



YEARS Winter edition
June 2013



***Older
Tenant's
Voice
Since 1988***

***Housing -
a right not a privilege!***

Housing for the Aged Action Group





Hello to all HAAG members.

What a great success the H.A.L. forum was thanks to the hard work of staff & volunteers . Congratulations!

Crystal has gone on leave to have her baby & we are all waiting for the wonderful news. I would like to say welcome to Shane who has taken her position. I hope Shane you will enjoy working with HAAG.

It is with regret we announce the loss of 2 of HAAG's dedicated members - Patrick Barron (Treasurer of Committee of Management) and Patricia Black (past committee of management

member).

I would like to extend my sympathy to both their families & recognise the value of their efforts to the HAAG organisation.

Maree Norris has taken on the Treasurers position. Thank you Maree.

Also welcome to a new committee member Pauline Williamson. I hope you will enjoy the excitement of being on the committee of management especially if we are refunded for HAL.

I would like to extend an invitation to all HAAG members to the General Meeting of HAAG on the 20th of June 2013.

Hope to see you there.

Regards, Wyn

MEMBERSHIP RENEWAL

**It is time to renew your HAAG membership again.
A membership form is available on pages 11 and 12.
Just fill it out, tear it out and send it in.**

INTRODUCING Shane McGrath

I started at Home at Last a few weeks ago, and so far I'm enjoying the work and excited to be part of such an important project.

My background is mainly tenant advice and advocacy – I arrived here after two years at the Tenants Union – and I think those skills and that knowledge base will be useful in my work here. I started with HAL during National Volunteer Week and it's been great meeting so many dedicated volunteers and members. I hope I can do you all proud.





Pat Barron

Pat was a member of the HAAG Committee of Management in the capacity of Treasurer since October 2009.

His background in banking was several years' experience with the ES & A Bank (which merged with ANZ Bank in 1970). Pat followed

this with 10 years as office manager/paymaster/ personnel officer with a large manufacturing company.

In recent years Pat was involved as volunteer with both the Colostomy Association Victoria and the Citizens Advice Bureau in Mentone.

IN MEMORY...

Patricia Clare Black

Born 18 March 1926. Pat Became a nurse during the war. Pat married and had 6 children, the youngest of which died in an accident. Pat's husband also had a bad accident that left him a quadriplegic for 14 years in Pat's care.



Pat had always vowed to help people in poor circumstances wherever possible. After her husband's death Pat went to work as a research assistant, and went on to become the assistant director of a home for homeless men.

Upon retirement Pat volunteered with HAAG, UCROSS and Mary of the Cross Centre.

In Pat's words: "My last prayer each night is that God will let me live long enough to see my dream, of adequate housing for all, fulfilled.

HOME AT LAST FORUM

On the 18th May 2013 HAAG held a forum at Victoria University called *Home at Last – The Meaning of Home and Community for Older People*. About 200 people attended the event that brought together the latest research on older persons housing, information on HAAG's Home at Last service and older people telling their own stories in person and on film.

The Home at Last Forum was organised to provide information to the community and housing, aged care and community agencies about the issues facing older people at risk of homelessness. The main aim was to raise awareness of the plight of over 330,000 older Australians who are forced to live in the private rental market and discuss solutions to this growing problem.

After an introduction by HAAG's chairperson Wyn Stenton, we were most grateful to have the forum opened by Angela Connors, Director, Service Development and Design, Department of Human Services. Angela spoke about the state government strategies on homelessness and acknowledged the importance of providing specialist services and housing outcomes for older people.



Keynote speaker was Dr. Maree Petersen, Postdoctoral Research Fellow, Institute for Social Science Research, University of Queensland who discussed the following theme: Tackling homelessness is a national priority within Australia. Yet there is a limited understanding of older people's homelessness, in particular how older people experience homelessness in different geographies across Australia. Maree's paper presented findings from an Australian national study analysing first time homelessness amongst older people. It also provided a rich understanding of the nature of older people's homelessness in different parts of Australia, in particular their housing history that culminated in housing crisis.

The second major speaker was Dr. Shelley Mallett, General Manager, Research and

Service Development, Hanover Welfare Services. Shelley spoke about Hanover's research that has provided a better understanding of the services and service responses that can prevent older men and women from entering housing crisis and homelessness. Her talk explored whether being a man or a women impacts on how an ageing person enters, experiences and moves through housing crisis, even homelessness.



