

Home at Last: Older Persons Homelessness Prevention and Re-Housing Scheme

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The issue of older people at risk of homelessness has been a long neglected area of government policy reform. Whilst the Commonwealth Government's landmark report *The Road Home* documented that between 2001 and 2006, there was a 36 per cent increase in homelessness for those aged 55 to 64 and a 23 per cent increase for those over 65¹ (the two highest increases of all age groups) there was a limited response in terms of initiatives to address the problem. Important reforms were introduced to address the needs of older rough sleepers but the rapidly emerging problems faced by older people at risk of homelessness, largely responsible for the rapid increases in homelessness, were completely ignored.

Similarly, long standing service responses were not adjusted to adapt to the changing landscape. Supported Accommodation Assistance (SAAP) services continue to report very low levels of services to older people with only 0.1 per cent of clients, or one in every thousand, people assisted being over 65 years of age.² The only specialist older persons' homelessness program, Assistance with Care and Housing for the Aged (ACHA), funded by the Commonwealth Department of Health and Ageing, continues to receive pitifully low levels of funding at \$4.6 million nationally per year.

Further, as for all age groups, there is a lack of government commitment to building public and social housing that is the fundamental reform needed. The Commonwealth Government's Nation Building Plan, that importantly contributed \$6 billion to increases in social housing, was an economic stimulus initiative aimed to keep the building industry afloat to quarantine Australia from a global recession. These funds have now dried up and have not been followed with a housing strategy to maintain the momentum. Australia desperately needs a new housing plan that must also incorporate an older persons housing strategy that would develop important reforms to foster ageing-in-place and semi-independent living.

However, there are some signs that improvements, at least in terms of service

responses, are underway. The Victorian Government's Homelessness Action Plan (2011)³ has, for the first time in Australia, acknowledged the need for specialist assistance to address the broader structural problems that are causing homelessness. The fundamental focus of the Action Plan is to develop prevention and early intervention strategies that aim to achieve long term housing outcomes. To this end the government invited agencies to tender for Homelessness Innovations Action Projects (HIAP) from which ten services have been funded including HAAG's Home at Last—Older Persons Homelessness Prevention and Re-Housing Service.

Home at Last

Home at Last is a Victorian focused, yet nationally significant, initiative that provides an essential homelessness response service to assist thousands of older Victorians who are at risk of homelessness. In particular, the service aims to provide housing solutions for the growing numbers of older people struggling to survive in the private rental market.

The availability of secure, affordable and accessible housing for older people is a fundamental pillar to ensure that older people can successfully age-in-place. While 80 per cent of Victorians over the age of 65 have the means to achieve this through home ownership, there is a highly vulnerable group of older renters who are living in housing poverty and are at risk of homelessness. HAAG estimates that there are about 120,000 low income Victorians over 55 years of age who are potentially in this situation, mainly as renters in the private market. Older tenants are the group that are least able to cope with an eviction notice that begins an inevitable count-down to homelessness.

The consequences of housing related poverty and risk of homelessness are manifold: It affects an older person's physical and mental health, their financial means to survive, isolates them from their communities and can lead to hospitalisation, premature entry into residential care and in some cases an early death. Current and future trends suggest that a combination of an ageing society, lower home ownership rates and absence of a government strategy to address the problem means that unless there is change, this scenario will continue to worsen.

Until now housing services for older people

have been inadequate and fragmented. Older people have had to rely on their own resources, seek help from mainstream information services, present to inappropriate generalist housing crisis services or somehow access poorly resourced Assistance with Care and Housing for the Aged (ACHA) services, the only specialist housing program for older people. The availability of a comprehensive support service is the starting point to ensuring that a vulnerable older person at risk of homelessness is provided with the means to address their housing problem.

Who will Home at Last assist?

The target group for the Home at Last service is older people living in unstable or insecure housing who are at risk of homelessness, in particular those living in the private rental sector but not limited to this group. Other categories of need include older people living in privately operated rooming and boarding houses, substandard caravan parks, older people who have been evicted and are living in 'temporary' accommodation with acquaintances, friends or family. Older people with other complex factors contributing to causes of homelessness such as mental illness and alcohol abuse will be directly referred to specialist organisations that focus on this target cohort such as Wintringham and ARBIAS.

The reason for focusing on older people living in private rental accommodation is two-fold:

First, it is highly insecure accommodation, unaffordable for older people on aged pensions, often a poor standard that requires a landlord's permission for disability aids and modifications to be provided. HAAG's view is that no low income older person should be faced with private rental housing as their only option due to the multiple factors that make it difficult to age-in-place.

Second, older private renters represent a significant population cohort who need advice and assistance. There were 110,000 people over 65 years of age living in the private rental market in Australia in 2001 (Australian Bureau of Statistics) with 80 per cent relying on the aged pension as their main source of income. As the Australian Housing and Urban Research Institute (AHURI) have stated 'This will create a

