

HOUSING FOR THE AGED ACTION GROUP INC.

Annual Report 2010 2011



Richard Tate, Housing for the Aged Action Group committee member, makes a point at the *Ageing On The Edge: Older Australians At Risk Of Homelessness* forum held at the Australian Centre for the Moving Image, ACMI, Federation Square, Melbourne on June 30, 2011.





THE AGE 13
FRIDAY, MARCH 18, 2011

FOCUS

Article in *The Age* March 2011 that covered HAAG's campaign on law reform in the residential parks and villages sector

Not happy campers

What's the point of owning your home when the land beneath it can be sold out from under you? This is just one of the many problems faced by thousands of elderly Victorians living in purpose-built retirement villages classified as caravan parks.

Geoff Strong reports.

Noels Fleming (right) and Margaret Reynolds (below) at Lifestyle Communities Warragul.
PHOTO: JOHN MCNEILL

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Our Chairperson, Dalene Salisbury



As you will see in the report, it has been another busy and productive year at Housing for the Aged Action Group (HAAG). As in previous years I am always amazed and very proud at both the volume and quality of work undertaken by our organisation.

Highlights for the year have included the rapid development of our emerging services: the Retirement Housing Advice and Support Service and our State-wide Assistance with Care and Housing for the Aged (ACHA) Intake Service. We have also been promoting a new service approach called the Older Persons Homelessness Prevention and Re-housing Service for which we are seeking government support. HAAG's Residential Parks and Villages Working Group attained a milestone achievement with the introduction of legislative reform that provides park and village residents with significant improvements to residents' rights and living conditions. Our Independent Living Units Working Group has built up a fantastic group of active members who have embarked on a campaign to lobby the state government for reforms to the legislation that covers their accommodation. We also successfully held

HAAG's first national event called *Ageing on the Edge: Older Australians at Risk of Homelessness* that brought together academics, housing innovators, advocates and the community to discuss the need for an older persons housing strategy.

Between our newer services plus our existing Tenancy Advice Program and ACHA Outreach Service, we continued our focus on improving access to housing information and services for older low income renters. It is somewhat daunting to see that a record number of people were seen and assisted with their housing problems. One of the most gratifying aspects of being the Chair at HAAG is the positive feedback and heartfelt thanks that our organisation receives from people who, until contacting HAAG, were in a distressed state due to their housing situation.

In addition to the number of clients assisted by our services, many hundreds of individuals and organisations were provided with information through our regular community education sessions, forums and meetings.

Of course none of our achievements would have been possible without the hard work and dedication from all involved with HAAG. I would like to particularly thank my fellow Committee members for their support and encouragement throughout the year, to all HAAG members for their continued support of our aims and to our workers for all of their efforts and dedication.

I would also like to thank our funding bodies Consumer Affairs Victoria and the Department of Health & Ageing. We are very grateful to them for their ongoing support.

In closing, I commend this Annual Report to you and I look forward to a year of further achievement by working with all of you in 2011-2012.

Our Members

An integral part of the functioning of the organisation is the commitment of our members to our activities, many of whom consistently dedicate a great deal of time to a range of our work. This may involve help around the office including the arduous tasks of folding leaflets and helping with mailouts and the continued dedication of our Caravan and Residential park Residents and Independent Living Units Working Groups. Our members were also active through forums, radio programs, and local media stories. It is extremely difficult and often intimidating to speak publicly about your own living situation, but without the personal story the housing issue would never receive any public coverage. So to all of those members who put themselves forward we are extremely grateful.



HAAG members studying the paperwork



Molly Hadfield and Feng Yin Xia



Gladys Maher, Denise Muir and Carmel McMennemin



Jenny Dale (Retirement Housing Worker until November 2010) with Elaine and Gordon Beard

Our Services

Proposed new service: Older Persons' Homelessness Prevention and Re-housing service

Housing for the Aged Action Group (HAAG) has established the framework for an Older Persons' Homelessness Prevention and Re-Housing Service (OPHPR). We are developing it as a trial at the moment as we don't have the resources to operate it fully. We are hoping that the state government may be interested in funding the service as part of its Homelessness Action Plan. It is quite incredible that while the main functions of our services are to ensure that older people are well housed, we receive no funding support from state government departments such as the Department of Human Services or the Office of Housing who are responsible for this area.

This service, the first of its kind in Australia, is an early intervention model that has the potential to provide housing advice and solutions for thousands of vulnerable older people in Victoria, particularly those struggling to survive in the private rental market.

The OPHPR Service is based on a combination of four major service methods:

- The Commonwealth Assistance with Care and Housing for the Aged (ACHA) Program in Australia from which HAAG currently receives some funding.
- A housing information service that was developed as one of the four main initiatives in Great Britain's National Strategy for Housing in an Ageing Society.
- Rapid Re-Housing programs in the United States.
- HAAG's delivery of housing support based on our unique knowledge of the Victorian aged housing sector

This combination of effective initiatives has resulted in HAAG's services successfully re-housing 95% of clients who are directly assisted by our advocacy service. There is currently considerable support from major homelessness agencies that endorse HAAG's model. Two major research projects are underway that include an examination of the effectiveness of the service.

The key initiatives are:

1. A homelessness prevention service that provides information for older people who are at risk of homelessness. This service encourages older people who live in unstable housing to plan ahead and develop re-housing strategies before they are threatened with eviction.
2. A re-housing service that assists older people who are threatened with homelessness due to being served with a notice to leave their accommodation. This service provides referrals to area based agencies that are best able to assist older people. HAAG advocacy services provide information and assistance to the agencies and play a direct advocacy role where service gaps exist.

Why is this service needed?

- Australia is a rapidly ageing society with an emerging population of older people who have not achieved home ownership by the time they have reached retirement age.
- There are increasing numbers of older people who are at risk of homelessness due to the high cost and insecurity of the private rental market. These people, particularly single women, are paying up to 70% of their income in rent. They are also highly vulnerable due to the fact that they can be given a 60 or 120 day Notice to Vacate at any time. They are then forced to seek alternative accommodation.

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- The number of people aged 65 and over in low-income rental households are projected to increase by 115 per cent from 195,000 in 2001 to 419,000 in 2026. There is an even bigger increase for those over 85 years of age, from 17,000 to 50,000 (Jones, Bell, Tilse, Earle: AHURI, 2007). There are 105,000 people over 65 years of age who rent in the private market, 80% whom rely on the aged pension as their main source of income.
- There is a lack of basic specialist housing information and support available to older people who are in the position of being forced to leave their housing.
- Current homelessness service systems such as the Supported Accommodation Assistance Program (SAAP) are not structured to assist older people. Only 1.7% of SAAP clients are over the age of 65. SAAP services frequently turn to specialist organisations such as HAAG to assist their older clients.
- The Commonwealth Government's White paper on Homelessness, *The Way Home*, failed to articulate a policy response to this problem and only provided initiatives that attempted to address the needs of rough sleepers.
- The Victorian Government's Homelessness 2020 Strategy identified older people as a specific category of need. However, its main initiative to support 140 rough sleepers over a four year period is only addressing the tip of the iceberg. Other areas of need have been set aside for further research when action is required to be taken now.
- There are housing options available to older people but accessing them has become increasingly complex. There is now a wide range of information and entry processes for public housing, social housing, community housing, independent living units as well as a number of options offered by the private sector such as rental villages and residential parks and villages. Older people need expert assistance to navigate their way around these options to find the best available housing within their re-housing time frame.

How the service will work

1. Develop a communication strategy that will establish promotion, networking and referral protocols with a wide range of agencies where older people have contact on a wide range of needs including income support, medical and aged care assistance and recreational points.
2. Older people will either make direct contact or services will refer older clients to HAAG who are deemed to be at risk of homelessness.
3. A wide range of housing information, advice and support is provided to those planning ahead and more extensive advocacy and support is offered to those at risk of homelessness.



Emergency housing help

Action group can point you in the right direction



HELP AT HAND – Housing for the Aged Action Group is a free service.

HELP is available for low-income older Victorians who need assistance with their housing.

Housing for the Aged Action Group can point you in the right direction, depending on your particular circumstances.