The forum also later heard from John McInerney, CEO from Common Equity Housing Ltd., a not-for-profit company that provides co-operative housing. John spoke particularly about Harmony Village that is a mixed development of an older persons co-op joined on site with a retirement village. The innovative design and practices of Harmony Village gave good insight into the possibilities of future retirement housing.

The forum also heard about the progress of HAAG's Home at Last Older Persons Housing Information and Support Service and it was announced that the service is working towards soon housing 100 older people at risk of homelessness within the first 12 months of the service's operation. Overall, more than 500 clients have had their housing stabilised, re-housed or on track to affordable accommodation for life.



The highlight of the day was hearing from HAAG's members during a tenants' panel session where seven people who had been at risk of homelessness and re-housed with the support of Home at Last spoke

about their experience and the meaning of home and community to them. On top of this our new film was shown that highlighted the experience of a number of people from the panel and their new cluster of housing in Altona. Brilliantly produced by our great colleague Toni Bentley from Bentwheel Productions, the film dramatically evokes the importance of home and community for older people, the theme of the day.

Overall the event was a great success and we also obtained good media coverage on national and Melbourne radio that has spread further awareness about the need to tackle this rapidly growing problem of older people threatened with homelessness in our community.

Keynote presentations and photos of the day will soon be available on HAAG's website at www.older tenants.org.au

HOME AT LAST

OLDER PERSONS HOUSING INFORMATION & SUPPORT SERVICE

OUR RESULTS SO FAR:

The Home at Last (HAL) Service commenced assisting older Victorians who are homeless, or at risk of homelessness, in June 2012 and the service has a particular focus on those struggling to survive in the private rental market. Between June 2012 and April 2013, 2,624 people have been assisted. This includes 1,659 people individually assisted with housing options information through community education events and another 391 provided with information from direct contact with the HAL Intake & Referral Service.

574 people were assisted who were either already homeless, or at risk of homelessness, and needing intensive support to find suitable long term housing. This includes situations where people may be facing Victorian Civil and Administrative Tribunal legal action, those that can't sustain their tenancy due to cost, or people who are experiencing some kind of housing crisis and unable to remain living in their current accommodation such as relationship breakdown, health problems etc.

102 long term property offers have been secured and 89 people have been directly provided with long term, affordable housing by the Home at Last's Assistance with Care & Housing for the Aged (ACHA) Program, another 126 people have a housing application/s in progress. Another 358 clients have been referred to external specialist services such as the ACHA Program and the Community Connections Program. What this means on the ground is that over 500 vulnerable older people have had their housing situation stabilised, re-housed or on track towards a sustainable housing outcome that has resolved their housing problem for the rest of their lives.

FROM THE CASE FILES:

Anna and John were referred to the Home at Last Service in early March 2013, by Senior Rights Victoria, who was assisting them with legal issues around the foreclosure of their house mortgage. They were re-housed in long term social housing in mid April 2013.

Anna and John a couple in their late 60's, moved to Australia from Macedonia in the early 60's and settled in the western suburbs where they raised their only son.. Within a number of years of arriving in Australia they purchased a house and managed to pay off the mortgage by the time they retired from work in their early 60's.

Anna and John offered to assist their son with his small business by taking a mortgage out on their home. However, the business failed and their home was repossessed by the bank. The locks were changed on the property and they were not able to access their belongings. With no close friends in Australia and their extended family living overseas; Anna and John had no option but to sleep in their car outside their son's house. Their son and daughter-in-law were renting a 2 bedroom unit with one room for them and one room for their children. A few days later Anna and John received the news that their former home had been damaged by a fire and most of their possessions had been burnt or were smoke and water damaged.

Anna and John contacted PILCH – Seniors Rights Legal Clinic (SRLC) for assistance with gaining access to their former home and for assistance with dealing with the bank. Anna and John were referred to the Home at Last (HAL) program in March 2013, by their lawyer at SRLC. Anna and John were both receiving the Aged Pension and after the foreclosure of their home had no assets. The HAL Assistance with Care & Housing for the Aged (ACHA) Program's outreach worker contacted Anna and John and arranged to visit them at their son's house. The interview

and subsequent visits were all conducted in the garage of their son's house, such was the extent of their relationship breakdown. The worker discussed housing options with Anna and John and explained the different types of housing that they were eligible for.

