

## The 8th National Homelessness Conference: Homelessness: Complexities and Countermeasures



Conference Partner



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Department of Social Services



# OR38 — Surviving or Thriving?: Older People at Risk of Homelessness

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Home at Last is a housing information and support service that assists vulnerable older people living in precarious private rental housing to plan towards, and transition to, a secure housing future. The service is funded by the Department of Human Services as a Homelessness Innovations Action Project as part of the Victorian Government's Homelessness Action Plan. Home at Last has been operating for two years providing early intervention and prevention strategies that address the problems faced by older people at risk of homelessness. It is a unique outcomes based service model that believes good housing is a vital foundation to ensure older people can age well.

Older people at risk of homelessness are a recently acknowledged group whose needs have not been addressed in a programmatic way in any states or territories other than Victoria. They suffer economic disadvantage at a stage in life where the combination of renting in the private market on a pension is almost impossible. The numbers of people aged fifty-five years and over living in the private rental market has increased significantly with a 44 per cent increase in the five years from 2006–2011, totalling 334,000 across Australia.<sup>1</sup>

This group of older people have generally worked most of their lives but for a range of reasons have not achieved or even necessarily aspired to, home ownership. The reasons they may be in a rental predicament could be due to one or many of the following: low wage jobs, periods out of the workforce raising families, low levels of life-savings like superannuation, periods of illness, family breakdown etc. So reaching retirement age and realising the landlord could evict you within 60 days if they decide to sell the home, or receiving a rent notice that could double the rent can be a daunting proposition.

Many other factors can also cause a crisis such as a spouse dying and needing to cope with the rent on one income, or being hospitalised with a sudden illness and not being able to

return home because modifications are required such as ramps or rails. The clear message is that if life's circumstances have fallen a particular way, it could happen to you or someone you know.

## Home at Last — Older Persons' Housing Information and Support Service

Over the two years of the Home at Last project more than 9000 older people have been provided with information and advocacy on housing. 1200 clients have been directly assisted with housing support by Home at Last or referred to another specialist agency. Most importantly approximately 550 clients have been re-housed from unstable, expensive and poor quality private rental accommodation into long term affordable public and social housing.

All people assisted have maintained their tenancies and, in the vast majority of cases, are leading independent, healthy lives, often engaged with their communities just by having their housing future secured. The remaining 650 clients out of the 1200 are being assisted with the intensive process of seeking the best option for the individual, completing housing applications and negotiating with housing providers for the fastest possible outcome. Overall Home at Last is meeting its target to house 90 per cent of clients within a 6 month period and so there is a continual process of client support that leads to a housing solution.

## How Have These Results Been Achieved?

In broad terms the success of Home at Last is based on a combination of three main factors: The nature of the client group, the range of housing options available and the effectiveness of the Home at Last service model.

## The Client Group

Generally older people have very basic housing security and affordability needs that can be met as long as they can access the public and social housing system. In most

cases they are seeking well designed housing that is the only barrier to them getting on with life. Clients are usually quite flexible regarding the location of their new home as long as they are within reasonable distance of shopping centres, services and transport options. Once successfully re-housed they require little ongoing support services except perhaps for limited home based aged care.

## Housing Options for Older People

Whilst there is a major housing crisis across Australia with shortages of public and social housing at crisis levels, there are factors that can provide unique opportunities for older people. For example, there is public and social housing specifically provided for people aged 55 years and over. Turnover of housing stock occurs more often in older persons housing compared to the general housing population because of an ageing public housing population with 40 per cent of public tenants being over 55 years of age and 80 per cent of those people being over the age of 70. Also, many older people are eligible for priority housing due to age-related health conditions or they need accommodation that is modified for their disability.

In addition, there are a range of other options that older people can consider such as independent living units, moveable units, Abbeyfield Housing and a number of for-profit providers of semi-independent accommodation.

## The Home at Last Service Model

Home at Last is a model of housing assistance that is tailored to the needs of older people at risk of homelessness. The main components are:

- A community education strategy that has developed a range of methods of communicating to older people who are unlikely to have contact with mainstream housing and welfare services. This group tend to be quite stoic and may be facing homelessness for the first time in their lives and without links to a specialist older persons housing



service they are most likely to seek assistance from family and friends.

