



Homelessness responses in regional Victoria



1257

Home at last in North Central Victoria

A declining number of over 55s own their own homes, increasing the risk of homelessness. In North Central Victoria, HAAG's regional team is intervening early to provide support.

Jane Stanley, Policy and Research Officer, Housing for the Aged Action Group (HAAG)

The demand for HAAG services just keeps increasing. Older people in housing crisis don't have any idea [about] where to go, the system, what's out there. So, they think their only options are to live with family, in their car, or in the bush... You see the devastation on their face when someone is homeless for the first time. Once they're housed there's an instant difference.

— HAAG regional worker

Older people in regional Victoria face a growing housing crisis, one that seriously impacts their health and wellbeing, and limits their access to aged care and other supports. Ultimately, you can't plan for the future if you don't know where you're going to sleep tonight.

A significant barrier to receiving support is the widespread assumption that all older people reach retirement age owning their own home. HAAG research, *Ageing in a Housing Crisis*, shows this is far from reality.¹

A declining proportion of people over 55 live in homes owned outright, including in regional Victoria.² More older people are renting — in 2021 nearly 29,000 low-income people over 55 were renting privately in regional Victoria, a 63 per cent increase since 2011.³ These numbers will have only increased with the worsening housing crisis.

Private rental is not appropriate for older people. It doesn't provide the secure tenure needed to age in place, and escalating rents — while pension incomes remain low — mean it is increasingly unaffordable. Older people are going without essentials to pay the rent.

Despite the perception of cheaper rents in the country, there is nowhere in Australia where rents are affordable for people living on income support payments. Added to this, the quality of rental properties in regional Victoria is often low, and older people are afraid to ask for repairs or modifications for fear of a rent increase or an eviction notice.

Gordon's story

Gordon, in his 70s, previously lived in public housing, but was relocated after the site was marked for redevelopment. This new property became unsuitable for his needs, and he was forced to find a private rental property in regional Victoria.*

He experienced homelessness after his private rental was impacted by the October 2022 floods. Since then, he has stayed temporarily with family and friends.

Despite actively searching for private rentals and approaching multiple real estate agents, he

could not find any properties that were affordable on the Age Pension, reporting high level of competition for properties at the 'lower' end of the private market.

Home at Last

Many older people experiencing homelessness for the first time have worked all their lives, owned homes, or rented a property for a long time. They have previously not needed to access housing supports and are unfamiliar with the service system. The crisis system is not well set up for older people, and often they are reluctant or unable to access assistance.

This is where Housing for the Aged Action Group's (HAAG) Home at Last North Central Victoria Service steps in to provide the specialised, personalised support older people require.

HAAG has been acutely aware of the specific challenges facing older people in regional and rural areas and, through the generosity of the Ian Rollo Curry Foundation, since 2021 has operated a service across North Central Victoria, covering parts of the Goulburn Valley and Loddon-Campaspe regions.

Intervening early to prevent older people becoming homeless and to secure long-term, affordable housing is the foundation of this program. We aim to have older people contact our service before they are in a housing crisis, so the team has enough time to find housing, and for older people to have an increased awareness of where to go for assistance and what housing options are available.

This starts with community education — reaching older people who may not consider themselves at risk of



Three of HAAG's regional workers Teresa, Nat and Anne, in Nagambie. Image supplied by HAAG.



HAAG regional team members at the Tongala Community Centre, one of the regular locations from which they provide housing and aged care information. Image supplied by HAAG.

homelessness or may not know where to find assistance. HAAG's regional team works with community organisations in local areas and delivers community education sessions to groups of older people, and provides information at seniors' events and other community events.

Many older people face transport constraints — through no longer being able to drive, lack of public transport, reduced mobility, or cost. So rather than expecting them to come to us, the team prioritises having a physical presence across the region.

Focusing on the smaller towns that don't have the services of larger centres, the team has a regular presence in community centres and neighbourhood houses across the region: Echuca, Rushworth, Tongala, Murchison, Cobram, Tatura, Violet Town, and Shepparton.⁴

Older people experiencing homelessness or housing insecurity can drop in at these places and meet with a housing worker. The team also meets older people at their homes, or at a location that best suits the client.

Tailored housing support provides the information, advice, referrals, case management and individual advocacy to assist older people to gain or maintain appropriate housing. This includes information about housing options and rights; assistance with completing and submitting applications for public and community housing; access to transport to view potential properties; support with moving and establishing a new home; and referrals into aged care and other supports.

Our small team of housing support workers are all local women, who understand the importance of consistency and connecting with locals, where word of mouth is paramount and building trust takes time.

Working with other services and community groups in the region has resulted in great outcomes. Since the program commenced, we have found long-term and affordable housing for almost 100 older people, and provided support to more than 300 clients. Our community education program has provided information about housing options to thousands of older people at expos, community events and talks.

Marie's story

81-year-old Marie was living in a dishevelled, 120-year-old cottage. She had rented it for many years and had paid for repairs herself, as the landlord refused to spend the money. The cottage was unsafe and unstable, and Marie was worried she would get blown away in the next big storm. She had numerous health issues, and her only means of transport was a scooter.

Marie had no idea about how she would go about looking for another home. She was stressed about the idea of changing housing, didn't want to leave the area, and was perplexed about housing forms.

For me to tell her this would all be done for her was just such a relief for her. We found her a one-bedroom public housing

unit and supported her with relocation and moving many years of possessions. We contacted a local removalist and moved her without causing further stress.

I am pleased to have helped her on this very stressful journey and to have a positive outcome. I could see that she felt much more relaxed and comfortable and could focus on more pleasant things in her life.

— HAAG regional worker

Addressing the shortage

HAAG is proud of the specialised, compassionate and innovative work of our North Central Victorian team, and the secure housing outcomes they help clients achieve.

We would love to see investment that would enable this work to cover all of Victoria.

However, the biggest difference to older people's housing security would come from significant and urgent increase in investment in public and community housing across the region. Decades of under-investment in housing and policies that distort the housing market have led to an acute shortage of both social housing and affordable private rental properties.

Long-term affordable housing would ensure that older people have the stability they deserve for their physical, mental and emotional health and wellbeing, and to enable them to age in place.

*Name has been changed.

Endnotes

1. Stone W et al, 2023. *Ageing in a housing crisis: Older people's housing insecurity & homelessness in Australia*, commissioned by Housing for the Aged Action Group (HAAG). https://www.olderrentants.org.au/sites/default/files/decades_of_decline_2011-21_victoria.pdf
2. Reynolds M, Veeroja P, Perugia F, Stone W, Power ER, James A, 2023. *Older people's housing and housing precariousness in Victoria (2011-2021)*, Research Insights Report Series, Swinburne University of Technology, Housing for the Aged Action Group (HAAG). <https://doi.org/10.26185/v77z-2m88>
3. Stone W et al, 2023. op cit.
4. Information about North Central Victorian locations and information sessions is available at <https://www.olderrentants.org.au/i-want-change/projects/north-central-victoria-region>