

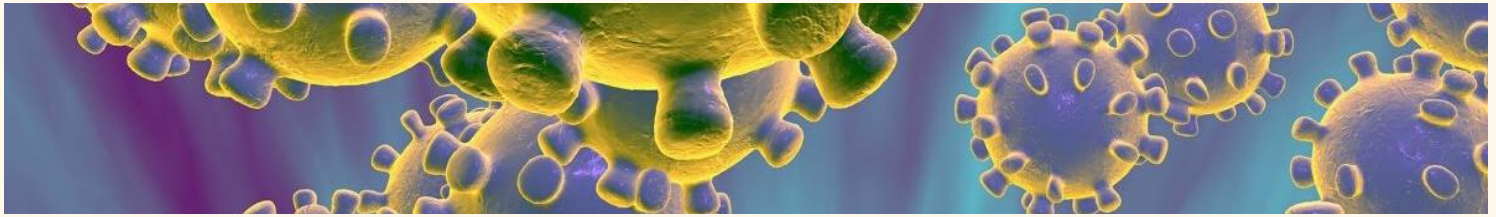
NASH



NASH is a working group of HAAG and is funded by the Wicking Trust for the Aging on the Edge Older Persons Homelessness Prevention Project



NATIONAL ALLIANCE OF SENIORS FOR
HOUSING (NASH) BI-MONTHLY
E-NEWSLETTER;
HOUSING FOR THE AGED ACTION GROUP
(HAAG)



In this Issue:

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When we started putting this issue together the bushfires dominated our consciousness and the Australian news. Even though people affected by the fires are still freshly living with that disaster, our entire world and lives have been engulfed by the Coronavirus pandemic. At Housing for the Aged Action Group (HAAG), the office has closed, and we are all working from home, conducting meetings over internet video calls. The NASH organising committee has gone online, we had our 1st meeting over Zoom. It was very successful, and we fear there is no going back! This disaster will change many work lives and workplaces for ever, particularly for those who can work remotely.

Moratoriums on rent and mortgages, and substantial income replacement have been put in place in some countries. The UK government has ordered all councils to house the homeless in 48 hours from the 28/3/2020. Fascinating that a sudden specific threat evaporates neocon governments insistence that austerity makes it impossible to solve the slow burning crises of homelessness and the climate (see News). Policy from our government on the disaster facing tenants who have lost their income, both commercial and residential, is yet to emerge (as of 28/3/2020). Also many mum/dad owners of rental properties here are highly geared and have limited ability to ride out stress on their mortgage repayments. House and animal sitters, who are overwhelming women, are losing their accommodation due to everyone returning from holidays prematurely. It is a moving feast of knock-on disaster.

The nicknaming of COVID-19 on social media by some as “the Boomer remover” or “Boomer virus” exposes a truly ugly underbelly of ever present ageism. Where was government when shortages hit hard older people, those with limited financial resources and those with disabilities? It took one wonderful supermarket owner in Altona, Melbourne to come up with an idea to address this (see News for articles on these issues).

In coming NASH newsletter issues we hope to include accounts of the pandemic and lock down. Please consider contributing your story. If you are needing information and/or assistance during this crisis please contact HAAG. The office is closed, but other lines of communication are as normal. Phone 03 9654 7389. Also, Tenants Victoria also has a very comprehensive Coronavirus guide (see News).

Coordinators Report

Leonie Bessant leonie.bessant@oldertenants.org.au



Apart from the bushfires and the Coronavirus that have been dominating the national headlines and our lives, the big story for NASH is that Jeff Fiedler is leaving HAAG after more than 20 years, including his role as the National Development worker guiding the Ageing on the Edge project, of which NASH is a working party. We are very sad to see him go, and hope he has a great break and holiday when he finishes up at the end of March. Hopefully in 2021 he may have some continuing involvement with HAAG. He was planning on 'leaving on a Jeff plane' but the Coronavirus has other ideas. His holiday for the moment might be traveling between his lounge room and garden!



Jeff's role has been filled by Kobi Maglen (pictured with Scally. Kobi didn't even know we require a fur baby in every coordinator report!) who comes to us with a detailed knowledge of the project through her work with HAAG at Social Ventures Australia working on older women and homelessness, and in particular, helping us map the seniors housing gateway. She will be a fantastic addition to HAAG with incredible experience in advocacy (both internationally and in Australia).