- Establishment of referral points from programs and services in the health and aged care sectors as unique method of targeting, reaching and supporting older people who do not usually make contact with housing service systems. This has included extensive liaison with Aged Care Assessment Services (ACAS), the Home and Community Care (HACC) Program, doctors, hospitals where services such as the Transition Care Program have included Home at Last in discharge planning for patients not able to return to their unadaptable home after a fall, occupational therapists etc. Aged care services are reporting they are now confident to refer clients to Home at Last where previously clients have been assisted to move, often prematurely, into residential care.
- A one-stop shop approach to service delivery that includes:
  - a tenancy advice service that can scrutinise legal notices, negotiate extra time with landlords when facing eviction or represent clients at the tenancy tribunal to seek extensions of time
  - a retirement housing service that can provide information and assistance on range of specialist older persons housing options that are otherwise not well known in the housing sector or wider community
  - a comprehensive housing information service that encourages vulnerable older renters to plan for their future and seek help before they receive an eviction notice or a rent increase they cannot afford
  - an intake and referral service that ensures that older people facing homelessness are provided with all the assistance they need in a seamless way that aims to also take away the stresses of the whole housing process
  - a one-to-one client outreach care service that ensures that the client can get to know and trust the worker helping them, be provided with help to do housing applications, pack up their belongings, be assisted with the cost and physical support of relocation, settled into their new

home and linked into any support services they need – support for older people, once relocated, to re-engage in their community of interest. This includes encouragement for clients to continue their involvement with Housing for the Aged Action Group (HAAG) as a volunteer or activist in one of many housing campaigns or working groups.

## Joan's story — The Benefits of Good Housing for Older People

*Joan Lansbury appeared recently on the front page of The Age newspaper. Her story was also told in a two page feature article in the same edition. What was newsworthy about Joan was that she was presented as 'the new face of homelessness' as she seemed to be typical of many people, particularly women, in the community who have had 'normal' lives consisting of work and family, no history of mental illness or other factors that often contribute to being marginalised in society. Joan could be your mum, sister, aunty or the friendly neighbour in your street.*

*After recently retiring from work at 65 years of age, Joan found herself struggling to cope with the rent and bills when faced with being reliant on the age pension as her main form of income. Things became more critical when her savings and meagre superannuation dried up which had enabled her to subsidise her living costs up to that point. Joan became very fearful of the consequences of ever losing her rental home by eviction or rent rises that would 'tip her over the edge' of affordability. Joan became afraid to ask for repairs and put up with a hot water service that broke down continually. Joan got used to having cold showers and boiling the kettle to do the dishes. Then, out of the blue the landlord doubled her rent in one hit. Joan was left with less than \$40 a fortnight to live on after the rent and bills. Fortunately a friend told Joan about Home at Last and encouraged her to seek some help.*

*Within three months of interviews, filling in applications and obtaining medical support information, Joan's life was transformed when she went to Heidelberg, a northern suburb of Melbourne, to see a brand new social housing unit that had been built with*

*Nation Building funds. She fell in love with her new home that is Joan's 'for life', affordable and designed with no steps, a walk-in-shower and open plan living room and kitchen.*

*Joan's doctor was very impressed too. She has since lost weight, given up smoking and no longer needs medication to control her diabetes. Joan is exercising, having great fun with her new neighbours and has become a vital member of HAAG's Private Rental Working Group campaigning for more affordable housing and improvements to tenancy laws.*

*The key message here is that good quality, affordable housing has a profound impact on the health and well-being of older people. They go on to live happy, fulfilling lives, engaged in their community in a way that we all deserve to enjoy.*

## The Future Need for Older Persons Housing Services

Housing support services for this large group of older people are in their infancy at a time when the need is growing exponentially. There is a huge gap in services for this group who, in most parts of Australia, are still invisible on the homelessness landscape. Apart from Home at Last the only support services in Australia specifically designed to address the needs of older people at risk of homelessness is the Assistance with Care and Housing for the Aged (ACHA) Program. Funded as an aged care scheme to prevent older people prematurely entering residential care, it receives a paltry \$5.5 million annually to tackle the problem.

Home at Last has developed a service model that addresses the needs of older people in a unique and caring way that focuses on achieving long term sustainable housing outcomes. Hopefully in the near future such services will become standard practice but if we are to address the problem effectively the planning must start now. As Professor Andrew Jones has said 'If Australians are to age well, they must be housed well'.<sup>2</sup>

### Endnotes

1. Petersen M and Jones A 2013, *Addressing Later Life Homelessness*, Institute for Social Science Research, University of Queensland.
2. Andrew Jones, *Presentation to Australia's Ageing Population Summit 2005*, Sydney