

### HOUSING FOR THE AGED ACTION GROUP INC.

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THE

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**PROGRAM** 

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Wednesdays once a month at 6pm

Next shows 26 October 23 November 28 December



Dr. Shelley Mallett and Trish Westmore from Hanover Welfare Services speaking at HAAG's Ageing on the Edge Forum on June 30

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For more information on what we're up to have a look at HAAG's website www.oldertenants.org.au

## Ageing on the edge

On Thursday 30<sup>th</sup> June 2011 HAAG held a national forum called Ageing on the Edge - Older People at Risk of Homelessness. 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 <a href="https://www.oldertenants.org.au">www.oldertenants.org.au</a>. 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 Outreach Worker, who spoke about their experiences facing homelessness and their journey towards achieving affordable housing.

A further 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 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.

The overall aim of the forum was to build momentum towards lobbying the state and commonwealth governments to develop an older persons housing strategy. A coalition of organisations has been formed that will be developing a log of claims and presenting them to government. At the top of the agenda is the need for more affordable housing for older people and improved support services, particularly for older people threatened with eviction from the private rental market.

If you would like to be part of HAAG's campaign please contact us at the office on 9654 7389.





**Professor Andrew Jones, Queensland University** 



**Deb Tsorbaris, Department of Human Services** 



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'



April Bragg with Helen, Patrick and Paula during the Older Tenants' Panel



## Senior Victorians Inquiry

Housing for the Aged Action Group has recently forwarded a submission to the *Victorian Parliamentary Inquiry into Opportunities for Participation of Senior Victorians* conducted by the Family and Community Development Committee of the Victorian Parliament.

Our submission comments on the housing crisis for older people in the private rental market; the failure of the tax system to fund affordable housing; reform of the affordable housing sector, the lack of homelessness support services for older people in Victoria; the lack of protection for low income older people living in retirement housing; the need for better integration of housing and aged care services and the need for the development of new forms of retirement housing.

Overall, HAAG's submission is focused centrally on the need for an Older Persons Housing Strategy. Housing for the Aged Action Group is very concerned about the plight of older Victorians who have not aspired to, attained or retained home ownership by the time they reach retirement age. There is a chronic shortage of low cost rental housing in Victoria that is forcing many older people into dire circumstances of housing poverty and the constant threat of homelessness. This is a political, planning and resources allocation issue that must be addressed now if we are to avoid the rapid expansion of an already chronic problem faced by many older Victorians. We need an all-party commitment from the state parliament to a policy platform that is based on the premise that all older people have the right to be housed well. It must also be recognised that housing is the fundamental cornerstone to ensuring that all older people have a right to age-in-place. In other words, housing must also be seen as a vital component of the aged care system. To begin to achieve these objectives Victoria needs to develop an Older Persons Housing Strategy, as has been established and implemented

in Great Britain with its blueprint called LIFETIME HOMES, LIFETIME NEIGHBOURHOODS, A National Strategy for Housing in an Ageing Society. A similar strategy is needed to plan for Victoria's rapidly ageing population over the next 20 years. To ensure that a plan is well integrated with all other services that impact on the lives of older people, the State government must work closely with the Commonwealth government to obtain the best possible outcomes.

If you would like a copy of HAAG's submission you can view it on HAAG's website at www.oldertenants.org.au or contact us at the office and we can send you a copy.

## HAAG Services Stretched

To meet increased demand for housing support from individuals and services, particularly aged care service providers, HAAG restructured our Assistance with Care & Housing for the Aged (ACHA) Program in 2009. Prior to 2009 the program operated purely as an outreach program with two part time workers who provided assistance to approximately 200 clients a year. Our ACHA program now has two components: the Victorian Intake, Referral & Housing Options service and an outreach service.

Since the restructure the service has gone from assisting 200 people per year to a combined service number of 1,042 people for the 2010-11 reporting period. However, despite being able to assist more people through this innovative model we are providing the service on previous funding levels.

As already covered in our Ageing on the Edge report demand for our service will only increase and we desperately need to increase ACHA program funding if we are to meet this need. We are pleased to report some positive discussions with the Department of Health & Ageing occurred at our Inaugural National ACHA meeting in June and we are hopeful that the program will finally be recognised as the service model that prevents older people becoming homeless and successfully houses those who have become homeless.