In this edition we are not focusing on any particular region of Australia. Instead we are covering some more national issues such as the NRAS and climate change. We have completed our NASH flyer. The flyer is a distillation of the issues that NASH wants to bring to national attention, plus up to date data on the state of seniors housing distress. It has two version, a print version and an electronic one. We will be posting/emailing out the flyer to politicians and other stakeholders once the pandemic situation stabilises. Please see the flyer at the end of this issue.



It was great to meet in the flesh our new Northern Queensland NASH Organising Committee member Frances Every (on the right), on her recent visit to Melbourne. Frances brings great skills to the role, including a background in the homeless sector and experience in qualitative research and writing, and a remote regional perspective.

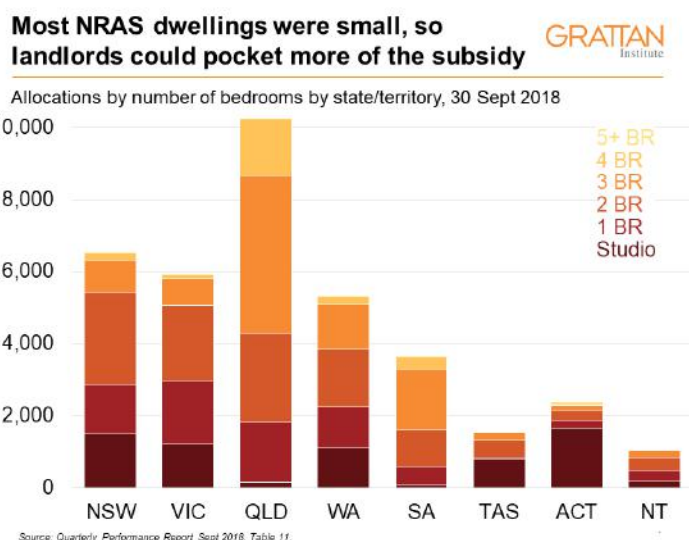
The National Rental Assistance Scheme (NRAS)

The National Rental Assistance Scheme (NRAS) is an Australian Government affordable housing initiative of the Rudd government, delivered in partnership with state and territory governments. The NRAS is administered under a legislative framework comprising the National Rental Affordability Scheme Act 2008 (NRAS Act) and the National Rental Affordability Scheme Regulations 2008. The NRAS aimed to increase the supply of affordable rental dwellings in Australia through financial incentives to organisations providing reduced rents. The Abbott Government cut the scheme but remaining contracts still run up to 2026-27, with 2024 being the peak year for cessation of the 38,000 NRAS dwelling contracts (1).

The NRAS pays community housing organisations and property developers/investors about \$11,000 of public money each year (indexed from an original \$8,000), if they built new dwellings and rent them at 20% below market rents for 10 years to eligible lower income tenants. The Department of Social Services estimates that the scheme will cost the Commonwealth \$3.1 billion in total. Labor promised to renew the NRAS and there are calls for the Morrison Government to do the same. However many consider the NRAS to be expensive, inefficient, poorly targeted and policed, and that the money could be better spent elsewhere (2). Additionally affordable housing with a finite 10 year life span is poorly suited to older people who need the security of permanent tenure rather than the expense, stress and upheaval of relocating, with potentially large numbers of vulnerable people having to find alternatives once NRAS dwellings revert to full market rentals. Indeed much of the concern of community housing providers involved with the scheme appears to be their own mitigation of financial stress upon the cessation of incentives, rather than tenant impacts (3). Regardless of the criticisms of the NRAS, the Morrison government appears to have no policy alternatives for when the scheme ceases.

One of the principle criticisms of the NRAS is its lack of value for the Commonwealth dollar because the financial subsidy was considered to have been set too high. A 20% annual discount on the median private rentals should only cost \$3,692, far below the NRAS subsidy of \$11,000. "In 2016 there wasn't a single NRAS allocation where the value of the discount to median rent was anywhere near the value of the NRAS subsidy provided to landlords" (4). There has been no compelling case made that NRAS investors undertake any additional "risk" that needs compensation above regular investors/builders in the general housing market. Thus the average \$7,000 a year differential between the subsidy and the rent discount is basically a bonus that has been estimated to cost the Commonwealth at least \$1 billion, or roughly one-third of total cost of the scheme (5).

