people in "community" housing aren't the same as in public housing. Rent is more expensive, tenants are sometimes "hand picked" rather than coming from the top of the wait list and there is no guarantee that tenants can stay there forever. There was a lack of information about how much public housing stock would be handed over to community housing providers, and what proportion of the higher density apartments would be in private hands. HAAG made a submission to the Inquiry into the Public Housing Renewal Program in November 2017 and encouraged members to do the same. We also submitted to the Social Housing Renewal Standing Committee in October 2017.

HAAG are involved in 'Hands off Public Housing', a campaign run by a coalition of organisations including Friends of Public Housing, Fair Go For Pensioners, and the Unitarian Church.





## No More Fake Debts For Public Tenants

For years, HAAG and other tenant advocates have tried to convince the Department to change the unfair Public Housing tenant debt system, which saw significant debts for maintenance forwarded to the tenants upon the end of their tenancy, regardless of if the tenants had caused any damage or not.

In October 2017, Victorian Ombudsman Deborah Glass published a report confirming what HAAG and others had long been saying. The Ombudsman slammed DHHS debt collection policies as unfair, unreasonable, and inept, and said the Department was failing in its role as a social landlord. “The effect on the lives of already disadvantaged people caught up in the department’s egregiously unfair processes cannot be overstated,” Ms Glass said.

Thankfully, the Department has agreed to implement all the recommendations in the Ombudsman’s report, and changes are already underway to improve transparency and fairness. We expect big improvements for our members and clients now and into the future.

## CALD Communities Connecting for Housing Justice

HAAG’s ‘Cultural Diversity Reference Group’ has come together as part of the ‘CALD Communities Connecting for Housing Justice’ project which aims to engage community members from a culturally diverse background who are isolated due to rental issues or family conflict. This has been made possible by a small grant from the Department of Health and Human Services under the ‘Participation for CALD Seniors’ program.

The ‘Diversity Reference Group’ is a group of service providers, community members and HAAG members who have an interest in making HAAG’s day-to-day operations more culturally responsive.

Thanks to previous initiatives, HAAG’s Housing support service Home at Last now has 50% of its clients from Culturally Diverse Backgrounds. One of the aims of the Diversity Reference Group is to increase the representation of CALD communities in HAAGs membership base.



The group also focusses on:

- Contributing to internal HAAG policies
- Building awareness of HAAG in community
- Feeding specific information about their communities into the organisation
- Advocating for their community’s needs

The ‘Diversity Reference Group’ meets monthly.

## Review of Residential Tenancies Act Bill 2018 – alternative forms of tenure

Last year HAAG were concerned that Caravan Parks and Residential Parks were excluded from both the Retirement Housing Parliamentary Inquiry, and the Review of the Residential Tenancies Act (RTA), as they fall under the Part 4 and Part 4A of the RTA. In September, we were pleased to have the opportunity to make a submission under the “alternative forms of tenure” under the RTA review. This submission was made jointly with our retirement housing partners.

Our key recommendations were:

- Removing “no reason” notices to vacate
- Mandated written agreements between residents and operators
- Extension of minimum period of occupancy
- Compensation for residents if parks close
- Requirement for operators to go to VCAT before allowing eviction notices, and compensation for any financial loss to residents (including relocations)
- Regulation of fees and charges, particularly exit fees
- Rent increases calculated according to Consumer Price Index
- Extending “urgent” and “non-urgent” repairs to residential parks
- Responsibility for repairs with operators
- Low cost, timely and binding dispute resolution

## Submissions

- Review of internal dispute resolution processes under the Retirement Villages Act 1986, July 2017
- Residential Tenancy Act Review: Alternate Forms of Tenure, September 2017
- Parliamentary Inquiry into the Public Housing Redevelopment Program, November 2017
- Remake of the Estate Agents (Professional Conduct) Regulations 2008 (joint submission with Consumer Action Law Centre, Council on the Ageing Victoria and Residents of Retirement Villages Victoria), November 2017
- Social Services Legislation Amendment (Housing Affordability) Bill, Nov 2017
- Amendments to retirement village factsheets (joint submission with Consumer Action Law Centre, Council on the Ageing Victoria and Residents of Retirement Villages Victoria), December 2017
- Australian Law Reform Commission Inquiry into Elder Abuse Issues Paper
- Senate Economics Legislation Committee Treasury Laws Amendment (National Housing and Homelessness Agreement) Bill 2017 – Ageing on the Edge Project, with Adelaide University.
- Retirement Living Council Retirement Living Code of Conduct (joint submission with Consumer Action Law Centre, Council on the Ageing Victoria and Residents of Retirement Villages Victoria), February 2018

## Victorian Government's response to the Parliamentary Inquiry into Retirement Housing

In March 2017, the Parliamentary Inquiry into Retirement Housing was released, which made 15 recommendations to improve the sector. The government responded to the 15 recommendations on 7th September. A summary is provided below of the government's response to the key areas we identified as being the most crucial.