Another really positive outcome of the meeting and forum is a research proposal by the University of Queensland which will look at ACHA's role in preventing and reducing homelessness amongst older Australian. The Department of Health & Ageing has given in-principal support for the project whilst funding for the project is being sought from the Australian Housing Urban Research Institute.

Some interesting facts from this year's ACHA data are; The majority of our ACHA clients were over 70 years of age with an increase in the number of clients in their 90's; 70% of clients requesting assistance were facing eviction from their private rental accommodation due to receiving a 60 day Notice to Vacate; There were more women than men seeking assistance; We assisted people from over 32 varied overseas countries; We received 256 referrals from organisations such as hospitals, housing groups including the Office of Housing, Health Centres and Aged Care programs. 185 people self referred after hearing about us from friends, family, HAAG members and local facilities such as libraries or coffee shops. 441 people were referred to an ACHA program and/or some other type of Housing and Care Service within their local area. More detailed information on the ACHA program's data and activities can be found in this year's Annual Report.

#### **Ena's adventures**

Ena Ahern, our ACHA Intake Worker, has recently returned from a visit home to Ireland, with a sidetrip to France. Whilst wandering through the streets of Paris, Ena and her partner Peter came across a protest march for affordable housing. Not content to remain tourists, Ena and Peter joined in and delighted the locals with their support for the cause. Is this the beginning of a HAAG branch in France?



### New HAAG worker

#### HANG NEEDS YOU!

HAAG is looking for members to contribute to the next edition of the Older Tenants' Voice that will be produced late December 2011. If you would like to express an opinion about your housing then we would like to hear from you. Articles between 200-400 words sent either by email, typed or handwritten all welcome. Send it to: The Editor, Older Tenants' Voice, HAAG, 2nd Floor, Ross House, 247-251 Flinders Lane, Melbourne. 3000. Email: haag@oldertenants.org.au with Older Tenants Voice in the subject line.

HAAG is delighted to announce that for the next 5-6 months we will have a new worker, Crystal McDonald, working at HAAG while April Bragg and Jeff Fiedler take leave.

Crystal has a strong background in community development and just before she arrived at HAAG has completed a project where she organised a fundraising concert for the current famine in Africa. Crystal will be continuing her interest in overseas aid work when she completes her locum work at HAAG by travelling to Africa for 6 months as a volunteer.

So Crystal will be HAAG's ACHA Outreach Worker from October to February. From October to December April Bragg will be HAAG's Tenancy Advice/Policy Worker while Jeff is on leave and then April will be on leave from January to

# INDEPENDENT LIVING UNITS WORKING GROUP

#### Article by Sally Stabback, member of the Independent Living Units Working Group

Our working group incorporating retirement villages and rental villages continues to quietly grow - we welcomed 2 new members this month and are now up to 24. We welcome everyone to come to this group - the bigger the group the more pressure we can put on for change.

On September 7th Alexander Secombe who is the Minister for Consumer Affairs senior advisor came to our meeting to listen and talk with us. We had organised ourselves to speak for 5 minutes on an area of concern as follows:

- 1. Residents rights
- 2. Bullying & Duty of Care by owners
- 3. Financial Accountability
- 4. Deferred Management Fees and the CPI
- 5. Occupational Health & Safety
- 6. External environments left to deteriorate
- 7. Fear of repercussions
- 8. Accreditation



Alexander felt we had been very honest and open in what we had to say.

There is obviously confusion between Residential Village Legislation and Residential Tenancies [RT] RT legislation is based on thee principle of one landlord/one tenant which doesn't apply to rental villages as there is a large communal environment

for which nobody takes responsibility.

There is a concern about a lack of community but of course "community" cannot be legislated.

There was a long discussion about privacy from Management and other residents and that sometimes the role between Management and residents becomes blurred - e.g. some residents see themselves as "the boss" and in some instances keys to all units have been given to one or two residents by Management.

Alexander will take our information back to Consumer Affairs for further consideration.

We were all very happy with this meeting and felt it had been productive and that we had been listened to.

We all realise it will take time for change to even



start happening, however one wonders why, as elderly people we have to stand up and fight when our older years are supposed to be for us to enjoy ourselves after a lifetime of work

Retirement Villages and Rental Villages are basically another level of 'care" for the aged and I wonder if there should be standards and accreditation for these villages just as there is for Nursing Homes and Hostels. Perhaps there should be criteria to be met and the plethora of villages which have popped up in latter years need to have regular reviews.