The group can help with:

- Help for the thousands of older private renters struggling to pay escalating rents when they rely on the age pension as their main income.

Many long-term renters find themselves in great difficulty after receiving a notice to vacate when a landlord decides to sell their home. Caught in this predicament an older person may have no idea where to turn.

- Many people considering retirement face the reality of many years of life with meagre savings and a fixed pension.

The group can advise on the wide range of housing options available and help you to understand the often complex eligibility requirements of options like public housing, social housing and independent living units.

- Maybe you are considering downsizing from your family home and are looking around for the right retirement and lifestyle housing.

There are many different types of retirement housing possibilities to consider, including retirement villages, residential parks and rental villages.

More recently the group has seen the emergence of independent living accommodation linked to optional aged care services.

The information service is free and con-

fidential. Housing for the Aged Action Group is also a lobby group that aims to improve the housing conditions of older people, particularly those on low incomes.

It is funded by Consumer Affairs Victoria and the Federal Department of Health and Ageing.

- Housing for the Aged Action Group, Flinders Lane, Melbourne, 9654-7389 or 1800-637-389 (country), www.older tenants.org.au

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Assistance with Care and Housing for the Aged (ACHA) program

The Assistance with Care and Housing for the Aged (*ACHA*) program is funded by the Commonwealth Government's Department of Health and Ageing. The program commenced in 1994 and its function is to be a flexible, assertive outreach program for older frail aged homeless people or those at risk of homelessness.

In 2009 HAAG restructured the ACHA program to meet the growing demand for housing assistance and the program now consists of the Intake, Referrals and Housing Options Service and the ACHA Outreach Service. This assistance varies from giving housing information, housing options, referring people into appropriate housing and care supports in their local community, to supporting them through the maze of requirements and application forms needed to get them on the Office of Housing (OoH) waiting lists. Since restructuring the program in 2009 we have gone from assisting approximately 200 people per year to providing assistance to 1,018 people through both the Intake and Outreach program this year .

HAAG's Outreach worker is April Bragg, who visits people in their homes, assists them with their application to OoH; assists in finding either public housing or other suitable types of housing such as Independent Living Units; social housing or an OoH moveable unit. All these housing options have different requirements for entry and an older person is often faced with needing to complete three to four different applications. Having such a complex housing entry system often means that if people aren't assisted to fill in application forms they then do not pursue it and are often plunged into crisis.

Once an offer of an appropriate potential home is made April then co-ordinates the packing up, cleaning out the unit, organising the removalists (some times funding the removal totally), and then settling people into their new home and community. During this time, if required, April links them into local Home and Community Care services, or organises an Aged Care Assessment which enables them to access respite or a Community Aged Care Package and a case manager. This support assists an older, frail person to continue living independently in the local community and prevents early admission into a hostel or nursing home.

Ena Ahern, is the ACHA Intake, Referral and Housing Options worker. Ena's role is to take incoming calls and assess how best to assist the caller. This entails gathering as much information as possible about the caller's social, financial, health and current supports information. Based on this data Ena then either assists with application forms if the caller is mobile and regularly in the city and can attend at the HAAG office. If not mobile and living within the HAAG ACHA catchment area the information is given to April to take over and assist. If outside the HAAG ACHA catchment area then a referral is sent to the local ACHA program in the area the person lives in. If the private renter is experiencing difficulties with the real estate agent, or having difficulties getting repairs to their housing then a referral is given to the Consumer Affairs Victoria (CAV) funded Tenancy Advice worker, Jeff Fiedler, who investigates and assists with negotiations with the estate agent and the owner. If necessary Jeff will lodge an application at Victorian Civil and Administrative Tribunal (VCAT) on behalf of the tenant. If the caller is living in an Independent Living Unit and is experiencing issues with management and/or fellow residents, then the referral is given to Shanny Gordon. Shanny is the CAV funded worker for people in retirement villages.

Both the ACHA Intake, Referral and Housing Options Program and the ACHA Outreach Program have had another very busy year. We received 942 calls to our Intake program for issues far

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reaching such as planning for retirement – ‘what are my best options in housing as I get older and am considering downsizing?’ to imminent loss of their rental property home. We have also had elder abuse cases where family members are financially, emotionally and psychologically abusing their parent. Hospital social workers also call for assistance on behalf of hospital inpatients that are at risk of losing their private rental home. These hospital social workers are working in general hospital departments such as Emergency, Medical Units and Surgical units. We also received a number of aged psychiatric assessment referrals where social workers contacted HAAG in an attempt to support their client’s rental housing which people are often at risk of losing due to their illness. With this group of people we are also able to assist by referring them to our Tenancy Advice service where Jeff Fiedler will assist with a VCAT hearings on behalf of these clients. Also there have been calls from Peter MacCallum hospital on behalf of cancer patients also at risk of losing their private rental homes whilst undergoing chemotherapy and/or radiotherapy.

A snapshot of our Intake data for 2010 - 2011 is:

- 441 people seeking assistance were eligible for the ACHA program i.e. they were homeless frail aged or at risk of homelessness.
- Over 60% of Intake clients were over 70 years of age with an increase in the number of people in their 90’s needing assistance.
- 70% were women.
- Vast majority of clients seeking assistance were private renters facing eviction through Notice to Vacate or those who could not afford to live in their current accommodation due to unaffordable rent.
- 256 varied organisations made referrals for assistance to HAAG.
- 356 people were referred to external ACHA programs.

Intake case studies

A 73 year old man living in private rental was given a 60 day Notice to Vacate (NTV) due to the landlord selling the property. The day prior to settlement the landlord found the man lying on the kitchen floor with slashed wrists. The man had attempted to get help with housing options and application forms from the OoH and various housing groups as he did not know what housing was available for him and he could not complete all the paper work required on his own. He wasn’t assisted and therefore saw no way out of becoming homeless other than taking his life. The landlord contacted HAAG’s Intake service and we were able to refer him and liaise with a local support program to assist him through hospitalisation and into public housing. We are pleased to report that he is well settled in his new home and is enjoying his life.

A 65 year old man was refused surgery for bowel cancer because he was homeless and sleeping on the floor at the back of his cousin’s kitchen. HAAG’s Intake service referred him to a service in his area that assisted him with suitable temporary housing in order to have the surgery and commence receiving palliative care. HAAG assisted him with an Early Housing application and the man is now safely housed in an OoH property. We are pleased to report that this man is now well enough that he has recently recommenced with his volunteering activities.

Outreach Program

Over the past year 76 people received assistance from the Outreach service. The majority of people needing assistance were facing homelessness within 60 days. All people who were in this situation received intensive support to resolve their housing crisis and most people received this

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assistance over a three month period. As with the Intake service there were more women than men assisted and most clients were in their 70's, 80's with this year three in their 90's.

Outreach case studies

Jenny a 93 year old woman was referred to HAAG by her local church after she had received a 60 day Notice to Vacate to leave her private rental home. Jenny was so shocked about having to leave her home, and like far too many of our ACHA clients, Jenny attempted to take her life. Jenny was given this Notice in late October and her eviction was to coincide with Christmas. Jenny had lived in a private rental property for over 35 years and in her neighbourhood for all of her married life (over 60 years). Jenny's ties to the area were particularly strong as she visits her local church daily for worship and participates in the parish activities. When we met with Jenny to discuss options she couldn't envisage living anywhere else other than that neighbourhood. Jenny and her late husband rented the house she was living in from an old work friend of her husband. They had lived in the property on the understanding that if they did the repairs the house was theirs for as long as they wished to live there. However, the landlord passed away some years earlier and the adult children of the landlord now wanted possession of the property to redevelop the site. Also the house had fallen into disrepair with the death of Jenny's husband and with his death the agreement had broken down. Jenny's rent had also increased to take up 80% of her income. Despite this Jenny wanted to remain living at the house primarily because it contained the memory of her much loved husband. Given the housing location limitations we had with Jenny we commenced working with the OoH and Independent Living Unit providers to identify any suitable vacancies. During this period we were contacted by some local parishioners who had identified a public housing vacancy in an older persons housing complex next to Jenny's church. This was the perfect housing outcome for Jenny and we are pleased to report that after many weeks of representation and advocacy to the Inner North Area Manager, Valda Cupido, Jenny was approved for this home. We thank Valda and all of the staff involved in working with us and Jenny to achieve this amazing outcome for her. As for all of the prayers from the local parishioners – Jenny's housing approval came through on Christmas Eve!!