### 1. An alternative dispute resolution process, such as a Retirement Housing Ombudsman - **Government Response: 'Under Review'**

"The Review is unable to recommend the establishment of a retirement village ombudsman without considering the broader regulatory context of retirement housing generally. Any change in this area should be supported by a comprehensive cost-benefit analysis conducted with input from the industry, village residents, and advocacy groups"

HAAG was disappointed that the Victorian Government has not committed to introducing a new alternative for low cost, timely and binding resolution of disputes in the retirement housing sector.

### 2. Appropriate training for managers of retirement housing- **Government Response: 'Supported in Principal'**

"The Government considers it would be beneficial for there to be a dedicated, nationally recognised qualification under the Australian Qualifications Framework (AQF) available to retirement village managers, ideally at the Certificate IV, Diploma, or Advanced Diploma level...It is not considered feasible or necessary for every training course offered to retirement village managers, or other staff, to lead to a qualification recognised under the AQF."

The majority of HAAG's advocacy work with individual clients could be resolved or avoided if retirement housing providers were more professional in their dealings with residents, and better aware of the laws and codes of practices available to guide their work. Despite this, the government has not supported a recommendation to mandate accredited training for providers.

### 3. A review of the Retirement Villages Act 1986 - **Government Response: 'Supported'**

"The Government acknowledges that, in this environment, there will be a need to ensure that the legislative framework established by the Retirement Villages Act 1986 (Act) is capable of facilitating the growth and innovation of the sector, while protecting the rights of persons who live in, or intend to live in, retirement villages."

The government supports a review the Retirement Villages Act 1986, which is welcomed. However, timelines are absent from their response.

### 4. Clarification of deferred management fees and clearer contracts - **Government Response: 'Under Review'**

This recommendation has not been fully supported by the government, although it will be looked at as part of an overall review of the Act. HAAG is very disappointed as we have made strong and urgent calls for management and control of deferred management fees, which can often be financially exploitative.

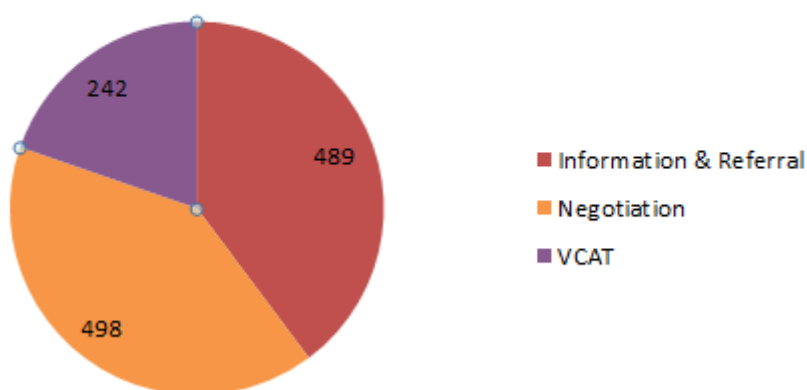


This year, we commenced our Retirement Housing Advice Service, under new four year funding from Consumer Affairs Victoria (CAV) for the Retirement Housing Advice and Advocacy Program (RHAAP). This was an expansion of our long-standing retirement housing service to assist more retirement housing residents across Victoria living in caravan and residential parks and villages, retirement villages and rental villages.

HAAG has been assisting residents in retirement housing for a number of years but this was the first and only time a specific program has been provided by government especially for retirement housing residents. HAAG's knowledge and expertise gained over 15 years of working directly with residents have made it an ideal organisation to take on this expanded program.

The RHAS Service has seen a number of staff changes over its first year, with the sad loss of Shanny Gordon in October 2017, whose work and expertise was instrumental in setting up the service. Aoife Cooke who conducted research into Independent Living Units worked as a maternity leave replacement for Shanny, and then Jess McCrickard joined the team. For the second half of the year, we welcomed new workers Fiona Waters and Chris Kadira into the service, supported by long-term HAAG tenancy worker Shane McGrath.