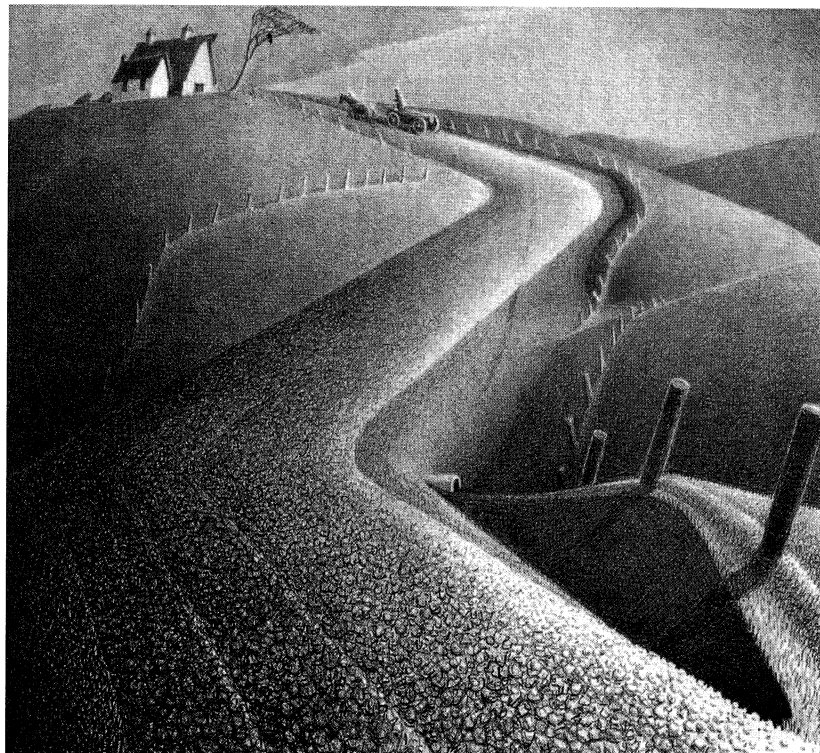
strong and continuing demand for rental housing suited to older, lower-income, sole person households. These households are projected to grow in number from 110,800 to 243,600, an increase of 120 per cent from 2001 to 2026. Approximately two-thirds of these households will be sole women.¹⁴ HAAG expects that, as these figures are 13 years old, based on the growth estimates quoted, the number of private renters over 65 could now be about 175,000. HAAG conservatively estimates that at least 50,000 to 60,000 of this number live in Victoria. Of course these calculations do not include private renters aged from 55 to 64, which would add considerably, perhaps double, the numbers of those potentially in need of assistance. Much more research is required to provide a more contemporary update of what services like Home at Last view as a far worse scenario in 2012.

Sub-categories within the older persons' private rental housing group include renters who are disadvantaged due to:

- Location factors such as traditional inner-Melbourne tenants who are being displaced due to property speculation and gentrification; outer-suburban tenants who have high transport costs and may be dislocated from services, family and friends; rural and regional tenants who may not be able to find other private rental housing if evicted due to low supply levels.
- Economic factors such as reliance on aged pension with no other assets to supplement income to assist with managing housing costs or rental increase shocks.
- Age-related health problems that can precipitate a housing crisis and the need to urgently relocate.
- Discrimination factors reducing housing choices based on societal stereotyping of older people.
- Culturally and Linguistically Diverse (CALD) and other discriminatory barriers that reduces many older persons' abilities to negotiate or navigate housing systems. (30 per cent of HAAG's client intake for 2010–2011 was from older people with a CALD background and we believe there is significant unmet demand.)

Other accommodation groups include:

- Older people living in many privately operated rooming and boarding houses who are highly vulnerable to abuse, discrimination and poverty. This group of older people, mainly men, may have a long history of living in this form of accommodation but find it harder to cope as they age. Additionally, a number of unscrupulous operators have entered this industry that have been bullying and intimidating tenants, with older people the least able to cope with such harassment.



- Many older people living in insecure and unhealthy conditions in caravan parks, particularly in rural Victoria. These people have often become dislocated from mainstream services and languish in conditions that are totally unsuitable to their needs.

Older people who have been evicted from their private rental accommodation and cannot afford to re-enter the private market are living in a range of unsuitable housing circumstances that affect their health and well-being. During 2010–2011, 30 per cent of HAAG clients contacted HAAG after being evicted and were living with family and friends on a 'temporary' basis that often had become longer term than they had envisaged. A number of HAAG clients in this situation have reported feeling harassed, fearful and without hope in dealing with their problem.

Essential elements of the Home at Last service

1. Develop a communication strategy that will create a highly visible public profile and establish promotion, networking and referral protocols with a wide range of agencies where older people at risk of homelessness have contact regarding a wide range of needs including income support, medical, aged care assistance and recreational points.
2. Referrals from current crisis housing services that are unable to assist older presenting clients with long term housing outcomes.
3. Referrals from non-housing agencies and community service providers that have contact with vulnerable older people.
4. A homelessness prevention approach to provide a wide range of

housing information, advice and support to those at risk of homelessness and assistance for clients to implement future housing strategies. More intensive advocacy and support is offered as a re-housing strategy to those who are threatened with impending homelessness or need crisis assistance.

5. Protocol agreements established for referral to a wide range of agencies to ensure optimum housing outcomes by focusing on known effective processes and strategies that are aimed towards long term secure and affordable housing for older people.
6. Re-house a high proportion of at-risk clients into secure, affordable, adaptable housing.
7. Document the experiences of older people at risk of homelessness and provide data to research institutions such as AHURI to advance the national policy agenda.

Home at Last is a 12 month project with the potential for extension if approved by the Department of Human Services. ■

Footnotes

1. Australian Government 2008, *The Road Home: A National Approach to Reducing Homelessness*, Commonwealth Government of Australia, Canberra, ACT.
2. Government funded specialist homelessness services, *SAAP National Data Collection Annual Report 2010–2011*, Australian Institute of Health and Welfare, 2011
3. Victorian Homelessness Action Plan 2011–2015, Victorian Government 2011
4. Jones, A, Bell, M, Tilse, C and Earl, G 2007 'Rental housing provision for lower-income older Australians', Australian Housing and Urban Research Institute, Melbourne.