A highlight of our ACHA year was that Jenny and three other ACHA clients Ming, Ju and Alan all agreed to make a film, 'Ageing on the Edge', with us. The film depicts the successful housing outcomes that were achieved through the program. We sincerely thank Jenny, Ming, Ju and Alan for their generosity and trust in us to tell their very personal stories. We have received rave reviews for the film and take this opportunity to also thank Toni and Steve, from *BentWheel Productions*, for creating such a wonderful film for us and to the Mornington Peninsula Shire Council for providing us with the funding to make the film. If you wish to view the film you can access it on HAAG's website or obtain a DVD copy from our office.

Other ACHA activities

In the lead up to our 'Ageing on the Edge' Forum our ACHA workers organised the inaugural national meeting of ACHA services. The meeting was held at the Victorian Department of Health & Ageing and was attended by over twenty six ACHA services and Department representatives from Victorian and Canberra, including the Program Director of Respite for Carers Section, Office for an Ageing Australia, Judy Phillips. All agencies presented how they were delivering the program and a number of common recommendations to improve the program were presented to the Department. We are pleased to report that our recommendations were well received and we are optimistic that the ACHA program will finally be recognised as the service model that prevents

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homelessness amongst older people. Another positive outcome from the day was a research proposal by the University of Queensland which will look at the ACHA role in preventing older persons' homelessness. The Department of Health and Ageing has given in-principal support to the research and funding is being sort by the Australian Housing Urban Research Institute.

As per our agreement with the Department of Health & Ageing we held quarterly education sessions around the State. These sessions varied from providing housing and care options training to Home and Community Care (HACC) workers to participating in many community information days with various groups.

Another highlight of this type of work was our participation in the City of Boroondara's Homelessness Among Older Women's research project. The projects aim was to gather hard data on the number of homeless women in the municipality and to develop strategies to alleviate homelessness. The project will continue into next year and we look forward to working with our partners in the Eastern Region.



Stills from HAAG's *'Ageing on the Edge'* film.
Above ACHA clients Ming and Ju. Below: Jenny

Re-



Retirement Housing Service

The Retirement Housing Service has had a change of staff over the year. Jenny Dale left her position in October 2010 to pursue other opportunities. Jenny's position has been enthusiastically filled by Shanny Gordon who started working at HAAG in January 2011. During 2010-2011 the service has assisted 218 clients, 137 of which were cases requiring advocacy support. In addition the service assisted 225 people through nine group consultations where a number of residents presented with a similar problem.

The majority of referrals to the service for the year have been for assistance with basic rights information, including advice to establish the correct legislation that covers a client's situation, support in cases of harassment (from management and neighbours) and a range of individual issues. Another two significant trends for the year has been the emergence of cases for residents in the not-for-profit retirement villages or independent living unit sectors, and class-action type cases in residential parks and villages.

HAAG has continued to support and encourage the development of residents' committees and has advised residents in a number of residential parks and villages over the year. HAAG believes that the development of residents' committees, particularly since the introduction of this initiative into the new Part 4a of the *Residential Tenancies Act 1997* that is being introduced from September 1, 2011. The focus on residents committees requires a systematic approach with the goal to enable all parks and villages the opportunity to establish such supports. Residents committees provide the opportunity for improvements to parks and villages living in a range of ways such as empowerment, protection of the vulnerable, improved relations with management, effective dispute resolution, reducing the need for legal action, and the overall enhancement of parks and villages communities.

HAAG will be embarking on an ambitious program of informing as many residents as possible about the new part of the Act. This will entail travelling to all areas of Victoria where residents express an interest in receiving a presentation about the main changes.

Not for Profit Retirement Villages/Independent Living Units (ILUs)

HAAG has seen a significant increase in the number of residents from this sector contacting our services for assistance. Two factors seem to have created this improvement in assistance: the increased knowledge of our services and residents understanding of their rights due to the *Speak Out Eastern Project*. Many of HAAG's new clients have come from the eastern suburbs due to the Eastern Project region, with many contacts occurring some time after the initial promotion and distribution of rights information. The issues raised by residents included: Fee increases, inequitable fee charges across residents in a particular village, access and control of community facilities, the right to disclosure of village financial statements and the implications for the ongoing viability and enhancement of the village, individual dwelling problems such as the need for repairs and general maintenance, attitudinal problems with paternalistic management (at times bordering on intimidation and victimisation). A key factor of most cases is the lack of knowledge by residents of their rights in terms of coverage by particular legislation or even understanding that any such laws exist or affect them. This problem also extends to residents' understanding of their individual agreements and contracts. For example, many residents do not know what form of tenure security they may or may not have as contracts often do not state a specific lease term but may

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use phrases such as “the right to occupy until incapable of living independently”. As is the ongoing trend in this form of accommodation, the majority of clients supported were older single women.

Residential Parks and Villages

A continuing trend for clients from this sector who have requested HAAG’s assistance is the prevalence of group or class-action type issues. A number of cases for the period have either involved a number of residents banding together where they have a common complaint, forming committees or working groups to seek out information on their rights and to take action, or even individuals seeking assistance for themselves only where the matter affects many or all other residents. Examples of these issues included: High rent rises causing fear of affordability, breaking lease agreements in terms of CPI-linked rent increases, loss of facilities due to management failing to maintain communal areas, introduction of deferred management fees as a trade-off for long term leases and security of tenure, utilities rebates with collective solar power installations, the right to form a residents committee and reluctance of management to co-operate.

Rental Villages

Problems have again been prominent from residents living in rental villages. Cases have included issues on quality and quantity of meals with allegations of abuse; intimidation; residents seeking alternative food requiring additional expenditure from meagre account balances; fear of speaking up; and a lack of residents’ connection with community infrastructure creating isolation and fear. It is a goal of HAAG to establish community liaison committees in local areas to maintain contact with residents in rental villages operated by companies such as Village Life, Sunny Cove and Garden Villages. The level of isolation and intimidation of residents in rental villages is similar to that experienced in the Supported Residential Services (SRS) sector. However, while SRS residents often may have a case manager due to their health or disability, this is generally not the situation in rental villages. HAAG often makes contact with local government community aged care services when we hear allegations of abuse or neglect in rental villages and often home care workers are reporting concerns back to their managers. However, we have not seen any cases where any follow-up investigation has occurred by local government services. HAAG’s main strategy so far has been to make contact with residents by seeking permission from rental village management to visit a village and conduct a talk, often in conjunction with Consumer Affairs staff. A more detailed and intensive strategy is required that should also involve local government.

Further, the problem of lack of security of tenure continues to be a major factor in this form of accommodation. Lessons learned from the near disaster in 2007 where hundreds of residents were threatened with eviction have not translated into government action.

For Profit Retirement Villages

A moderate number of clients have been assisted with brief advice and recommendations to seek legal assistance. Many callers from this sector have come from HAAG’s promotions and advertising in the Seniors News, specialist supplements in *The Age* and other similar publications. Such broad promotion creates interest from many residents in for-profit housing who mainly have concerns about financial management issues regarding their significant ingoing contributions and the services provided. HAAG continues to provide limited advice to these clients while ensuring that they are able to seek appropriate further assistance.



Retirement Housing Worker Shanny Gordon speaking to a group of residents



Retirement housing comes in many shapes, names and forms these days. Trying to work out what laws cover them can be a tricky exercise and is an important role of the Retirement Housing Worker

Tenancy Advice Service

After the introduction of HAAG's Retirement Housing Service two years ago, our Tenancy Advice Service has been able to provide a service dedicated to providing legal advice and support to older people living in private rental accommodation, arguably the most vulnerable group of older people in the Victorian community. The Tenancy Advice Service has also been integrated into the development of our ACHA Intake and Outreach Service and also provides one of the foundations of our potential new structure, the Older Persons Homelessness Prevention and Re-Housing Service. This approach ensures that any older renter who contacts our agency looking for assistance can receive all the help they need, as a one-stop-shop of housing support.