There have been many additional criticisms of NRAS. The scheme encouraged very small dwellings because the subsidy was the same regardless of the build (see Grattan Institute graph). More than two-thirds of NRAS dwellings have two bedrooms or less, with up to 14% being student/studio units (6). This is far higher than the average of small Australian private dwellings, which is less than one quarter. Some NRAS room sizes are so tiny as to be barely liveable. "The floor plan is so tiny, only 71 square metres for a nominally three bedroom-two bathroom unit

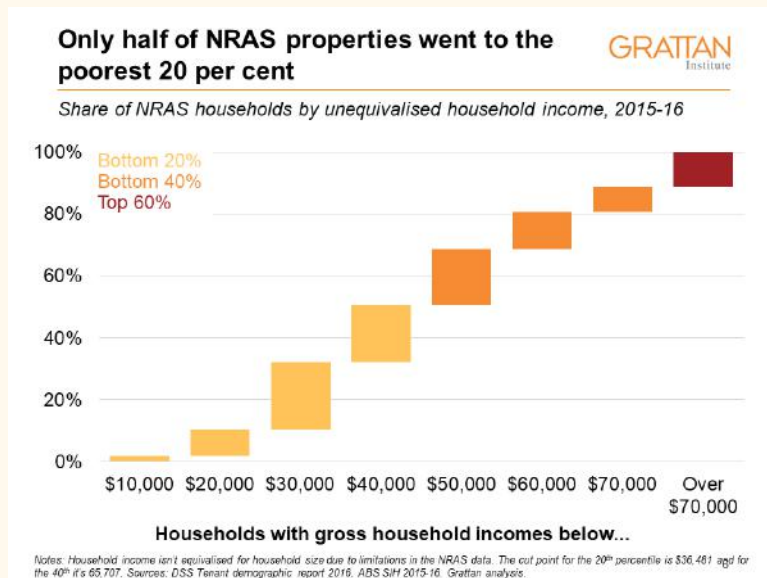


NRAS - continued

(so they can charge 3x2 rent), not big enough living space for a sofa and small dining table” (see Lyn’s Story below).

Around 14% of all NRAS builds are university student accommodation, with 58% of this housing going to foreign students (7). This caused major upset as these students were perceived as wealthy foreigners and also they were not a target group for the scheme (8). However it may be viewed as objectionable that “Australia wants to encourage foreign students to come to the country, take up opportunities in Australian universities and contribute to the economy but then exclude them from affordable housing” (9).

The NRAS has supporters Adrian Pisarski, executive officer of National Shelter states “The core strengths of the NRAS concept are that tenants are guaranteed a specific and sustained reduction from market rent, and a downward pressure is exerted on rent levels in the broader housing market” (10). However regulating that the 20% rent reduction is actually being delivered has been manifestly inadequate given there is evidence of rental price manipulation (see Lyn’s Story below). Even supporters of the scheme acknowledge that “design inadequacies including a one size-fits-all approach have failed to take account of, or appreciate, the housing circumstances of particular areas with an identified need for affordable housing such as high value suburbs and regional, rural and remote areas”. Clearly a 20% reduction in rent in a high value inner suburb will bring it nowhere near an “affordable” level (11). Indeed only 30% of NRAS households in 2016 had gross household incomes below \$30,000 a year, whereas one-third had incomes above \$50,000 a year, suggesting that the neediest percentiles have been poorly served, see Grattan Institute graph below (12).



Governments need strategies that will cost the least and specifically target low-income Australians. Our \$3.1 billion could have provided a lot of secure public/social housing with a shelf life far greater than 10 years of the NRAS. “As a priority governments should build more social, rather than affordable housing...The best Australian evidence and international experience shows that social housing substantially reduces tenants’ risk of homelessness” (13).

story by Leonie Bessant

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NRAS - "Tax payer support for investors, not the vulnerable"

Lyn's * experience of the NRAS

*Pseudonym



I fall into the fastest growing category of people at risk of homelessness; older, single women. Being qualified in a profession has not given me immunity to poverty nor security from homelessness. A series of factors combined to break my resilience, including malicious actions in the workplace and in relationships, the gender pay gap, and continuing family of origin trauma. Unfortunately these are issues experienced by many women, contributing to our loss of security and even homelessness through no fault of our own unless you count giving selfless support to a man as a fault.

I found myself in my 50's qualifying for Centrelink support, enduring these feelings of humiliation and stigma on top of other trauma. I slept in my car or did a series of short unpaid pet-sitting jobs while renting a storage unit for my belongings. My mental health plummeted to a seriously low level.