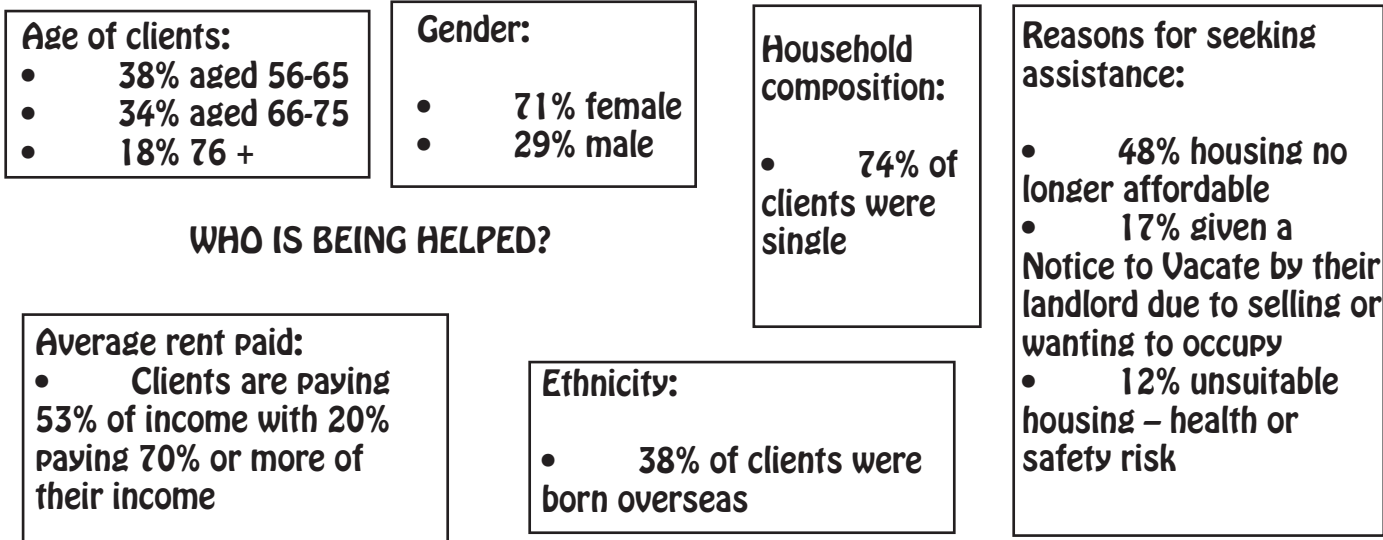
The worker assisted Anna and John to complete a Homeless with Support Public Housing application and an application for Social Housing through Community Housing Limited. John advised the worker that his wife Anna hadn't been eating because of the stress of their situation and she had several anxiety attacks that had resulted in hospital admission. Both John and Anna were extremely distressed about their situation and this was impacting severely on their health.

Due to their deteriorating health the worker was in daily contact with Anna and John and was providing updates to their lawyer at SRLC and their hospital social worker. The worker was also doing an extensive search of all housing providers on possible property vacancies. The worker was contacted by Community Housing Limited (CHL) property manager and advised that there was a vacancy at one of their western suburbs sites. The worker arranged the appointment with CHL and provided transport to the meeting for Anna and John. After an interview, and assessment to check their eligibility, Anna and John were offered a social housing property. They were so happy and relieved to get this good news. So much so they were jumping around with joy.

The worker contacted the SRLC lawyer to arrange access to client's former home and the worker arranged for removalist to remove belongings which were salvageable. A representative from the bank unlocked the house and allowed access. Anna and John were charged \$400.00 for the first two hours and \$88.00 for every 1/2 hour after that. The fee was added to their mortgage debt. Given the cost of being in the house two HAL workers assisted Anna and John to pack crockery and other salvageable items which were then loaded directly onto a removalist truck.

The HAL service provided funds for Anna and John's first two weeks rent, cost of removalist and for purchase of white goods. The worker applied for the bond to be paid by the Office of Housing and arranged for utilities to be connected at the new property. The worker provided Anna and John with contact details of agency's that provide material aid including second hand furniture and no interest loan schemes.

The worker remained in touch with the couple for the month following their move to ensure they had settled in and required no further assistance or referrals. The property is located close to their son and his family and they are all hopeful of their relationship rebuilding. The property is close to shops and public transport. Anna and John thanked the worker for her assistance and asked her to drop in anytime for a coffee, they have also become members of Housing for the Aged Action Group as they wish to assist other people who find themselves in housing difficulty.