Over the year this service has provided intensive assistance to 179 older people who experienced difficulties with their housing that required tenancy advice and support. This was a 41% increase on the previous year. This large increase in case numbers is due to two known factors: Continued worsening of the ability of older people to cope in the private rental market, and also the improvements to our Intake Service operated by Ena Ahern that has generated a greater knowledge of HAAG's services and therefore more people seeking assistance. There are usually four main factors that tenants seek our help for: Rent increases, notices to vacate, poor housing conditions or needing help to get home modifications after a deterioration in health or increased disability. HAAG's tenancy service evaluates the client's legal standing and may negotiate with the landlord or even defend the client at VCAT in cases where the notice is deemed invalid or retaliatory. Additionally, referrals may be made to other HAAG services or to external agencies for assistance to find other accommodation.

Unmanageable rent increases where older people continue to be priced out of the market continue to be a major issue.

Some examples of rent increases experienced by clients for the 12 months were:

\$540	to	\$630	per month
\$826	to	\$946	" "
\$830	to	\$913	" "
\$869	to	\$956	" "
\$910	to	\$950	" "
\$1080	to	\$1160	" "
\$1170	to	\$1350	" "
\$1300	to	\$1500	" "
\$1360	to	\$1560	" "

And for one particular property the following rental increases occurred:

\$700	to	\$912	" "	in previous year
\$912	to	\$1108	" "	then 12 months later

Many of these rent increases have made each tenant's rental situation completely unaffordable and has forced them into homelessness. Each of these situations has an enormous personal human cost in terms of stress and other health impacts, especially considering that the majority of these cases also required assistance to find other accommodation and the trauma of relocation (if a suitable housing option was found). Many current clients are on a precipice of fear and doubt as their Notice to Vacate expiry date draws nearer. Many others find a way to go on by cutting their expenditure to the bone and suffer in silence.

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We believe that, in the absence of alternative social housing access, steps must be taken to provide greater affordability and security of tenure in the private market. This should involve reform of the Residential Tenancies Act to provide longer term leases and protection from exorbitant rent rises.

A recent trend has been the contact by various ethnic groups whose communities are experiencing severe housing hardship. In past reports HAAG has demonstrated problems in the Italian and Jewish elderly communities. In this current year HAAG was contacted by an elderly Chinese welfare organisation in Springvale that requested we give a talk to a group of tenants. We found a group of people with significant affordability problems in the private rental sector who had also been languishing on public housing waiting lists for many years without any understanding of their current status. To deal with the problems HAAG organised a number of agencies to band together to provide advocates and interpreters and a day was dedicated to providing solutions to the problems expressed by each individual from the group. This issue highlighted the isolation felt by many older people from non-English speaking backgrounds who do not know how to access basic information or receive support on problems that can be easily dealt with by those without language or cultural barriers.

HAAG dealt with a disturbing case where an elderly tenant had been served a 120 day no-reason Notice to Vacate (NTV) because a non-violent incident occurred where the tenant exhibited bizarre behaviour due to his mental illness and had apparently upset a neighbour. The tenant had stopped taking his medication and entered hospital where he obtained the necessary treatment to stabilise his behaviour. HAAG applied to VCAT to have the notice revoked on the grounds that, if the landlord was right that the tenant had created a disturbance then there were relevant sections of the RTA that he should have used (violence). HAAG lost the case as the referees took the position that the landlord did not have to give reasons if they served a 120 day NTV, even where they had admitted they did have reasons. HAAG believes this is a misuse of the 120 day NTV and we believe this further validates the need for the removal of this section of the RTA as it is often used as a convenience clause that denies the responsibility of landlords to act fairly and honestly.

HAAG continues to hear from older private tenants who are living in terrible housing conditions. One client contacted HAAG for help after she received a Notice to Vacate because her house had been condemned. Another client sought help after an agent failed to respond to an electrical safety alert conducted by an electrician. Yet another client, a 94 year old woman who had lived in her rental home for 28 years, was living in a home in poor condition. She contacted us, not to complain about the need for repairs, but because she had been given a NTV. Our Housing Options Service had great difficulty finding alternative housing that she could afford and the tenant had to suffer continual harassment from the agent who wanted her out as soon as possible.

HAAG has noticed a trend of cases where tenants are experiencing extreme harassment from landlords. This has been in the form of landlords pressuring tenants to leave their accommodation for a range of reasons such as: wanting to raise rents beyond what a tenant can afford; wanting to break leases to raise rents; wanting to renovate premises and move tenants out quickly; wanting tenants to move out due to house sale settlement; wanting to move into the home themselves. While in most cases landlords, or their agents, have served proper legal notice on tenants, the problem we have identified has been the follow up pressuring of tenants to leave before the due date, or no later than the due date. Another case of landlord harassment occurred where an agent accused a tenant of being too elderly to manage to live in her accommodation. This case required the defence of a 120 day NTV where we proved that the landlord had unfair reasons for giving notice and the notice was annulled.

Housing for the Aged Action Group Inc.

HAAG has had other cases where tenants were living in houses that had been condemned due to their appalling condition. The tenants had not complained to HAAG about the condition of their home, with one man saying that he had set himself up quite comfortably in one room that was in a reasonable state. Instead they only sought our assistance because they had received a notice to vacate.

During the winter months HAAG was contacted by a number of residents who had trouble with their heating. In most cases the heaters seemed to be in very poor condition but landlords were reluctant to take action to repair them. Instead they tended to accuse the tenants of not being able to operate the heater correctly. However, when the landlords reluctantly sent out plumbers to investigate after HAAG's intervention the tradesmen often found that the heaters were old and needed replacing. Due to the counter accusations of the landlord this meant that the tenants were without heating for 2-3 weeks while the arguments were waged. Our advice to tenants in this case is not to bother negotiating too long but to take the matter straight to VCAT, with HAAG's support, if there is any delay as heating is crucial to the needs of tenants' wellbeing.

The quote of the year came from an HIV positive man who contacted HAAG after receiving an unsustainable rent increase. He said "I just want some warmth and security in my life". We wonder why that is too much to ask. We were able to refer him to the Aids Housing Action Group (AHAG) for assistance to find affordable housing.



Examples of housing conditions we have found older people living in



Jean's Story

The experience of a current HAAG client, as expressed here by one of our housing workers, illustrates the factors that older people are facing in the private rental market, the barriers to seeking help and the reasons why we desperately need an effective response to this issue from state and commonwealth governments.

Some time ago I made an appointment to meet Jean, a new HAAG client, at her home. Over the phone she said she had some minor maintenance problems that she wanted some help with. When I arrived at her place and knocked on the door there was no answer. I could see a light on inside and kept knocking but I soon realised that Jean had changed her mind about seeking help at this time, so I left my identity card and HAAG brochure with the hope that Jean might decide to call our service again. Six months later Jean summoned up the courage once again to make contact about her maintenance problems. This time she wanted to know what action we could take if we were to help her and what reaction she might expect from the landlord. It transpired that her 'minor' problems included a heater that had not worked for five years, water leaking down her walls when it rained and a stove that had been broken for six months (the landlord had told her not to complain as she could still use her microwave oven for cooking). On top of this Jean was paying \$1350 a month in rent, which took up 84 per cent of her income. Incredibly, Jean has never missed a rent payment.

I mentioned to Jean that our standard procedure was to serve a legal notice on the landlord to demand that the repairs be done. I said that if the work was not attended to that we'd involve Consumer Affairs Victoria and assist with an application to the Victorian Civil and Administrative Tribunal (VCAT) if negotiations were not successful. Jean said she didn't want to 'rock the boat' and she asked me two questions: If I ask for repairs to be done can the landlord evict me and, If they do the repairs is there anything to stop them putting up the rent? Unfortunately I could not offer her any comfort as a landlord can serve a 60 day Notice To Vacate on a tenant on a number of grounds that can only be challenged after a tenant moves out, such as if a landlord says they want to move into the property. Secondly, landlords often respond to residents who stand up for their rights by putting up the rent, or say that the rent will have to go up to pay for repairs. This has become a major method of evicting older people as landlords know that escalating rents in recent years have priced out aged pensioners and that a steep rent increase is as good as an eviction notice in getting rid of a low income pensioner. They can then bring in a younger working tenant who will pay much higher rent than an elderly person can afford.