During my widespread online searches I came across NRAS properties. The NRAS is a federal initiative for investors to build new rental properties with the aim of providing affordable housing and security for vulnerable people. "Affordable" rents in the scheme are supposed to be at least 20% below market value. Bonuses are offered to investors of \$11,048 per year for each property, for ten years, after which the property reverts to normal market rent. An advantage of the scheme seemed to be that my lack of rental history for references was not so important. However NRAS rents appeared only about \$10 per week less than the general market rents for a less expensive area. Additionally there is no security for tenants and an invasive demand for proof of income and assets every year. This would be understandable if the housing was actually "affordable", but it was not.

I got a NRAS dwelling for \$300 per week which was nearly all my weekly income of \$330 per week, including my pitifully low rent allowance of \$35 per week. I thought maybe I could share, but any potential housemate would have to go through the same invasive income and asset scrutiny, and I had people come but not even enter the door saying they would not live in such a bad area. Clearly my finances didn't add up and I lived only by using savings, with no super to speak of. I continued to search for a cheaper rental and saw the Western Australian rental market drop significantly. I always could see that the rent was high and by studying what was being offered in various suburbs I could see that NRAS rents were NOT being offered at the stipulated 20% below market rate, and were not being reduced in line with falling market prices. After a period of nearly a year getting zero replies from my property manager on various issues I found out that the 'housing supply company' was the also the developer and manager and tracked down their so-called Compliance Officer, requesting a meeting.

The Compliance Officer told me that rents were only required to be adjusted every five years and would rely on re-valuation due the following year. I discovered years later this was not true. She said that the company was compliant with their obligations under the scheme according to an independent valuation. When my property was supposedly "independently valued" the valuer didn't even look at the property, and put a rental value on it of \$350 per week! That was WAY over the market rent for the area and even more than in more wealthy suburbs.

True valuations are not helped by the fact that agents don't report correct rental prices to the market online. When searching an address the listing comes up with a status. In the case of my unit it was

Lyn's experience of the NRAS - continued

listed as "rented at \$310 per week" when I got it for \$300 initially, then my rent was reduced after intensive complaining, very belatedly, to \$260. However the status online remained at \$310. So it is hard to gauge actual value below what can be ascertained from these elevated figures and advertised rents. I gauge true valuations from extensive searches, where I found cheaper rents for bigger "proper sized" 3 bedroom x 2 bathroom houses. By my calculations \$230 would have been 20% below actual market price, not \$310. Even this would have represented about 69% of my income! Further proof that my rent was NOT below market rent by 20% is that after my eventual eviction the unit was rented out at exactly the SAME rent I had been paying, but on the open market as the NRAS 10 year bonuses had expired and the unit was no longer part of it. There were/are several developer/NRAS provider companies that appear to work the same way and charge similar rents. They promote the properties to investors as lucrative, and they indeed seem to be goldmines.



Valuing NRAS dwellings at falsely high levels ("independent" valuer) I consider to be fraud! I also consider so-called compliance officers and providers knowing this and lying by saying the rents are compliant with the NRAS stipulation (20% below market- at least), to be fraud as is their claim they had no obligation to reduce rents with a falling market more often than the 5 yearly valuation. Clearly the people/approved providers involved are not genuinely deserving the huge tax-payer incentives designed to encourage

provision of 'affordable homes'! These false NRAS valuations are in addition to the skewing of the general estimated rent ranges shown online, and allow agencies to pretend that the market values are higher than actual, where properties are listed as "rented at" a higher value than actual. This is the case with my current non-NRAS rental.

It was very hard to find a contact for NRAS to report my concerns about rent pricing and non-compliance, and try to get it investigated. I did eventually find an email address and get a reply saying I must provide evidence, but nothing was done when I did supply evidence of snapshots of the advertised properties and their negotiable rents, for mine and surrounding suburbs.

Originally real estate agencies had property managers that were approved by the NRAS housing supply company. My property manager was extremely bad at replying to correspondence and getting essential maintenance and promised repairs done. Then housing supply company set up their own agency of property managers. Ours has proved to do anything other than "manage". The building standards are shocking. Properties are falling apart. Mine had major cracks and subsidence when I moved in to the seven year old unit. The kitchen and bathroom (shower only) units are such poor quality that they were all water damaged before I moved in, the main one so bad it was meant to be replaced before I moved in but was not until a year of complaining. There is little to no insulation so heating and cooling is expensive – I could feel the heat beating down from the ceiling. The floor plan is so tiny, only 71 square metres for a nominally three bedroom two bathroom unit (so they can charge 3x2 rent), not big enough living space for a sofa and small and dining table, kitchen units around one corner of the only room, yet they put a hot water storage unit instead of instantaneous hot water. I don't

Lyn's experience of the NRAS - continued

use much gas as I hardly cook, yet I had to pay high gas bills to keep the water hot in a tank outside in the cold.

