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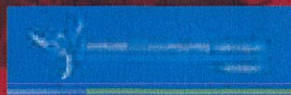


Preventing Elderly Homelessness



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Wintringham

Better Services and Housing Outcomes: A New Lease on Life for Older People

**By Jeff Fiedler,
Tenancy Advice/Policy Worker,
Housing for the Aged Action
Group Inc**

For 16 years Housing for the Aged Action Group (HAAG) has provided a homelessness outreach service to older people through the Assistance with Care and Housing for the Aged (ACHA) Program. ACHA provides one-to-one intensive support to older people threatened with losing their accommodation, particularly in the private rental market. Funded by the Department of Health and Ageing, it is primarily viewed by government as an aged care support scheme that ensures older people are well housed to be able to receive the care that they need.

For this purpose the focus is on assistance to the frail aged and many clients are over 80 years of age. ACHA has been recognised universally to be the right model of assistance

for vulnerable older people because it provides the medium term personalised assistance that suits the needs of a target group that is often unable to act independently or is reluctant to seek out help.

The ACHA model provides great outcomes because ACHA workers sort out all the nitty gritty problems that can arise when an older person has rented their accommodation for 20 years and then, for example, receives a 60 day Notice to Vacate because the landlord decides to sell their property. ACHA workers assist their client to sort out their personal belongings, find them stable and affordable long term housing and link them into their new community with all of the necessary supports, including aged care, which they require.

Sounds great doesn't it? The only problem though is the ACHA Program is very poorly funded, and is not integrated with other homelessness and aged care programs.

Funding, at \$4.55 million nationally for 2010–2011, has not grown in real terms since it began as a pilot program in 1992. With some reasonable government support it could be doing so much more. Geographically, ACHA services are only able to cover small parts of each state, there are no brokerage funds to help older people with removalist costs and other moving expenses, and they operate as unintegrated stand-alone agencies doing the best they can on shoe-string budgets.

However, HAAG has a vision for ACHA that could transform it from a piecemeal approach to become the national model of homelessness prevention for older people. HAAG has recently established a pilot project that aims to provide a significant contribution to the overall homelessness service response to the needs of older people who are at risk, or who are being threatened with, homelessness.



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This has been developed in response to unprecedented demand from older private rental tenants who are in danger of losing their homes. Working towards the eventual development of an Older Persons' Homelessness Prevention and Re-Housing Service, we have transferred some of our scarce resources from our ACHA Outreach Service to establish a Victoria wide ACHA intake, assessment and referral process.

The response from older people since the pilot was established has been staggering. In its first year in 2009–2010 we assisted 2,500 older people with housing enquiries and 727 clients were provided with more intensive support through the ACHA intake process. The service is on track for the 2010–2011 year to reach more than 1,000 clients, an increase of 37 per cent in one year. This boost in client numbers has been achieved without the resources required to effectively promote the service and establish the necessary agency networks needed to maximise comprehensive assistance to all vulnerable older renters. While other agencies are also reporting greater demand from vulnerable older people in the private rental market, HAAG is trying to highlight the importance of a specialist systematic response to ensure that the most effective services are available.

The reason for the increasing demand is two-fold:

Firstly, the private rental market has failed older people for decades while the conditions continue to worsen, and secondly, there is enormous pent-up demand from older renters who have been denied a comprehensive service response up to this point in time.

Failure of the Private Rental Market

The private rental market has for decades been a fraught housing option for older people. AHURI research has shown that this housing sector is now a major problem for more than 110,000 people over the age of 65 who have not achieved secure and affordable housing as either homeowners on one hand, or public and social housing tenants on the other. 80 per cent of this population rely on the aged pension as their main source of income. Concerns about the plight of older private renters have been well recognised for decades by researchers and policy analysts. For example:

In 1981 Professor Hal Kendig said that:

"the highest priority for government must be to provide more assistance to the worst off group, the private renters in poverty".¹

In 1992 Consultant Gerontologist Anna Howe, in one of the strategic documents produced as part of the Commonwealth Government's National Housing Strategy stated that:

'all analyses have continued to identify older renters in the private sector as a priority needs group'.²

Moreover, in 2005 Professor Andrew Jones stated that:

"Housing is one of the most neglected social justice issues on the ageing policy agenda" and that "housing should be moved from the periphery to the centre of our national, strategic response to ageing" because "housing is a key foundation for sustainable strategies to tackle the challenges of Australia's ageing population. An integrated housing policy for older Australians is necessary, not only to ensure that older Australians are efficiently and equitably housed, but also to underpin health, aged care, income security and social participation objectives, policies and services.... If Australians are to age well, they must be housed well".³

In 2011 there is strong evidence that the situation for older private renters has worsened considerably and aged pensioners are least able to cope in a cut-throat competitive rental environment.