To create the environment that would encourage Jean to take action a number of obstacles had to be removed so that she would have the courage to proceed further. Jean wanted a guarantee that if she acted to get repairs done that we would be able to assist her to find alternative housing in case she was given an eviction order. Without being able to give a cast-iron guarantee I referred Jean to our Housing Options Intake Service where she was offered a range of housing alternatives that, if successful, could offer her not just a better designed place to live, but even better, a home where her rent would be significantly less and she would have security of tenure for the rest of her life.

Our services are now in the process of assisting Jean to apply for a number of housing options such as early entry to public housing, social housing, not-for-profit independent living units and other specialist housing types like Abbeyfield Housing and movable units. Our staff are actively advocating for Jean and lobbying for a quick outcome based on her urgent need.



After years in shelters and sleeping rough, Erika Lodge, 59, enjoys the "million dollar views" from her unit on the top floor of a public housing high-rise in Kensington.

PICTURE: MYNE TOLOR

March 2011

Baby boomer wave heralds new housing crisis

By **MICHELLE GRIFFIN**
SOCIAL AFFAIRS EDITOR

AS PART of the lucky baby boomer generation, Erika Lodge, 59, never imagined she'd end up homeless. She was married for 33 years, and worked for three decades as a cook and a parenting counsellor. By rights, she should be entering her seventh decade pondering whether to spend the kids' inheritance on a world cruise or a sea change.

Instead, after a divorce and a mental breakdown, Ms Lodge spent much of the past nine years struggling to find somewhere to live. She's barricaded the door of her Footscray boarding house room at night; she's sought refuge in women's shelters; she spent two months sleeping on the streets. She's only recently moved into her

single bedroom unit on the top floor of a public housing high-rise in Kensington: "My first public housing place," she says. "Million dollar view."

Ms Lodge is typical of the baby boomer women now finding their way to crisis accommodation services, says Shelley Mallett, Hanover Welfare Services' general manager of research and service development.

As the first baby boomers turn 65 this year, crisis services and housing agencies are seeing a new wave of clients who don't have a history of drug or alcohol problems, and haven't been homeless before.

These are the dinner ladies, office cleaners and housewives of the 1960s and 1970s, getting by with little or no superannuation and a checkered work history as they raised children.

If their relationships break down, their health deteriorates or their income shrinks, these women are being forced out of private rental in larger numbers than ever before.

"They present to [our services] very late," says Ms Mallett, who is overseeing a wide-ranging study of the ageing homeless for Hanover. "They don't know anything about the welfare sector. They have been couch surfing and sleeping in cars... this is an emergency problem that is going to grow, and these are people who don't need to be in the [crisis accommodation] system."

And all the research suggests that this problem is only going to get worse.

By 2008, more than 100,000 Australians over 65 were already struggling to stay in their homes, according to a study by

the Australian Housing and Urban Research Institute. And demand for public housing for pensioners is expected to increase by 50 per cent by 2016.

But with waiting lists for public housing as long as nine years in some areas, many older people can't find anywhere to stay. A 2007 Federal Government study of homelessness among older people found that 70 per cent of respondents over 60 were homeless for the first time in their lives.

Three-quarters of the clients of the Housing for the Aged Action Group are women now, says tenancy advice worker Jeff Fielder. "It's a whole new category. These women are quite different from the typical face of homelessness."

It all started going wrong for Ms Lodge in 1989, after her divorce, when she sold her

house in Endeavour Hills and put her half of the proceeds into Pyramid Building Society — just before it collapsed with debts in excess of \$2 billion in 1990.

"I cried for a week, and then got on with my life," says Ms Lodge. Her children had both left home, so she rented a room and started driving trucks, and then working with the elderly.

But in 2001, she suffered a nervous breakdown, and like a character in a movie, just packed her suitcase and jumped on a train to St Kilda: "The bright lights. It was always open at night..."

"When you have a job and your health's all right, life's all right, but when you haven't, it's survival and each day is a bonus," she says, and then adds, with a grin: "Women of my age group, it's hard for us to accept the fact that we're getting old."

MAJOR CAMPAIGNS AND POLICY ACTION

Ageing on the Edge: Older Australians at Risk of Homelessness

Over the past year HAAG has re-doubled our efforts to secure government action for older people who are at risk of homelessness. To this end we have been highlighting the enormous difficulties faced by older people who are renting in the private rental market. Some say this is an emerging group of older people who are experiencing the threat of homelessness for the first time. Organisations like HAAG know that this crisis has been evident for the past 20 years. It's just getting worse.

The positive side to this story is that a number of mainstream advocacy organisations are now acknowledging the problems faced by older people on low incomes and have been actively lobbying for change. For example, Homelessness Australia is in the process of a two-year campaign to raise the issue and organised a pre-conference workshop specifically on the needs of older people at the National Homelessness Conference held 1-3 September 2010 in Brisbane. In addition to this campaign Hanover Welfare Services have been conducting research that is looking at the experiences of older people facing homelessness. The first part of their report called *Ageing in what place? Stage One: Case Studies* was launched in June 2011 and provides much needed additional evidence of the problem.

One of our major hurdles has the difficulty convincing the Commonwealth and State Governments that there is a significant problem faced by many older people. It has long been the case that only a small number of older people contact mainstream homelessness services such as Supported Accommodation and Assistance Program (SAAP) (only 1.7% of those over 65). This figure has led governments to assume that homelessness for older people is a small problem that is only represented by prematurely aged men with alcohol abuse problems or mental illness that contribute to their outcome of 'sleeping rough'. They have assumed that the provision of some funds to organisations such as Wintringham will address this particular high need group. However, we can now say that we have had significant progress on this front with the Victorian Government identifying the wider problem of older people who are at risk of homelessness, particularly the people HAAG sees daily who are being evicted from the private rental market. In a landmark report the Victorian Government's Homelessness 2020 Strategy dedicated a specific chapter to the range of ways that homelessness affects older people. This is the first time that any government in Australia has taken this approach and we hope this is the breakthrough that is badly needed. We now need to see such recognition translate into action in terms of our main aim: the development of an older persons housing strategy. A strategy would include the following initiatives: Increased affordable housing for older people; improved adaptability of existing housing to address the needs of people as they age; improvements to tenancy laws to provide better protection for older people; better integration of housing and aged care services; and, improvements to housing and homelessness services for older people that would include a ten-fold expansion of the ACHA budget and support for HAAG's Older Persons Homelessness Prevention and Re-Housing Service.

HAAG has organised a national coalition of organisations that will continue to campaign on housing justice for older people. Initial plans involve a meeting with the Commonwealth Minister for Social Housing and Homelessness, Mark Arbib, and the Minister for Health and Ageing, Mark Butler. Further ideas include delegations to state Housing Ministers across Australia as we are seeking a co-ordinated strategy involving all levels of government, including local government.

Ageing on the edge - national housing forum

The highlight and focus for 2010 - 2011, and the centre of a significant amount of HAAG's time, was the production of a national one-day event that was held on Thursday 30th June 2011 at ACMI, Federation Square, Melbourne. The aim of the event was to highlight the latest research and hear the community sector's perspective on the housing and homelessness problems faced by low income older people in Australia. While the Commonwealth Government White paper on Homelessness, *The Road Home*, produced some important initiatives to address the needs of some sectors of the elderly homeless, it failed to articulate a major strategy to deal with this increasing problem. The forum set the scene for discussion on a future framework to address the emerging problem of housing an ageing population and how we can best respond to the increasing numbers of older people who are faced with a housing crisis.

The event was brilliantly facilitated by Robbi Chaplin, CEO, Inner South Community Health Service. The speakers included an introduction from Dr. Claire Noone, Executive Director of Consumer Affairs, who set the scene for the day; Professor Andrew Jones from Queensland University, who gave an overview of the issue of older people and homelessness; Dr. Shelley Mallett and Trish Westmore from Hanover Welfare Services who presented the results of their research into homelessness service pathways for older people; and Barbara Squires from The Benevolent Society who presented information on their innovative housing model *The Ocean Street Project*. Jeff Fiedler spoke about effective service delivery models for older homeless people.

