

Preventing Homelessness for Older People from Culturally Diverse Backgrounds

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Preventing homelessness in older culturally and linguistically diverse communities is a joint initiative of the Ethnic Communities' Council of Victoria (ECCV) and Housing for the Aged Action Group (HAAG). This vital 12 month project began in January 2015 and is funded by the Lord Mayor's Charitable Foundation.

The project includes a roll out of 80 community education sessions by bi-lingual workers, as well as the production of resources in Arabic, Mandarin, Cantonese, Tamil, Urdu, Hindi, Punjabi, Bosnia and Herzegovina, Serbian and Croatian. These resources were created through close consultation with community reference groups, which occurred over a six month period.

The key initiatives of the project include:

- increasing access to *Home at Last* services through community

education and links to information on housing options (*Home at Last* is a free information, advice and referral service of HAAG)

- increasing awareness of *Home at Last* within key communities
- increasing *Home at Last's* capacity to respond in a culturally appropriate manner.
- improving the ability of older people from culturally and linguistically diverse (CALD) backgrounds to navigate the housing/homelessness system.

The project has already increased the number of older people from CALD backgrounds accessing housing assistance in Victoria. The number of culturally diverse clients contacting *Home at Last* has increased from a stable 34 per cent of *Home at Last's* client base over three years, to 51 per cent within just three months of the project's operation. This number is

anticipated to rise again with the roll out of ethno-specific community education sessions across the state from August 2015.

According to Australian Bureau of Statistics (ABS) figures from 2011, approximately 2,000 homeless persons in Victoria identified themselves as speaking English not well or not at all. A number of factors contribute to this, but *Home at Last* service statistics point to unaffordability and insecurity in the private rental market as a key driver.

The 2011 Australian Bureau of Statistics figures suggest that there are approximately 20,000 people from non-English speaking backgrounds who are over 55 and renting in Victoria, and the project specifically targets the groups with the highest number and proportion of older renters.

HAAG and ECCV have identified that, like all seniors, older people from non-English speaking backgrounds who are on low incomes or pensions find the private rental market unaffordable and insecure due to limited income, increasing prices and limited legal protections for renters.

Some additional risk factors for people from CALD backgrounds include:

- the lack of information on housing rights and services in languages other than English
- lack of access to Centrelink payments and public housing for people entering Australia under Assurance of support — especially for those on Contributory Parent Visas who must wait ten years to access social security payments
- service related barriers such as reluctance on the part of many services to use interpreters.



Bi-Lingual Workers proudly display their certificates after being trained to present information about *Home at Last* and housing options to their communities

Case studies from two older people from Indian backgrounds:

Case Study 1: Vinod and Radhika

Vinod*, in his mid-70s and his wife Radhika* in her mid-60s arrived from India three years ago. When they came to Australia, they stayed with friends, and then lived in a rooming house before moving into private rental. Vinod and Radhika have two sons. One son lives in India and the other in Melbourne.

Vinod is a talented photographer and enjoys working as a volunteer in the community. The couple were not eligible for the Aged Pension as they had only been living in Australia for three years. They are both on the Newstart Allowance and were receiving just \$500 each fortnight.

Vinod and Radhika were living in private rental in Melbourne and paying \$1200 per month. This took the majority of their pension and they struggled to pay the rent, bills and buy food. Most of their Newstart Allowance went towards their rent.

Their utility bills were huge as the landlord's friends were running a car workshop from the backyard of the rental property and were using the mains power and water supply attached to the house. The landlord was asking Vinod to pay 50 per cent of the power and water bills. Vinod raised this with the landlord and the landlord said they had to pay the utility bills otherwise they will be evicted. Their insecure, unsafe and unaffordable housing situation was impacting on their health and they were very anxious and worried about their future.

Vinod found out about Home at Last through the Ethnic Communities Council of Victoria where he was doing some work as a photographer. Vinod contacted Home at Last and met with a housing support worker in our offices.

The worker discussed housing options with Vinod and explained the different types of housing including social housing and public housing.

She arranged a home visit and assisted Vinod and his wife to complete paperwork to upgrade their public housing application from the general

wait list to the early housing wait list, as well as an application for social housing. During the home visit Vinod showed the worker around the private rental property. He explained that they were unable to use the backyard and the clothesline because of all the car parts and vehicles scattered around the property. They also had access problems due to the car parts on the front lawn and close to front door. They felt unsafe as people were constantly knocking on their door to speak to the man running the car yard out the back.

Within three months a vacancy came up through Housing Choices. Vinod and his wife loved the apartment which was brand new, had two bedrooms and a balcony and lift access.

Case Study 2: Mohan

This is an actual letter from Mohan*, an ex-journalist, who volunteers for nine community organisations in Melbourne. Mohan came to Australia on a Contributory Parent Visa and is therefore under an Assurance of Support. He faces the common problem of being unable to access Centrelink payments for 10 years. He is therefore ineligible for secure, affordable housing options such as public housing, but unable to afford to rent privately.

I am 65, hailing from the Indian background. I have two daughters and both are Australian citizens. Since I lost my wife in 2003 and there was no-one to look after me, I migrated here as a Permanent Resident under Contributory Parent Visa (Article 143) in 2010 on their advice, by paying around \$35,000 (a substantial portion of the amount was paid out of my 'life time' savings). As my wife was a physically challenged bone cancer patient, a large portion of my life time savings had already been spent for her medical treatment in India. Even I had to dispose of my one bedroom flat in Mumbai for the purpose.

Although I still earn a monthly pension from my ex-employer in India (around A \$ 250), this amount is 'nothing' in view of the high cost of living in Australia.

Here in Australia, I have been working as a language teacher on contract basis, but my monthly income has never been regular (on the average \$150 per month).

I don't get even a single cent from the 'Centrelink' as I'm on Assurance of Support from my son in law for ten years (up to 2020).

Subsequently, my younger son left Australia for good and the elder son (with whom I have been staying here in Melbourne for last five years) has his own family responsibilities. He has been struggling hard to take care of my two grandsons (13 and five years respectively) and my daughter in law, as the lone bread earner in his family.

The house, where I have been staying has two rooms besides the master bedroom. I've occupied a room causing hardship to my growing grandsons and as such, I feel very bad to continue staying with him.

In view of the foregoing, I fear, I may have to face homelessness within six months, when my younger grandson will start going school.

Would you, therefore, please help me to avoid the imminent homelessness.

The Solution?

The Preventing Homelessness in Older CALD Communities project has begun to engage and inform high need older people in CALD communities about how to access housing services, with clear results already. Through the process so far, we have learned that the provision of information is but one major facet of a complete strategy required if we are to provide equal access to housing for older people from CALD backgrounds. Without knowledge of people's migration history, cultural values and practices, services can easily alienate clients from culturally diverse backgrounds, and will be unable to offer a service that suits clients' needs. This is why the Lord Mayor's Charitable Foundation has funded HAAG and ECCV to deliver an upcoming project called 'A Home for Diversity' which will use a consultation process to develop and deliver information and training in culturally responsive practice for mainstream housing and homelessness services. Another critical barrier is political. Policies that leave the most vulnerable, like Mohan, with no income and no access to the affordable housing sector must be changed. More research on the impact of these policies will help us to advocate for policy change into the future.