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Home at Last: Older Persons Housing Information and Support Service

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In April 2012 Housing for the Aged Action Group (HAAG) was successful in applying to the Department of Human Services (DHS) in Victoria for funding to provide a statewide service called Home at Last — Older Persons Housing Information and Support Service. Funded as one of eleven Homelessness Innovations Action Projects (HIAPs), Home at Last is assisting older people who are at risk of homelessness as part of the Victorian Government's strategy to implement prevention and early intervention strategies on homelessness. Funded until September 30, 2013 Home at Last, along with all other HIAPs, is being evaluated with potential for continued funding. The remaining HIAPs, and the learnings from the first project phase, will then be included in the broader sector review of homeless services during 2013–2014.

Home at Last Target Group

Home at Last is the first service of its type in Australia. It is targeting a rapidly emerging sector of older people who are at risk of homelessness, mainly in the private rental market. Recent data from the Australian Bureau of Statistics census shows a 20 per cent increase in homelessness for people aged 55 years and over¹ but more broadly the census has identified a bigger problem. Between 2006 and 2011 there has been a 44 per cent increase in the numbers of older people living in private rental housing in Australia (a total of 336,000 nationally and 87,000 in Victoria).²

This information, combined with other data showing fewer retirees owning their homes and more with mortgages, paints a picture where many more older people are relying

on the private rental market as their main form of accommodation as they age. This trend is set to continue and expand rapidly as the large population associated with the 'baby boomer' generation, not all cashed up as is widely thought, have reached 65 in 2012.

Private Market a Danger to Older People

Private rental housing has been used by older people in the past as an optional form of longer term housing. However, changes to the housing market in recent decades have altered this perspective significantly.

Different strategies of property investment since the 1980s has seen a move from long term income stream investment to short term capital gain and has caused a higher turnover of rental properties, thus creating much less housing stability for tenants. Many older people who have rented for decades in one property are now finding that their tenure is less secure due to market activity, with notices to vacate being served on them for dwelling sales and renovations aimed at attracting tenants who can pay higher rents.

Added to this scenario is the shortage of overall lower cost rental housing that has created chronic low vacancy rates. This has meant older people are competing with younger, working people for a diminishing supply of housing. The latest Department of Human Services Rental Report, for the September quarter 2012, shows continued decline in affordable properties.³ Vacancy rates have dropped to 1.9 per cent in an environment where anything lower than three per cent creates shortages and rent increases above inflation. The average rent for a one bedroom flat in Melbourne is now \$300 a week,



Wintringham's Bryan Lipman and Michael Deschepper

taking 72 per cent of the aged pension (including rent assistance).

Overall, private rental housing fails the test of housing need for older people in four main ways:

- lack of secure tenure with leases set at six to twelve months
- affordability as rents are not manageable on the aged pension
- poor housing quality for low cost rentals with no minimum housing conditions provided in law
- unadaptable as people age with landlord permission required for basic aids such as ramps and handrails.

How Does Home at Last Respond to This Crisis?

Home at Last's objective is quite simple: Assist as many older people to move from the private rental market and other precarious housing situations such as rooming houses, caravan parks, living with families and friends and any other marginal housing situations. Older persons' preferred option is long term public and social housing as these forms of housing meet all the benchmarks mentioned above.

The emphasis of Home at Last is to help older people before they reach a crisis point. Therefore the service encourages older people to make contact and take action before they are threatened with legal action by a landlord. By planning ahead and anticipating a person's needs in retirement we can provide the best possible outcome to suit the person in terms of location and facilities. Of course, a major part of Home at Last's role is also to help clients who are in extreme housing stress or crisis due to receiving an eviction notice, an unmanageable rent increase, or can no longer cope due to the condition of their home.

The service aims to offer a one-stop shop of information and support. This means that any older person with a housing problem can get help from Home at Last. We have a multi-disciplinary team that includes intake and assessment services, outreach care, tenancy advice, retirement housing information and support and community education housing options information. As well as funding provided by the Department of Human Services, the integrated

support is funded by Consumer Affairs Victoria and the Commonwealth Department of Health and Ageing.

Anyone contacting Home at Last who needs ongoing help will be assisted by a Home at Last worker or the service will refer the person to a specialist local services where they exist. The referral will be conducted from worker to worker, ensuring the client receives seamless assistance. If required, staff will visit a client in their own home and work with them to create a plan towards moving into long term sustainable housing.