The highlight of the day was the screening of a film produced by HAAG and the Mornington Peninsula Shire Council called *Ageing on the Edge*. It can be viewed on our website at www.older tenants.org.au. It is also available as a DVD for showing at talks and events. This was followed by a panel of older tenants, facilitated by April Bragg, ACHA worker. The tenants spoke about their experiences facing homelessness and their journey towards achieving affordable housing.

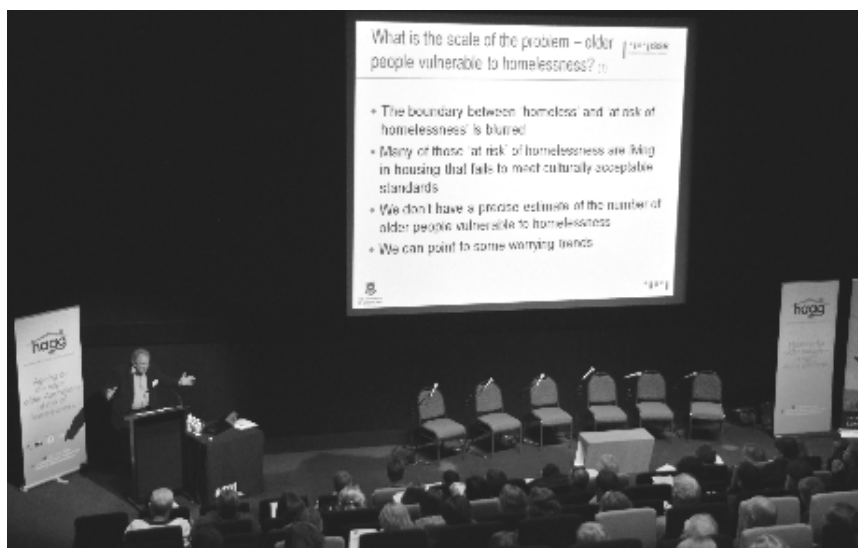
A panel of speakers explored the need for a national and state based Older Persons Housing Strategy. These include representatives from Wintringham, Council to Homeless Persons, Homelessness NSW, the City of Port Phillip and Swinburne University.

The day ended with a presentation from Deb Tsorbaris from the Department of Human Services who spoke about current homelessness program initiatives being developed by the state government.

The inaugural national meeting of Assistance with Care and Housing for the Aged (ACHA) agencies was also organised by HAAG and was held on the day preceding the forum. Twenty six representatives from ACHA services from across Australia attended, as well as a number of representatives from the Department of Health and Ageing. A number of future initiatives are in the process of being developed from the meeting.

Most feedback from delegates at the forum was very positive and a number of recommendations from the forum are being put together in a log of claims that will be used to lobby the State and Commonwealth governments towards introducing an Older Persons Housing Strategy.

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Professor Andrew Jones, Queensland University



Professor Andrew Jones, Queensland University



Dr. Claire Noone, Executive Director, Consumer Affairs Victoria



Delegates at the event



Sarah Kahn, Council to Homeless Persons, chairing the forum discussion session on the need for an Older Persons' Housing Strategy



Delegates discuss 'what needs to be done'



Deb Tsorbaris, Department of Human Services



Forum facilitator Robbi Chaplin, CEO, Inner South Community Health Service



April Bragg with Helen, Patrick (reading notes) and Paula during the Older Tenants' panel



Dr. Shelley Mallet from Hanover Welfare Services speaking about their report 'Ageing In what place?'

HAAG achieves new laws for residential park residents

HAAG is very proud that its Residential Parks and Villages Working Group has achieved a remarkable victory on behalf of residents across Victoria. While we did not achieve everything we wanted the working group is very proud that it has succeeded in lobbying the state government to introduce a complete new section of the Residential Tenancies Act, called Part 4a (Part 4 covers residents living in caravan parks), that will be proclaimed on September 1. Part 4a provides new laws specifically for owner-renters who live permanently in a park or village.

This is the first time such a major amendment to the Act has occurred since the introduction of the *Residential Tenancies Act (1997)*. The amendments are also groundbreaking as it is the first time in Australia that minimum term lease agreements have been proclaimed for tenants and residents.

This is no mean feat and the enormity of this achievement should be celebrated! HAAG's working group campaigned tirelessly for these changes for many years with no support from other organisations. HAAG would like to acknowledge the long standing commitment of the following Residential Parks and Villages Working Group members who have achieved this success (in alphabetical order):

- **Allen Baillie**
- **Val Beale**
- **Kevin Burrington**
- **Lionel and Marian Foster**
- **Frank McCoan**
- **Bill McMaster**
- **Max Penaluna**
- **Bob Purves**
- **Wyn Stenton**
- **June Walkeden**

There are many other people who have made significant contributions at varying times, and they make up the 150+ members of the working group who have informed our work with their own personal experience of living in a residential park or village. We have had major contributions from residents in city, rural and regional areas; from those living in caravan parks to those living in residential villages; from residents who have put their security of tenure on the line and courageously challenged tyrant-like park owners; residents who have organised people in their parks and villages who have then turned up *en masse* to meetings we have held; they have visited politicians both locally and the relevant Ministers; attended meetings with government departments; and most importantly, met on a monthly basis in the heat of summer to the cold of winter with the aim of helping thousands of older people across Victoria.

So we say a huge THANK YOU AND WELL DONE for what you have achieved.

Other influential advocacy agencies, such as the Tenants Union of Victoria, sided with the Caravan Parks Association (who represent park owners) to oppose the reforms. It is to the credit of the previous Consumer Affairs Minister, Tony Robinson and Consumer Affairs Victoria, who understood what our working group was telling them about the vulnerability of older people in resi-

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dential parks and villages. They were also concerned about older people who invest their life savings in a home and environment, and agreed that they needed to be better protected.

These changes to the law are very positive as they define this type of accommodation and a number of residents' needs are being addressed.

What are the new laws?

The new Part 4A in the Act regulates site agreements between residents who own their dwelling but rent the underlying land (site tenants) and park operators who rent out such sites (site owners).

Part 4A covers instances where the dwelling is:

- *fully or partially owned by a site tenant*
- *designed, built or manufactured to be transported for use as a residence (not including a typical caravan)*
- *the site tenant's main residence (not a holiday home)*
- *in a communal park (not in a park on Crown land).*

The changes give greater protection to site tenants, whose dwellings can be quite large, difficult and expensive to move. Without these protections, site tenants are more vulnerable than residents who own traditional caravans, which are relatively easy to move about.

Park owner obligations under Part 4A

Under Part 4A, a site owner has to:

- *give a site tenant 365 days' notice to vacate for 'no specified reason' (an increase from the current 120 days)*
- *ensure site agreements are in writing in the site agreement, disclose and explain all rents, fees and charges*
- *give a prospective site tenant 20 business days to consider a site agreement*
- *provide a five-day cooling-off period after a site tenant signs the agreement*
- *give a prospective site tenant a copy of the park rules before entry into a site agreement*
- *consult with site tenants regarding any proposed changes to the park rules.*

Further changes include:

- *Limiting a site tenant's liability to no more than 12 months' rent if they break a fixed-term agreement (a site owner will have to apply to the Victorian Civil and Administrative Tribunal (VCAT) for compensation)*
- *increasing VCAT's jurisdiction from \$10,000 to \$100,000 for disputes relating to Part 4A*
- *five-year minimum site agreements for new parks (that is, those registered for the first time from the date Part 4A is introduced)*
- *clarifying the rights and obligations of site tenants and site owners when a dwelling is being sold or assigned*
- *protecting a site tenant's right to participate in residents' committees.*

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Part 4 of the Act will continue to apply to:

- *agreements where the resident rents both the dwelling and the site*
- *certain agreements where the resident owns their dwelling but rents a site, such as the owner of a traditional caravan.*

While HAAG is very proud and delighted with the new legislation, there is much more work to be done. Many of the reforms fall short of the aims of the group and it has affirmed its intention to re-double its efforts to continue to campaign for the long term improvements it sees as essential for the well being of older residents.