Rental villages seem to be a particular problem as they are mostly run by NGO's who don't seem to have the business expertise to run them and any profit is siphoned off to other areas in their business such as drug rehab, care for single mothers, hostels and nursing homes etc

What do others think???

## I Mourn that Extra Room

### Article by ILU Working Group member Phyll Williams

So many people I know have left the dwelling that has been their home for many years and now live in an Independent Living Unit (ILU). It's called downsizing.

I am also one of those people who has downsized to a one bedroom ILU and I mourn that extra room. Downsizing so often means coming to terms with the loss of space and especially the absence of that extra room that once was so useful. The extra room served as the quiet place in which to write, sew, paint, make trinkets or toys for grandchildren; or to stow away some of the 'might come in handy' stuff, along with the seldom used suitcase or two. And it was definitely the place to house the infrequent overnight guest.

Generally called 'the spare room' as in 'look in the spare room' when something needed to be found, it was just an extra room where quiet enjoyable activities could happen because the work space or the sewing machine or paint pots were always there. The extra room for many men has always been the shed; a special place indeed. In the recently developed retirement villages some units do have two bedrooms, but still too many ILUs do not; nor do they have anything like a shed.

Moving house—downsizing—usually means disposing of furniture, décor items, large pot plants and garden tools, more than half the kitchen implements, sometimes even beloved pets. In the excitement and exhaustion of moving, the fuss of all the detailing, perhaps not a lot of thought is given to the repercussions of missing that extra space.

At last, when all is settled in, realization strikes. Life will now be different. Downsizing means facing change!! There's no place now for all the items that were the aids to the leisure, creative, craft, or hobby activities that provided satisfaction and joyfulness in the past. Even the culling of many book and sewing and art gear to just keep some well loved pieces or instruments or tools presents a storage problem. The realization comes hard to persons who pursue

creative writing, crafts, painting, sewing, modeling, cake decorating, carpentry, or any other creative activity, for either pleasure or profit. For those who have always worked with their hands and their imagination the hardest part is choosing what to continue and what to cease. Where working from home was once so organized, now solutions such as joining a community group or a specific club may present as options—all of which incurs costs and the need to physically transport boxes or bags of assorted objects, or even painting canvases.

And so we rationalize, saying we're lucky to have a roof over our heads, one that we can afford in today's housing situation. Yes, all people are grateful for shelter and downsizing to an ILU provides such shelter. However, who says older people ONLY require basic shelter?

How many active, energetic, imaginative men and women may have given up being occupied with their creative skills for want of a little extra space? What happens if it results in feelings of the loss of their usefulness, and it so often does?

Which planners/architects/builders consider such points when designing ILUs, and which housing organizations for the over 55s are prepared to commit to such considerate design functions? In particular, why isn't it a prime concern for an aging population who still have so much to contribute.



# Do you live in a residential park or village?

## Article by Wyn Stenton, member of HAAG's Caravan and residential parks working group.

I have lived in a residential park for the past 10 years and been involved for some time in a working group to improve conditions in parks and villages in Victoria. Are you aware that all parks and villages come under the Residential Tenancies Act for Caravan Parks and Moveable Dwellings?

There are some new changes to the Act for all parks and villages. As reported in the Seniors News by the Director of Consumer Affairs Victoria Dr. Claire Noone, these changes have come into place from September 1, 2011.

The new laws include the following:

5 year minimum term leases in new parks and villages

Increase in no reason notice to vacate from 120 days to 365 days

Limit site tenants' liability to no more than 12 months rent if they break a fixed term agreement Increase VCAT's jurisdiction from \$10,000 to \$100,000

Clarifying rights and obligations of site tenants and site owners when dwellings are sold

Protecting a site tenants rights to participate in residents committees

Improved fire safety and emergency management planning in caravan parks

Some further questions I would like to ask are: Are you concerned about your contract? Do you have one? Are you concerned about the way parks managed?

Do you feel intimidated discussing concerns with management?

Do you want separate legislation for residential parks and villages?

May older residents have a more peaceful and fulfilling life without being intimidated. If you would like to be involved please contact me via the HAAG office on 9654 7389.







### Article by Lionel Foster, member of HAAG's Caravan and Residential Parks Working Group.

As mentioned by Wyn, we now have new legislation in the Residential Tenancies Act, focusing on the rights and protections for residents of residential parks and villages who own their dwelling but lease the land on which it stands.