**Retirement Service - hours**

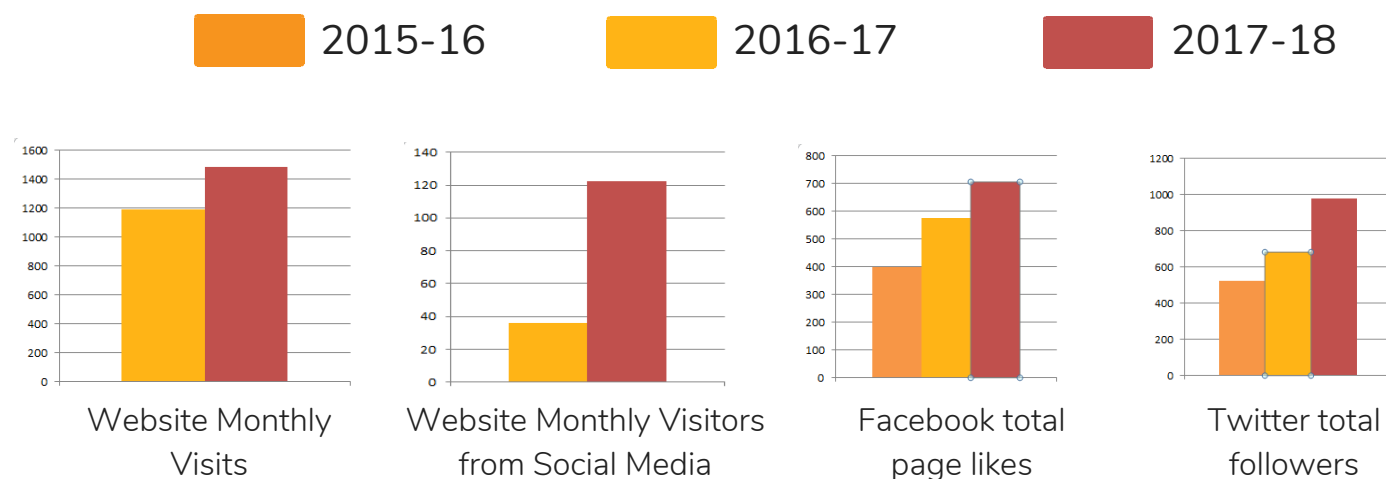



The Retirement Accommodation Action Group was established by Jess and continued by Fiona Waters, which combined the Independent Living Unit and the Caravan Park and Residential Parks and Villages Working Groups. This group continues to meet to advocate for retirement housing reform.

The Retirement Housing Advice Service provides information, advice and advocacy for residents 55 years of age and over who are financially disadvantaged. It also offers a workers advice line for community workers who may have clients that live in retirement housing or that are interested in moving into retirement housing. We can also work with groups of residents and can provide information sessions.

## Increasing our digital reach

Our digital analytics from our website and social media platforms show continued growth in HAAGs online outreach.


 oldertenants.org.au

 HousingfortheAgedActionGroup

 @HAAGHomeAtLast

## Community Radio

Our regular monthly show on 3CR Community Radio 'Raise the Roof' as well our regular slot on 'City Limits' continued this year.

## HAAG in the News

### TV

Insight 1  
ABC News 1

### ONLINE

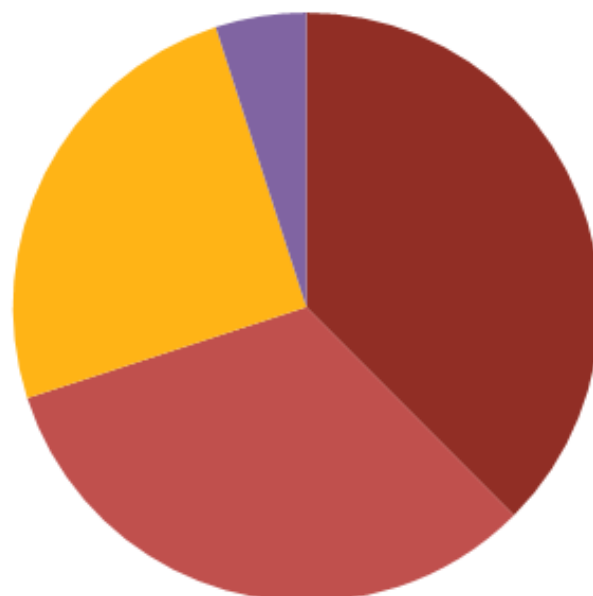
Talking aged care 4  
The New Daily 2  
The Weekly Source 2  
Australian Ageing Agenc 1  
Streetsmart blog 1