The changing landscape of caravan park living



Celebrating Our Partners Project

The Celebrating Our Partners project commenced in December 2009 with the aim of building HAAG's long-term viability. The project emphasis was on obtaining funding for our 'Housing Options Service' and growing our membership through the promotion of both HAAG's services and meeting with older people about their housing issues and what they see as possible solutions. The project ended in April 2011 and during the course of the project we completed the 'Housing Options Service' submission and have presented this to a number of federal government departments and the Victorian Minister for Housing, Wendy Lovell for funding consideration as part of the Governments 2020 Homelessness Strategy.

The project has provided us with the opportunity to review the housing information we provide to the broader Victorian community and in April we established HAAG's Housing Information Centre within our office (see photo on page 7). The Centre is open for drop in during business hours and provides free written material covering topics such as finding and applying for suitable accommodation, retirement housing options and tenancy rights information. As part of our information review we have now made all of this information available electronically on HAAG's web page.

Membership recruitment has occurred through community education sessions, held in metropolitan and country Victoria and through two significant HAAG forums, the Victorian Parliament Inquiry into Public Housing and HAAG's Social & Public Housing forum targeted at public housing tenants and applicants. Recruitment also happened through participation in a number of community events or one-off information/training sessions to special interest groups.

These included: The Aboriginal & Family Violence Prevention Legal Service Victoria at their Sisters Day Out Workshop, Maroondah City Council's Seniors Expo held at Eastland Shopping Centre, African Women's Support Group, Citizens Information Service Southern Region, Italian Older Persons' Group and a number of Aged Care Service workers networks in the Eastern and Southern regions of Melbourne.

One of the really positive outcomes from our membership recruitment is that we now have a group of people wanting to volunteer with us on an ongoing basis and who are really keen to conduct community education activities and staff our Housing Information Centre.

The project also had a broader research role and we participated in the Foundations research program on the wider issue of capacity building of the not for profit sector. The research was conducted by the Queensland University of Technology's Australian Centre for Philanthropy and Non-profit Studies. The research is now complete and its findings are very important to the non-profit sector and the broader Australian grant maker network. Anyone interested in the final report please contact April at the HAAG office.

We once again thank the Myer Foundation for the wonderful opportunity they provided us.

Southern Region Independent Living Units Project

The *Southern Region Independent Living Units Project* has followed on from the *Speak Out Eastern Region ILU Project*. This second phase is part of an ongoing strategy to inform all residents in not-for-profit retirement villages across Melbourne about their rights, seek feedback about their issues and needs, and to encourage their ongoing participation on our ILU Working Group. The Southern project proved to be very beneficial, with some extremely positive outcomes.

1109 households were covered throughout the project. The Southern region included the Local Government Areas (LGAs) of: Stonnington, Port Phillip, Bayside, Glen Eira, Greater Dandenong, Kingston and Mornington Peninsula.

A letter box drop was undertaken to all households, with a package of information containing: a Consumer Affairs Victoria (CAV) booklet relevant to the ILU, a HAAG pamphlet, a HAAG business card and a cover letter outlining the aims of the project. A letter was also sent to ILU managers and owners to alert them to the project and explain what the aims of the project were.

In response to the letter box drop 28 residents contacted HAAG to share their experience living in an ILU. 9 residents required further support, while the majority were happy to be included in the project but did not require ongoing assistance. 2 residents were very unhappy with the project and responded quite negatively to the information.

During the project other community groups were contacted to attempt to organise information sessions for older community members and ILU residents, such as: senior citizens centres, neighbourhood houses, Returned Servicemen Leagues (RSLs) and community health centres and providers. None responded.

All the local newspapers within the Southern region were also contacted, with an article written especially for the promotion of the project. The only newspaper that responded and printed the article was *The Senior*, March 2011.

Two information sessions were organised at the end of the project, one targeted at council owned ILUs covered by the Residential Tenancies Act and the other at ILUs covered by the Retirement Villages Act.

The session for Council owned ILUs saw 65 invitations sent out and only one attending resident. Some of these council owned ILUs are very old and have not been refurbished during their lifetime with residents in the past sharing that the manager was a bully so it was an interesting exercise and outcome.

The session held for ILUs covered by the Retirement Villages Act saw 118 invitations sent out with 10 residents attending. Of the 10 attending 3 ILUs were represented and the main interest for the residents was to form a residents' committee to deal with some immediate concerns. It was a very interactive session and as a result HAAG will be creating a residents' committee toolkit specifically for ILUs.

Independent living units working group

The ILU working group has progressed quite a way since it began in 2010. From very meagre beginnings in light of the widespread reluctance of older residents in ILUs to speak out, the working group now has 16 members, with a doubling of numbers over the past 6 months. Interestingly, all are women. They are currently working on a log of claims to document the issues they believe are most important and they are coupling this with recommendations for change.

The working group members are all willing to speak up to inform key stakeholders about their concerns regarding this housing type. They have met with major policy staff at Consumer Affairs Victoria where they had an opportunity to share their experiences of living in ILUs and inform the department about their needs. The group is very clear about the key issues of ILUs and over the year have grown greatly in wisdom and knowledge. Their vision has broadened to the level of seeking systemic change and the group evolves from strength to strength with every meeting.

The ILU working group is now seeking to meet with the Minister for Consumer Affairs, the Hon. Michael O'Brien. This process will be started with a meeting to be held shortly with the Minister's advisor, Alexander Seccombe, to brief him on their issues. The working group is also looking to distribute their log of claims, once completed, to relevant stakeholders and interested parties.

ILU Working Group members Judy Walters and Pauline Williamson assisting with a mail-out to members



A sample of Important meetings held, talks and publicity

Meetings

- Robin Scott MP 9th July 2010;
- the South Australian Residential Parks Residents Association 19th July;
- Greens MP Colleen Hartland 20 July;
- attended an older persons housing seminar organised by AHURI in Canberra 21 July;
- Kate Gumley, Director of Commonwealth Homelessness Strategy, FaHCSIA 11 August;
- Rocco Fonzi from Policy Unit at Office of Housing 13 August;
- Housing and Local Government Network 18 August;
- attended and gave two talks at the 6th National Homelessness Conference 1-3 September;
- COTA Policy briefing 9 September;
- Wesley Central Mission 15 September;
- Federation of Chinese Associations 16 September;
- CAV Working Together Forum 22 September;
- Council to Homeless Persons 23 September;
- Older Women's Network 30 September;
- DebTsorbaris, Director of Victorian Homelessness Strategy 30 September;
- Victorian Local Governance Association 13 October;
- Older Persons Housing Network (convened by HAAG) 21 October;
- Brighton ALP Branch 27 October;
- Professor Andrew Jones 28 October;
- Tony Nicholson, Chairperson of the Prime Ministerial Council on Homelessness 17 November;
- Noel Murray, Editor of Parity Journal 17 November;
- Trish Westmore, Hanover Welfare Services 6 December 2010;
- Alexander Seccombe, advisor to Consumer Affairs Victoria Minister;
- Kate Ford, Housing advisor to Social Housing and Homelessness Minister Mark Arbib 25 February 2011;
- Older persons housing policy forum in Sydney 25 March;
- Working Together Forum 30 March;
- Minister for Housing Wendy Lovell 31 March;
- spoke at Residents of Retirement Villages Victoria Forum 27 April;
- Max Ginn, DHS 5 May;
- Office for the Community Sector workshop 10 May;
- Future of affordable housing forum by VCOSS 26 May;
- SAAP Counting the Homeless meeting 6 June;
- talk to Swinburne University students 16 June;
- Miriam Segon DHS 22 June;
- Seniors Rights Victoria special project on housing 23 June 2011.
- For the national forum Ageing on the Edge, consultations or collaborations were held with the following:
 - Consumer Affairs Victoria, Office of Housing, Department of Health and Ageing, Department of FaHCSIA, Hanover Welfare Services, Council to Homeless Persons, Wintringham, Swinburne University, City of Port Phillip, University of Queensland, the Benevolent Society in Sydney, Mornington Peninsula Shire, VLGA, and a wide range of ACHA agencies.