This problem is demonstrated on a daily basis by HAAG clients who approach our services after often putting up for years with degrading, unhealthy circumstances of abject poverty. HAAG has documented the appalling squalor of many older people in photographs and in two recent short films that are available to be viewed on our website at www.olderrenters.org.au/videos.

This as a significant human rights issue where many older people are living in fear of eviction or rent increases while stoically managing to live on a small surplus of pension after their housing costs are covered. They almost always pay their rent diligently and do not ask for repairs for fear of eviction or rent rises. Landlords delight in this situation where they can reap increasing rents without taking responsibility for maintaining their property, knowing they have a captive victim who will pay up and not complain. That is, until greed gets the better of the landlord and they decide that they want more rent than can be demanded from an aged pensioner. So they often evict the aged pensioner, do some minor refurbishments and re-let the property to a higher income earner.

One of the most active areas of HAAG's Tenancy Advice Service is VCAT applications where landlords serve older tenants with 120 days notice to vacate without a specified reason. This is often in response to a tenant exercising their rights in regard to problems such as repairs. Rather than comply with their obligations to maintain the property, the landlord instead tries to get rid of the 'problem tenant'.

The upper hand in the rental market by landlords has reached historical lows in the last five years as the vacancy rate for properties has been below the accepted equilibrium of three per cent (in December 2010 1.9 per cent).⁴

It has become the norm in the rental housing market that there is a severe shortage of housing supply creating a landlord's

bonanza where rapid rent increases can be asked (we have seen a number of older tenants asked to pay \$300 a month extra in a single rent increase) and where landlords have no concerns about evicting tenants as there are dozens more who are prepared to out-bid the asking rental price to secure a property.

As stated earlier HAAG is experiencing unprecedented demand from older people who are at risk of homelessness. However, we believe that the response so far to our fledgling specialist service is just touching the tip of the iceberg.

The experience of HAAG's ACHA intake service and ACHA services across Australia belies the common view held by many people in government that the low level of contact by older people to mainstream homeless services demonstrates a lack of need. The fact that only 1.7 per cent of SAAP clients are over the age of 65 was seen as evidence that this small proportion of older people represented the scale of the presenting problem of older homeless people i.e. those people, mainly men, who are 'rough sleepers'.

However, this perception covers up the fact that the Supported Accommodation Assistance Program (SAAP) has never directly addressed the needs of older people. As Wright-Howie stated, 'the extent and nature of homelessness amongst older people has been hidden because of the small numbers attending traditional homelessness services such as SAAP and likely absorption of older homeless people in mainstream health and community services'.⁵

Many older people will avoid, at all costs, referrals from SAAP agencies to shared emergency housing accommodation, vouchers to hotels, or referrals to live in dodgy rooming houses. Indeed, while annual expenditure on SAAP has increased beyond \$400 million, it is extraordinary that there has never been a specialist older persons' SAAP service. At the other end of the age spectrum, countless specialist support programs have been devised and implemented for youth, including ongoing government support for a major policy organisation, established since 1982, called the National Youth Coalition for Housing (NYCH). We desperately need a National Older Persons Coalition for Housing (NOPHC).

It is an ongoing shame and disgrace that, apart from a targeted initiative to build four specialist facilities for the aged and some reform of the Aged Care Act, governments have not adequately responded to the widespread needs of older people who are at risk of homelessness. In comparison, major funding initiatives for other groups were announced in the Commonwealth Government White Paper on Homelessness, *The Road Home*, that have rolled out programs to respond to the needs of other at-risk demographic groups such as youth, women escaping domestic violence, families and those with mental health issues.