I was in the place three years, it was filthy when I moved in. I improved it from filthy to spotless showroom sparkling (with help of friends) when I was forced to move out with a no fault eviction notice over Christmas, and still the "inspection" said I must pay for a contractor to steam clean the laundry yard and pay for a contractor to replace a bulb that was working when I left. I believe they charge tenants from their bonds every time but don't actually get the work done. I managed to contact the maintenance man who is commissioned to do bond "rectification" work and his stories are very alarming!

Then there is the changed requirement imposed that tenants must pay their rent through an online 3rd party "Rental Rewards" site. With the pervasive insecurity and level of identity theft online I was very unhappy about giving all my financial details to any website that doesn't even reward tenants but charges them. Consumer Protection was inundated with complaints and a few of us who had a different contract originally and had refused to sign a variation were able to force them to keep a trust account to pay direct. But then I got an eviction notice.....I was evicted for no reason, 60 days notice, over the Christmas and new year period! I found and secured a place only 2 weeks before the notice was up-then the agent tried to charge me extra rent for not giving them 3 weeks notice of moving out! I would not have chosen the upheaval and stress of moving, even for a lower rent, as it is VERY stressful and expensive. I suspect the reason for the eviction was that the 10 years of bonuses had ended so, instead of keeping that roof over a "vulnerable" person's head, who had paid over the odds for three and a half years, the 'Greed' went for keeping the rent the same on the open market as I had been paying, rather than reduce it minimally for me to stay.

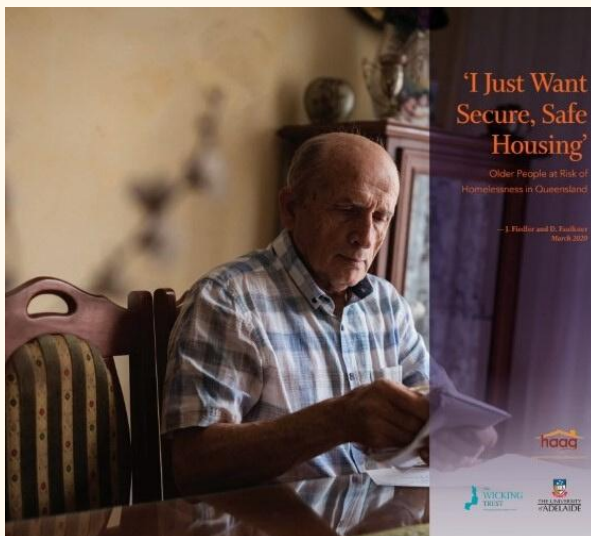
This NRAS was meant to increase 'affordable' houses in the rental market. However my experience of the NRAS is it's a sort of taxpayer money providing lucrative bonuses to investors of \$11,048 per year for each property, on top of near market rent or above market rent. How many politicians and civil servants own properties in this scheme, I wonder. Agents by their own admission "work for the investors, not tenants", and at the end of the property's ten year bonus period (or before) can kick a tenant out with no reason given, then will nit-pick to extremes and land the tenant with false and exaggerated claims on their bond with no opportunity for the tenant to mitigate costs. Rather than support the vulnerable there are a whole lot of extra harsh practices imposed on people by this scheme such as the invasive demand for proof of income and assets every year and unfounded charges made from bonds. People think NRAS is over because no new contracts are being issued, but there is still existing contracts to run, years of outrageous misappropriation of taxpayer money, ten more years of exploitation and mistreatment of individuals with desperately low incomes. Those bonuses should be stopped, or at best reclaimed, to spend on real benefits to vulnerable people. As with most neocon government schemes the actual beneficiaries of the NRAS are investors for whom the lack of policing has been a goldmine.

If only half of that NRAS bonus money were paid to me in increased rental allowance support, I would have more choice from the still appalling condition homes at the lower end of the market. That has to be better "value for money" than the present exploitation and waste, giving money away to those who already have plenty. The scheme MUST be policed and could pull back millions of dollars to be better spent, just by exposing and clamping down on the actual NON - compliance by providers.