Talks

- Legacy Victoria 3rd August 2010;
- Housing and Local Government Network (HALGN) 18th August;
- Older persons housing pre-conference workshop at the 6th National Homelessness Conference in Brisbane;
- Presentation to the 6th National Housing Conference in Brisbane;
- Council on the Ageing Policy Briefing to COTA's general membership 9th September;
- The Older Women's Network Annual General Meeting 30th September;
- Brighton ALP Branch 4th October;
- Diverse and Affordable Housing Group of the Victorian Local Government Association 13 October;
- residents of Penguin Resort 18th November;
- CAV Working Together Forum special theme on older people 14 December;
- Willow Lodge Residential Park residents 19 January;
- Gardiner Lodge ILU residents 24 January;

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Talks cont.

- Presentation to CAV staff 23 March;
- Community agencies at Morwell Town Hall 29 March;
- Residents of Retirement Villages Victoria Forum 27 April;
- Australian Association of Independent Retirees 5 May;
- Ageing on the Edge Forum 30 June.

Publicity

- August 2010 edition of The Senior – rental service available
- October 2010 edition of The Senior – Legislative reform on residential parks
- Parity Journal October 2010 edition – Older private renters
- November 2010 edition of The Senior – Legislative reform on residential parks
- November 2010 edition of Older Women's Network newsletter – crisis in older persons' rental housing
- Moorabbin-Kingston Leader 24 Nov 2010 – Story on older private renters rent increases
- March 2011 edition of The Senior – rental service available
- The Age 7 March – Older renters
- The Age 18 March – Residential parks
- The Senior, June 2011 – Service available
- Parity Journal June 2011 edition – Older private renters



Helena and Merv Blinn, from Bentleigh East, are campaigning for affordable housing.

Picture: CHRIS EASTMAN, NZHerald

Rental squeeze-out

Low-income dilemma highlights affordable housing as a key problem issue

Housing | Jessica Bennett

FACED with sky-rocketing rents and forced to vacate their current home, aged pensioners Helena and Merv Blinn fear they have nowhere left to go.

But soaring rental prices across Melbourne mean the Blinns' situation is not unique and housing affordability is shaping up as one of our big issues.

In four years the cost of the Blinns' small, three-bedroom rental in Bentleigh East has risen by \$360 to \$1560 per month – two-thirds of their pension payment.

The couple also recently received a notice to vacate the home within 60 days so the owner could develop it.

"We have no other financial assets and no income other than the pension," Mrs Blinn said.

"We can't afford another rental

deposit and bond payment; it's a totally impossible situation. Shortly after we moved last time Merv had a heart attack and he said 'if I have to move again it will kill me'."

Mrs Blinn said financial support for low-income tenants was critical.

"There's not a lot of support out there, not just for older people but also for young people with low incomes; it's a huge struggle," she said. "People are being pushed

further and further into poverty and they can do nothing about it."

Housing for the Aged Action Group case worker Jeff Fielder said many pensioners were in similar situations to the Blinns.

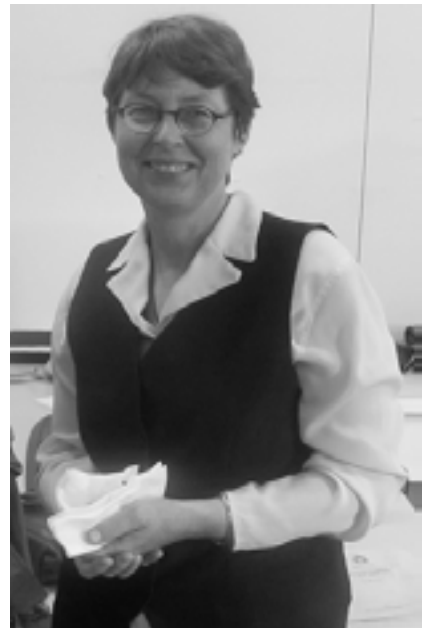
"People are being hit with huge rental increases that can tip them over the edge and they can't manage any longer," Mr Fielder said.

"There needs to be a massive and consistent commitment of funding"

Our Website

Kaye Trainor, Office Administrator

The website of Housing for the Aged Action Groups has been managed by me for the past two and a half years after it was first established by long term member Maree Bellett. As a website it functions as a wonderful resource for a broad range of material and is accessed by many members as well as organisations both locally and nationally. We even receive international email requests from people responding to articles that we have on the website.



Material that is regularly accessed is the history of HAAG, the meeting dates for the working groups - the ILU (Independent Living Units) working group, the CARPRA group (Caravan and Residential Parks Residents Association) along with dates for the radio programs on 3CR.

Photos of past events are on the website under the Media / Photo Gallery menu (you may recognise a few familiar faces), and there are even two photo galleries showing the very varied of accommodation styles within ILU properties and caravan and residential villages – some of the units are particularly quaint and very appealing.

Recent 'Older Tenants' Voice' newsletters and also Annual General Reports can be accessed and many of our general-use forms for membership, HAAG services and working groups can be downloaded and printed if you wish to tell your friends about the great work we do.

Both HAAG films can be viewed via links on the website. If you were at the forum on June 30 and were moved by the film, here is the opportunity to view it again, or share it with friends. Finally, the recent Forum we held on June 30 still has an active link (from the homepage) where presentations can be viewed on the forum site. Further material from the forum will also be made available online in the near future.

Do take some time to have a look and keep an eye on the website as new material is always being made available.

www.older tenants.org.au

Student Placements

During this busy time HAAG had two young social work students from La Trobe University on placement for almost 3 months. Isabelle Watson was a final year Bachelor of Social Work student on her last placement before graduating. We wish to thank Isabelle for her hard work in assisting with the Consumer Affairs Victoria (CAV) community development research, for her support in the *ACHA Intake* role and also her assistance with the *ACHA Outreach program*. Isabelle also assisted with some of the monthly meetings. Isabelle has now graduated and is working with *Scope* – an organisation that supports people living with Cerebral Palsy. We wish Isabelle all the best in her career as a Social worker.

Our other social work student from La Trobe University was Carmel Willington. Carmel is a Masters Entry level into the social work course as she previously has graduated with a BA degree. Carmel was on her first social work student placement and worked hard to understand what HAAG did, what community development was and how non-government organisations functioned. At all times Carmel was enthusiastic and keen to learn. She was ably assisted by many of HAAG members during her time with us. We will miss Isabelle's and Carmel's cheery manner and willingness to assist at all times.

To comply with their education needs from the University, Ena, also a social worker, was required to supervise and guide Isabelle and Carmel daily and give structured supervision once a week of 1.5 hours. Their academic theory and frameworks had to be put into practice on a daily basis so that they absorbed practical experience and integrated this learning with their education and placement requirements. Both were successful on their placement with HAAG and the university wishes to continue this level of support for other social work students by having HAAG extend placement support during the academic year.



Students on placement in 2010-2011 Isabelle Watson and Carmel Willison

HOUSING FOR THE AGED ACTION GROUP INC.

2nd Floor, 247-251 Flinders Lane,
Melbourne 3000.
Ph: 9654 7389 (Melbourne. metro.)
1800 637 389 (country)

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HOUSING FOR THE AGED ACTION GROUP

WHAT IS HAAG?

Housing for the Aged Action Group (HAAG) is a member based organisation that works towards housing justice for older people on low incomes in Victoria.

HAAG offers free and confidential advice to older people renting their home.

There are six main parts of our service:

*** Private Rental**

Retirement Housing Advice & Support

*** Housing Options Service**

*** Intake and Outreach Service - Care & Housing**

***Community Education &Community Development**

***Policy Advice**

Interested tenants and residents are encouraged to join

Pensioners No Charge

So ring us on 9654 7389 (Melbourne metro.) or 1800 637 389 (country callers)
Address: HAAG, 2nd Floor Ross House 247-251 Flinders Lane, Melbourne 3000.

Email: haag@oldertenants.org.au Website: www.oldertenants.org.au