### PRINT

The Age 5  
The Senior 3  
Interstate 2  
Fairfax 1  
Courier 1  
Journals 1

### RADIO

3CR 3  
Interstate 3  
774 3  
SBS Filipino 2  
3AW 2  
Joy 1  
RN 1



## Statement of Financial Position As at 30 June 2018

	2018	2017
	\$	\$
<b>Assets</b>		
<b>Current Assets</b>		
Cash and Cash Equivalents	690,384	675,907
Receivables	0	45,357
<b>Total Current Assets</b>	<b>690,384</b>	<b>721,264</b>
 Non-Current Assets		
Plant & Equipment	49,682	75,658
Total Non-Current Assets	49,682	75,658
<b>Total Assets</b>	<b>740,066</b>	<b>796,922</b>
 <b>Liabilities</b>		
<b>Current Liabilities</b>		
Trade and other payables	65,381	74,815
Financial Liabilities	17,293	15,315
Employee Benefits	143,239	141,795
<b>Total Current Liabilities</b>	<b>225,913</b>	<b>231,925</b>
 <b>Non-Current Liabilities</b>		
Financial liabilities	25,621	42,915
Employee benefits	26,504	26,992
<b>Total Non-Current Liabilities</b>	<b>52,125</b>	<b>69,907</b>
<b>Total Liabilities</b>	<b>278,038</b>	<b>301,832</b>
 <b>Net Assets</b>	<b>462,028</b>	<b>495,090</b>
 <b>Equity</b>		
Retained Earnings	462,028	495,090
<b>Total Equity</b>	<b>462,028</b>	<b>495,090</b>



**Statement of Income and Expenditure and Other Comprehensive Income**  
**For the year ended 30 June 2018**

	<b>2018</b>	<b>2017</b>
	\$	\$
<b>Income</b>		
Revenue	2,045,175	2,113,873
<b>Total Income</b>	<b>2,045,175</b>	<b>2,113,873</b>
<b>Expenses</b>		
Employee benefits expense	1,465,471	1,418,474
Depreciation and amortisation expense	32,230	21,470
Client Brokerage	226,669	154,986
Rent	57,164	52,879
Office expenses	60,920	65,598
Motor Vehicle Expenses	45,450	42,543
Project costs	0	136,688
Accounting & Consultancy fees	103,194	99,285
Travel and Accommodation	19,057	14,835
Training & Development	36,548	10,183
Meeting expenses	11,032	16,299
Other expenses	20,503	36,290
<b>Total Expenses</b>	<b>2,078,238</b>	<b>2,069,530</b>
<b>Surplus/(Deficit) for the year</b>	<b>(33,063)</b>	<b>44,343</b>
<b>Other Comprehensive Income</b>	0	0
<b>Total Comprehensive Income for the year</b>	<b>(33,063)</b>	<b>44,343</b>

*Extract from HAAG audited financial statements 2018*

# many thanks

Thanks to our major funders, the Victorian Government and the Australian Government. Thanks also to the Victorian Government for the Participation for CALD Seniors Grant.

Thanks to Wicking Trust for funding the “Ageing on the Edge” national project, to Streetsmart for supporting our clients, and to the Lord Mayor’s Charitable Foundation via Youth in Philanthropy, for funding “Moving into Security: Preventing Older People from Experiencing Homelessness”.

Thanks to our partner organisations, in particular University of Adelaide Centre for Housing and Urban Research, Consumer Action Law Centre, Council on the Ageing Victoria, Residents of Retirement Villages Victoria, Friends of Public Housing, the Unitarian Church, Fair Go For Pensioners and Pronia.

Thanks to our Committee of Management who have guided and provided strategic direction and governance to the organisation. This year they have gone above and beyond, leading the organisation through reviews, many meetings with funders and accreditation – a mammoth effort, and we thank them for it.

Thanks to all our fantastic staff who continue show dedication and passion for supporting the needs of older clients.

A special thanks to our Retirement Housing working group and our Cultural Diversity Reference Group who continue to guide our service improvement and lobbying efforts this year, by lending their lived experience and expertise to the organisation.

A very special thank you to all of our members who volunteer their time to support HAAG, with administration, mail outs, letter writing and meetings. A special mention to Guruswamy Perumal for beautifully photographing our events, and to Ian Cunliffe, for his generous pro bono legal assistance.





HOUSING FOR THE AGED ACTION GROUP INC.

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