For the past seven years a group of residents representing various residential villages across Victoria have worked with Housing for the Aged Action Group for a change in the legislation, and indeed, stand-alone legislation.



The group has approached and made representations to numerous Ministers in government and other members of parliament.

The group is endeavouring to meet again with the Minister for Consumer Affairs, Michael O'Brien, and Wendy Lovell, the Minister for Housing.

We have already met with Alexander Seccombe, advisor to the Minister for Consumer Affairs. The group is pleased that the parks and village problems Victoria wide have been recognised with a change to the legislation, but are disappointed that many initiatives put forward were not implemented and we will make further approaches to government and new government members for further changes to legislation.

The residential parks and villages working group will continue meeting to develop our aims and objectives and keep working for residents.

## Your right to know

## Article by Shanny Gordon, HAAG's Retirement Housing Worker

"Information is the currency of democracy" – Thomas Jefferson

As stated earlier, on 1 September 2011 the new Part 4A of the Residential Tenancies Act came into operation, which provides a more protective framework for residents in caravan and residential parks who own their dwelling but lease the land on which it stands.

To promote these changes Jeff Fiedler and I have been out to 15 parks in the past two months to inform residents of what the changes are and how they might be affected. It has been an interesting journey with varying reactions and responses to the roll out.

Some owner/managers have denied us access to the park and therefore we have held sessions off site, with the help of residents committees and individual residents distributing invitations. Some residents have preferred to meet off site due to the breakdown of relationships between them and the owner/managers. Some managers have played an integral part in organising the sessions and have even distributed invitations to residents. One owner even attended an offsite information session, which combined two parks, to be up to date with the changes in order to do the right thing by the residents.

We have found that although residents may have felt concern and apprehension toward hearing the changes initially, by the end of the session they tend to feel more relaxed and relieved knowing the purpose of the changes was to provide owner/renters with better protections.

One of the changes is that owner/renters under Part 4A of the Act are now entitled to form residents' committees. To coincide with this change HAAG has developed a residents' committee toolkit to assist residents to start and run a residents' committee. It is now available for those who may be interested in undertaking this process. Part of my role is also to support residents' groups to do this and this toolkit provides the complimentary information to the hands on support.

It is my strong belief that as human beings we have certain inherent rights available to us because we live, regardless of whether they are prescribed in law. One of these is freedom of expression and the right to find, receive and share information and ideas, as long as we respect others in the process.

This rollout of information sessions for Part 4A, along with the residents' committee toolkit, is my contribution to the promotion of this right and to the continuation of community education.

"Information is liberty. Knowledge is power. Education is the premise of progress, in every society, in every family. Education is a human right with immense power to transform. On its foundation rest the cornerstones of freedom, democracy and sustainable human development" – Kofi Annan



# Forming a residents committee in a residential park

#### Article by a resident on the Mornington Peninsula

My wife and I reside in a relocatable unit in a caravan park on the Peninsula, the park has 50 residential sites, some rental units and caravan sites. The residents are mainly senior ladies and couples and a couple of Holiday units.

None of the residents and I have a lease agreement assuming all was well and we would be secure in our tenure till a time of our choosing. The management structure is, a land owner, who has leased the park to a company who (at this time) employ staff to manage park during office hours on a roster basis.

In January/February of this year a few ladies learnt that the ownership of the land had changed, and it was feared that a developer had bought the property putting our residency in jeopardy. The ladies concerned called a residents meeting, which took place in March. Invitations were issued to Peninsula Legal Office, Shire Office, and H.A.A.G. All invitations were accepted and officers attended even through it was in the evening and out of their business hours. After general discussion on our situation, it was decided to form a committee of residents, and nine residents accepted the position, with those elected to meet a week later when a chairperson and secretary be elected.

Since that time the committee has met on a monthly basis, and as of now have not obtained a written lease agreement from either the landowner or the lease-holder but feel we are slowly moving forward in our desire to obtain a written lease agreement.

During this time we have been in correspondence with the landowner and lease-holder, but to no avail. It was with great relief September has arrived and the amendments to the Residential Tenancies Act 1997 take effect.