The fundamental role of Home at Last staff is to explore as many housing options suitable to the client as possible. We have extensive knowledge of the known independent housing options such as public and social housing, not-for-profit independent living units, rental villages, semi-independent living, Abbeyfield, moveable units etc.

These are all detailed in a new publication produced by Home at Last called 'Finding a Home' that is available to clients as a starting point for their decision-making.

The detailed work involves helping clients to navigate their way around these housing options, scanning the availability of properties, completing the often-complex application procedures, advocating to housing providers to promote their case, assisting clients with visits to view housing, helping to sort out their belongings in anticipation of change, packing up, moving house, settling in and then assistance to establish new networks and link them into local aged care and ancillary services.

In many cases clients also then become members of HAAG and volunteer to help others who may be in a similar situation.

What About Results?

From the beginning of Home at Last in July 2012 up to March 2013 (nine months) 2,304 clients have been assisted. This includes 1435 clients helped with housing options information through community education events and another 355 provided with information from direct contact with the intake service.

Five hundred and fourteen 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 legal action at VCAT, those that can't sustain their tenancy due to cost, or people who are experiencing some kind of crisis and unable to remain living in their current accommodation due to factors such as relationship loss or breakdown, health problems etc.

Eighty-two clients have been directly provided with long term, affordable housing by Home at Last's Outreach Care service and another 120 clients have housing application in progress. Our target is for 90 per cent of Home at Last clients to be housed in long term affordable housing within six months. Another 305 clients have been referred to external specialist services such as Assistance with Care and Housing for the Aged (ACHA) and the Community Connections Program (CCP).

Therefore over the first nine months of the Home at Last service more than 500 highly 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.

Who is Being Helped and Why (July 2012–March 2013)?

- 38 per cent clients aged 56 to 65, 34 per cent 66 to 75, 18 per cent 76+
- 71 per cent female 29 per cent male
- 74 per cent single households
- 38 per cent born overseas
- Average rent paid: 53 per cent of income with 20 per cent of clients paying 70 per cent or more

Key reasons for seeking assistance:

- 48 per cent housing no longer affordable
- 17 per cent given notice by landlord due to selling etc.
- 12 per cent Unsuitable housing — health risk



Workshop 1

What is Needed in the Future?

Commonwealth and state governments must address the chronic lack of support services for older people who are homeless or at risk of homelessness. While \$800 million is invested in homeless services in Australia only two per cent of Specialist Homelessness Services clients are 65 years of age or over. This emphasises the need for a specialist response to be developed into a complete program aimed to address the needs of older people. At this point in time the only service for older people at risk of homelessness is the ACHA Program that is poorly funded at \$4.6 million per year nationally.

A future national specialist older persons program should include state based one-stop-shops of information and support to assess clients' needs and also establishment of specialist support services located in the clients' areas. Such services would be housing outcome focussed and also ensure that health and aged care needs are addressed at the same time. They would also be well integrated with the aged care sector to provide ongoing support.

HAAG and many other organisations are calling for a national older persons housing strategy to begin to address the needs of a rapidly ageing society.

Home at Last Service Case Study

A couple in their late 70s were referred to Home at Last by the Ethnic Communities Council of Victoria. The couple were renting a house and paying \$1200 per calendar month and having difficulty paying the rent, bills, buying food and reported they never used their heating.

Their utility bills were massive because the landlord's friends were running a car business from the backyard of the rental property and were using the power and water supply attached to the house. When the couple raised this with the landlord they were told they had to pay these bills otherwise they would be evicted. The financial stress of this was impacting on their health and they were very anxious and worried about their future.

The couple was assisted by Home at Last to complete housing applications for public housing, social housing and independent living units. After intensive advocacy to a number of housing providers the couple was offered a new social housing apartment within a month of Home at Last working with them.

The apartment is in inner city Melbourne, close to shops and public transport. As the couple had no savings they were also assisted with brokerage money to pay for rent in advance, packing and removal costs. Once settled, they were connected into local medical and aged care services and are now reporting significant improvements to their health.

Endnotes

1. Council to Homeless Persons, 2013.
2. Dr Maree Petersen, University of Queensland, *Home at Last Forum*, 2013.
3. Department of Human Service Rental Report, September Quarter, 2012.