Community Education Activities for 2013

The Community Education team have been busting their guts in 2013 to give as many older people as possible information about Home at Last. In fact, since January this year 4956 people have received information about Home at Last from Community Education activities.

Here are some interesting (or not so interesting) facts about the work of Community Ed. since January 2013:

Since January Community Ed. have had extensive involvement in events, meetings with agencies, Home at Last community talks and housing options information sessions in Bendigo, Echuca, Gippsland, Swan Hill and Kerang.

The 'Darebin Strategy' has almost come to a close. This involved close work with local housing agencies and the Darebin council to get the word about Home at Last across the Darebin LGA. To date Community Ed. have given information out in local doctors surgeries, churches, government agencies such as Centrelink, council services, an Aboriginal Cooperative, the Preston Market and other services and retail outlets.

Community Ed. have done 43 community presentations and 135 agency presentations since January this year.

77 Media outlets such as Newspapers, Radio stations, magazines and TV news programs were contacted about Home at Last since January. Most of these were contacted about HAAG's Forum during April, and some, including Radio National, interviewed Jeff about Home at Last.

In the coming months, Fionnuala and Gemma will be focussing on the local government areas of Casey, Greater Dandenong, Geelong and Shepparton.

If you have any contacts in these areas or are interested in joining us with talks to community groups etc call 9654 7389.

HAAG IS ON RADIO 3CR - 'RAISE THE ROOF'

Every 4th Wednesday at 6pm:

26 June 2013

24 July 2013

28 August 2013

If you would like to share something with us on our upcoming radio shows please contact the office and have a chat to Marc (our 3CR show co-ordinator)
9654 7389

National Volunteer Week 2013

This year, national volunteer week was celebrated at HAAG with a lovely volunteer's morning tea. HAAG staff all cooked something at home to show their appreciation for the valuable work contributed by all of our HAAG volunteers. And although some of our food took a little more effort to eat than to bake (I'm speaking about my unrecognisable scones here), it seemed that a good time was had by all.

A big thank you goes out to Guruswamy Perumal for taking our excellent photos. Here is an example below:



3CR RADIOTHON

Community radio 3CR needs your support in their annual Radiothon, running throughout the month of June. For 37 years 3CR has given a voice to alternative views and to many communities that are denied a voice by the mainstream media. HAAG have been associated with 3CR Community radio 855am for over twenty five years, delivering information and access to older person's housing issues via regular programs Raise The Roof and City Limits. The next Raise the Roof programme, at 6pm on Wednesday 26 June, will be devoted to generating donations to the Radiothon. Contact Marc on 9654 7389 prior to the date of the show and we'll make mention of your generosity on air (if requested) during the half hour show.

Radiothon Fundraising constitutes around 30% of 3CR's income each year and it is vitally important people contribute to keeping this wonderful resource going and to ensure 3CR's progressive, alternative coverage of social, cultural and political issues continues for many years to come.

You can make a tax-deductible donation

- online with a credit card at www.3cr.org.au/support,
- by calling 3CR on 9419 8377,
- sending a cheque or money order payable to:

Community Radio Federation Ltd PO Box 1277 Collingwood 3066

- Contacting HAAG and we will forward your donation on

Any donation over \$2 is tax deductible, please donate generously and tell then HAAG sent you!

CARAVAN AND RESIDENTIAL PARKS AND VILLAGES (CARPAU) Working Group

The CARPAU working group has been working hard to review and refocus it's aims and objectives.

CARPAU works in conjunction with HAAG's services to:

- * Represent the rights of residents in residential parks and villages**
- * Encourage membership**
- * Campaign for improvements to housing conditions for older people in residential parks and villages**

Part of CARPAU's work recently was to conduct a survey with residents from parks and villages around Victoria to find out what the current situation is, especially after changes were introduced into the *Residential Tenancies Act 1997* with Part 4A. Part 4A refers directly to park/village residents who own their movable dwelling but lease/rent the site on which it stands.

Almost 2 years after these changes came into effect we are beginning to see where the gaps are appearing. With the findings from the survey HAAG and CARPAU will send the information to the Minister for Consumer Affairs Victoria, as well as the Minister of the opposition for Consumer Affairs.

The aim is to enagage with government to ensure the Act is being enforced, and that residents rights are being protected and promoted.