The amendments, I believe are great, and for us as residents it not only gives us the protected right of free speech, it gives us a legal right to obtain a lease for a minimum period of 5 years, and 365 days to vacate without cause. Our secretary (who has vast

knowledge in matters such as this) has presented some guidelines which you might find helpful,

#### **COMMITTEE ROLE**

Primary role is to secure tenancy agreements Ensure legislation is adhered to within the park Liaise with management over impractical park regulations

Assist with residents concerns if resident is unable to resolve the issue with management Liaise with management over communal facilities and standards of park

#### **RESIDENTS ROLE**

Comply with park regulations
Liaise direct with park management over any
personnel maintenance issues
Notify committee if management has not
fulfilled their obligations within the nominated time
frame or within a suitable time period.
Maintain a sound living standard within the park

On behalf of our residents I would like to offer our sincere thanks to:

Mr. Johan Scheffer (Member Upper House Vic.)Mr. Peter Sibly & Ms. Emily Howes (Shire Officers), Ms. Shanny Gordon (H.A.A.G.), Mr. Marc Westley (Peninsula Legal Centre) for all of their knowledge, support and time to enable us to try to obtain our objective, Security of Tenure. I hope this experience may help others who find themselves in a similar position.

#### **GOOD LUCK**



## SERVICE PROFILE



### Article by David Leermakers, Policy Officer, Consumer Action Law Centre

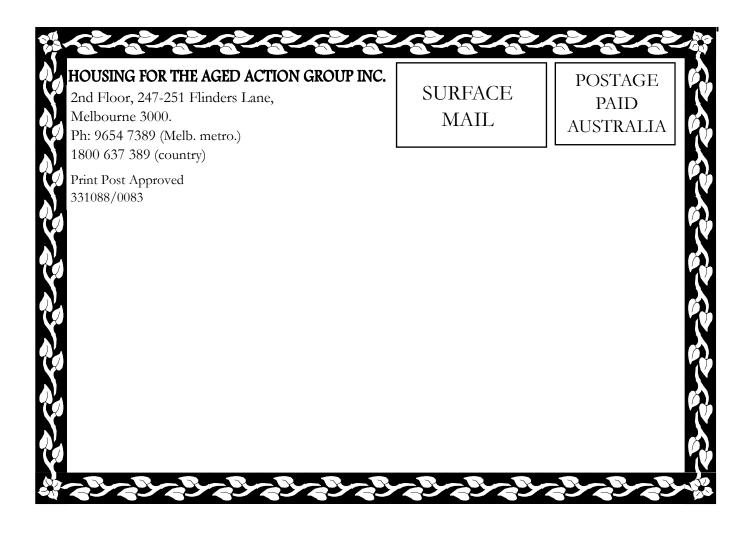
Consumer Action is an independent, not-forprofit, campaign-focused casework and policy organisation. We provide free legal advice over the phone on consumer law matters and a telephone financial counselling service called Money Help.

As well as providing legal and financial counselling services, Consumer Action is a policy and research organisation. We pursue a law reform agenda across a range of consumer issues by working with the government, through the media and in the community directly.

The policy arm of Consumer Action works on a variety of consumer issues including consumer credit and debt (particularly payday lending), energy and utilities, insurance, and in general issues around consumer protection, competition and fair trading.

My role as a policy officer requires me to assist Consumer Action to develop policy that advances the interests of consumers, typically by consulting with and advocating to government and industry. I work on a number of different topics, one of which is retirement accommodation.

For more information on what we do, see the Consumer Action website at <a href="www.consumeraction.org.au">www.consumeraction.org.au</a> and the MoneyHelp site at <a href="http://www.moneyhelp.org.au/">http://www.moneyhelp.org.au/</a>. Our legal advice line can be contacted on 1300 881 020 and MoneyHelp is on 1800 149 689.



#### HOUSING FOR THE AGED ACTION GROUP

#### WHAT IS HAAG?

Housing for the Aged Action Group offers free and confidential advice to older people renting their home.

There are five main aspects to our service:

- \* Private Rental advice and support
- \* Retirement Housing Advice & Support

  \* Housing Options
  - \* Outreach Service Care & Housing
- \*Community Education & Community Development

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

So ring us on 9654 7389 (Melb. metro.) or 1800 637 389 (country callers)

Address: 2nd Floor Ross House 247-251 Flinders Lane Melbourne. 3000.

email: haag@oldertenants.org.au web: www.oldertenants.org.au