Jean's Story

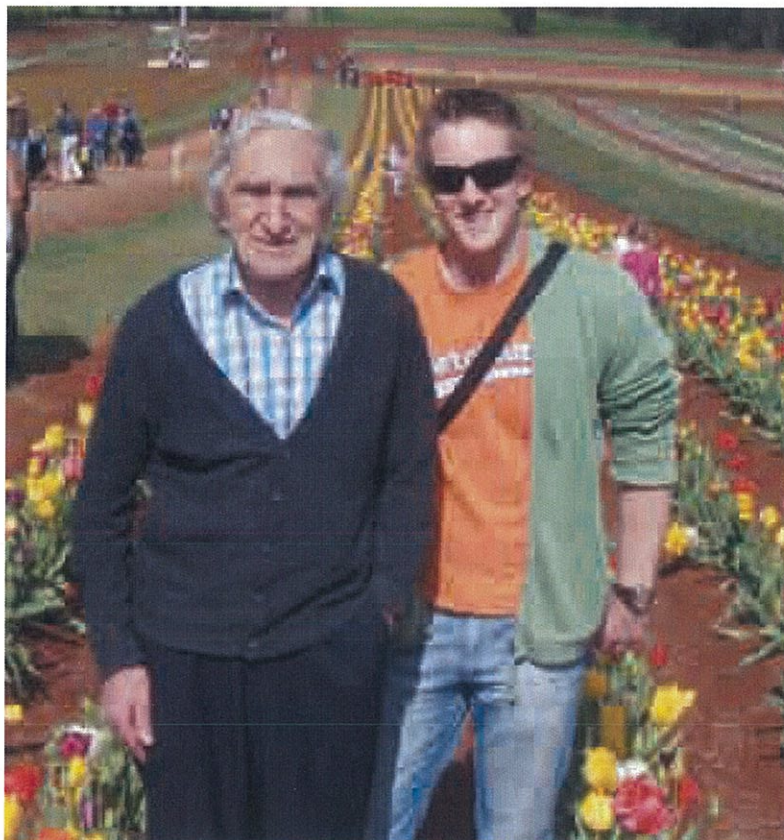
The experience of a current HAAG client illustrates the factors that older people are facing in the private rental market, the barriers to seeking help and the reasons why we desperately need an effective response to this issue from State and Commonwealth governments.

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 say she had some minor maintenance problems. This time she wanted to know what action we would 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 is paying \$1350 a month in rent, which takes 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



From Wintringham and taken by Tania Jovanovic

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 such as Abbeyfield Housing and movable unit. Our staff are actively advocating for Jean and lobbying for a quick outcome based on her urgent need.

This is the increasingly common scenario of older private renters Australia. In many cases they have rented their accommodation for 10, 20 or even 30 years but the market has changed so rapidly in recent years toward property speculation and capital gain that instability and high cost are the norm. They are living in unhealthy and even dangerous environments,

receiving unsustainable rent increases that reach a tipping point where they can no longer reduce their other living costs to manage their rent.

The consequences if older people do not get the service response they need can be dire. Many older renters who are not receiving assistance languishing in poverty and fear until serious consequences arise such as an acute health incident that forces them into hospital and then often descend into a rapid decline, ending in premature entry into residential care, or death. Such a tragic outcome can be avoided with early intervention strategies to assist those who are at risk of homelessness and a new lease on life attained with access to good quality, secure and affordable public or social housing. These are two key factors that need to be implemented as part of a much needed older persons' housing strategy. ■

Footnotes

1. Kendig, H 1981, 'Housing and living arrangements of the aged', in AL Howe (ed.), *Towards an Older Australia: Readings in Social Gerontology*, University of Queensland Press, St Lucia.
2. Howe, AL 1992, *Housing for Older Australians*, National Housing Strategy Background Paper No. 8, AGPS, Canberra.
3. Jones, A. *Housing: the foundation for sustainable strategies to tackle the challenges of Australia's ageing population*. Presentation to Australia's Ageing Population Summit, 2005
4. *Rental Report*, State Government of Victoria, Department of Human Services December 2010
5. D.Wright-Howie, *Older Homeless People: Hidden and Vulnerable*, Parity, November 2002