If you are a resident of a park or village, and would like to receive regular information about CARPAU's work, please contact Shanny at HAAG 9654 7389.

NATIONAL PARKS MEETING

On Tuesday 9 April 2013 HAAG met for the first time with residential park representatives from around Australia to discuss the possibility of forming a national alliance towards improved rights for older residents in residential parks and villages.

South Australia, Western Australia, Queensland, New South Wales and Victoria were all present as we discussed our many shared issues across the parks sector.

Although the legislation is different for every state, and Victoria is by far at the bottom of the ladder, the issues are still the same.

Watch this space for more information about the progress of this group.

It is a first for parks in Australia!





HOUSING FOR THE AGED ACTION GROUP INC.

Housing for the Aged Action Group

ABN: 80 348 538 001

Reg: A0017107L

Postal address: 1st Floor, Ross House 247-251 Flinders Lane, Melbourne 3000

Home At Last: 1300 765 178

Phone: 03 9654 7389

Fax: 03 9654 3407

Email: haag@oldertenants.org.au

Website: www.oldertenants.org.au

Application for MEMBERSHIP / RENEWAL 2013 – 2014

(Please print name).....I.....

REPRESENTING SELF or ORGANISATION.....

ADDRESS.....

SUBURB.....POSTCODE.....

PHONE CONTACT.....

EMAIL ADDRESS.....

I wish to become / continue as a member of Housing for the Aged Action Group in Victoria. In the event of my admission as a member, I agree to be bound by the rules and objectives of Housing for the Aged Action Group Inc.

Signature of ApplicantDate.....

- Pensioners - no charge
- Other individual members - \$5.00
- Organisations in receipt of less than \$25,000 - \$25.00 membership fee
- Organisations in receipt of more than \$25,000 - \$50.00 membership fee
- I wish to receive a quarterly newsletter *Older Tenants Voice*
- I would like to make a donation \$5.00 \$10.00 OTHER (show amount) \$.....

Payment is by: Cheque Money Order Credit Card (tick one)

Total amount being paid \$.....

Visa / Mastercard No: ____ / ____ / ____ / ____

Expiry Date: ____ / ____ Name on Card _____

Cardholders Signature _____

Gifts of \$2.00 or more are tax deductible

Memberships are due from 1st July 2013. We value the support of our members. Please complete the application form to become a member. Enclose fee if applicable and post to us at: Housing for the Aged Action Group, 1st Floor Ross House, 247 – 251 Flinders Lane, Melbourne 3000. *Thank you.*



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

Expression of interest

I am interested in joining a working group on:

- Residential Villages and Parks (CARPAV- Caravan and Residential Parks And Villages)**

This working group is made up of caravan park, residential park and residential village residents from across Victoria.

The group represents the rights of residents in parks and villages, encourages membership and campaigns for improvements to housing conditions for older people in parks and villages. The focus is on increasing resident knowledge and understanding of the issues in this sector and lobbying for more community and government action, as well as law reform.

- Private Renters Working Group:**

Whether you are currently renting or have rented in the past this group may be of interest to you. This group will work on lobbying for improved housing rights for older people in Victoria. This group enables people to get together with others who have the experience of being tenants, to exchange the challenges of renting and then take action towards improvement. Actions may include: lobbying local councillors and State and Federal politicians, producing press releases and engaging in public forums.

The group will produce its own agenda and focus for collective actions.

(Please print name).....

ADDRESS.....

SUBURB.....POSTCODE.....

PHONE CONTACT.....

EMAIL ADDRESS.....

Signature of ApplicantDate.....

We would also encourage you to take out membership to Housing for the Aged Action Group Inc and further support our mission to work towards the alleviation of housing related poverty for older Australians. Membership to HAAG is of no charge for Pensioners. Please complete the membership form overleaf and return to us.

HAAG is holding its first meeting of the PRIVATE RENTERS Working Group this month.

This new group, with support from HAAG staff, will work on lobbying for improved housing rights for older people in Victoria.

Whether you are currently renting or have rented in the past this group may be of interest to you.

This group is a place to get together with others who have the experience of being tenants to exchange the challenges of renting and then take action to bring about improvements.

Actions may include: lobbying local councillors and State and Federal politicians, producing press releases and engaging in public forums.

The group will produce its own agenda and focus for collective actions.

If you would like to participate, or would like to discuss how you can support the group, please contact Marc, Jeff, Gemma or Fionnuala to have a chat 9654 7389.

Consumer Affairs Victoria (CAV) has just released a Regulatory Impact Statement (RIS) around information disclosure and contract arrangements when considering moving into a retirement village.

Recently some amendments were passed within the *Retirement Villages Act 1986* and the RIS discusses the forms and factsheets to be included within the Retirement Village Regulations that compliment the Act.

CAV are seeking submissions on the options they are proposing, which include what information should and should not be included in village contracts, as well as how much information should be disclosed before entry into a village.

These amendments, although focused on those considering moving into villages, will also affect existing residents. It will improve the access to information for residents already living in a retirement village as well.

The RIS provides an opportunity for village residents to have input into a process that will hopefully enable a more equitable sector. Although there is a great (overdue) need for review of the Act this is a positive first step towards making more solid changes in the sector.

HAAG encourages you to be involved. For a copy of the RIS contact HAAG for details.

Residential Parks NSW

The Park and Village service (PAUS) is auspiced by Combined Pensioners and Superannuants Association of NSW Inc. as a resource organisation for NSW residential parks. All services funded under the NSW Tenants' Advice and Advocacy Program (TAAP), including PAUS, are funded from the interest earned on Rental Bonds and the Property Services Statutory Interest Account. TAAP makes no call on NSW taxpayer-funded consolidated revenue. Funding is administered by NSW Fair Trading.

PAUS provides advice, training, resources, advocacy and information on the rights and responsibilities of residential park residents. PAUS convenes the NSW Residential Parks Forum which draws its members from residential park representative groups, Tenants' Advice and Advocacy Service workers and other interested parties such as community workers and legal aid solicitors. The Forum meets quarterly and provides an opportunity for members to outline what is happening in their local area or Service, as well as to discuss issues of concern in relation to residential parks and seek a variety of views and opinions in relation to specific issues of concern. PAUS also convenes the Parks Legal Working Group (PLWG) which comprises generalist tenants' advice workers, the NSW Tenants' Union Residential Parks Legal Officer and other interested parties such as Legal Aid solicitors. PLWG meets on a regular basis to discuss and workshop complex legal issues in relation to residential parks.

PAUS is a small service, funded for two full time positions that are filled by three part time staff members. PAUS works closely with solicitors and tenants' advice workers dealing with residential parks matters. This ensures PAUS is operating according to an up-to-date picture of tenancy issues in residential parks and allows early identification of emerging trends.

The current tenancy legislation applicable to parks in NSW, the Residential Parks Act 1998, has been under Review since late in 2011 and a Draft Exposure Bill titled the Residential (Land Lease) Communities Bill 2013 was released in early April this year.

The draft Bill contains a few positives for residents, but these are far outweighed by the negatives.

Of most concern to residents is the proposal to allow agreements between park operators and residents to include a clause to "gift" to the park operator 10% of a home's sale proceeds or 50% of any capital gain. This means when a resident sells their home, the park operator will be able to get a cut.

There are many other concerns including the ability for park operators to charge "late fees" if a resident is late paying a utility account, and provisions around termination and compensation that are complex, confusing and weaker than those contained in the current legislation. PAUS has made a submission in response to

the draft Residential (Land Lease) Communities Bill 2013 which can be viewed on the PAUS website (www.cpsa.org.au, click on PAUS, go to Research & Papers).

PAUS has a proven 15-year record of providing high standard policy advice to the NSW Government on legislative changes and the need for policy development relating to residential parks. For the first time in those 15 years the proposed legislation contains more negatives than positives for park residents. There is a definite shift away from consumer protection.

Dianna Evans
Park and Village Service

Examples of residential parks and villages in Victoria:



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Melbourne 3000.

ADMIN: 9654 7389

Home At Last: 1300 765 178

SURFACE

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**Housing for the Aged Action Group offers
Free and Confidential Advice to older people renting their home.**



**1st floor Ross
House
247-251 Flinders
Lane,
Melbourne, 3000**

**Admin: 9654 7389
Intake: 1300 765 178
(cost of a local call)**

Email: haag@oldertenants.org.au

**There are four main aspects
to our service:**

Housing options

**Private renters assistance and tenancy advice
Outreach care and housing support
Retirement housing advice and support**

**Interested tenants and residents are encouraged to join
Housing for the Aged Action Group
Pensioners No Charge**



HOUSING FOR THE AGED ACTION GROUP INC.

**We are on the Web:
www.oldertenants.org.au**