Ageing on the Edge - Queensland report

"I just want secure, safe housing"

- Older people at risk of homelessness in Queensland. [Report summary](#)



The cover of the full report above.
The full report can be found
HAAG's website oldertenants.org.au
under Publications.

The national Ageing on the Edge Older Persons Homelessness Prevention Project has released its report on the housing crisis facing a growing number of older people in Queensland. The Ageing on the Edge Project is a partnership between Dr Debbie Faulkner from the University of Adelaide and Jeff Fiedler from the Housing for the Aged Action Group and funded by The Wicking Trust. Produced in consultation with key Queensland agencies, the report highlights the rapidly growing problems facing many older people in Queensland. The report also identifies solutions to address the vital housing and service responses needed to help older people in Queensland who are struggling in poverty, hardship and at risk of homelessness.

This research has found that there are many older renters struggling and doing without the daily essentials of life such as food, heating, medications and aged care to ensure they keep a roof over their head. They are a hidden group that are putting up with enormous hardship while constantly under the stress. As one older woman interviewed said 'It's the fear of what if (I lose my housing)?' Older women who have experienced gender disadvantage are particularly impacted.

Some of the key points from the report are:

- There has been a 43% increase in homelessness for people aged 65-74 in Queensland between 2011-2016 censuses, the biggest jump in homelessness of any age group.
- Trends in homelessness for older women aged 65-74 were even worse with a 56% increase.
- Over 32,000 Queenslanders aged 65 and over were in housing stress paying more than 30% of their income in rent in housing that is insecure, unaffordable and not adaptable as they age.
- This represents a significant 43% increase between 2011-2016.
- 11,700 or 36% of the total, were in extreme housing stress paying more than 50% of their income in rent and doing without essentials such as food, medications, heating and cooling.
- 32% of those in extreme housing stress were aged 75 or over and particularly vulnerable.
- Older people in rental stress are distributed widely across Brisbane and regional Queensland

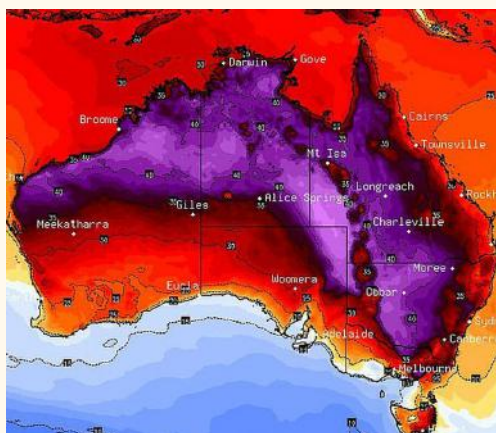
What are the solutions? Among 11 report recommendations two key actions are needed:

- Significant increases in social housing to adequately respond to an ageing population. This must include a program to succeed the National Rental Affordability Scheme (NRAS) that is soon to expire and may cause mass evictions of vulnerable tenants, including many older people.
- Develop for the first time in Queensland, specialist older people's services to help older people navigate their way out of homelessness and housing poverty.

We strongly encourage the Queensland government to incorporate the key recommendations from this report in their current Housing Strategy and urgently implement them. The Federal Government must also support the Queensland Government in these initiatives as it has a central role in the funding and provision of affordable housing and responses to homelessness.

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Climate change and rental dwellings



Australia's recent fire disasters and the increase in very high day and night temperatures have thrown into sharp focus the effects global warming is having on vulnerable populations. People considered to be at high risk from the impacts of global warming and extreme weather events include indigenous people already living in Australia's hottest zones, the homeless, people in low income households and older people who rent. In addition to issues related to the poor quality of rental housing and the inability of renters to improve them, many "vulnerable low income households are typically located in

urban areas where land surface temperatures are highest and exposure to heat is greatest, adding to the risk of heat-related vulnerability during hot and humid conditions"(1). In other words not your nice "leafy green" suburbs long associated with affluence. Bush fire smoke across large areas of populated Australia has added the issue of poor air quality, with drafty houses just as able to let poor air in as conditioned air out.

The poor quality of rental housing becomes starkly apparent in weather extremes; hot, cold, smoky and humid. "In the ACT, the only Australian jurisdiction that has a mandatory energy efficiency disclosure scheme for rental properties, one in four disclosed ratings for rental properties is zero. In contrast, just one in 20 properties for sale has a rating of zero.... People who rent are living in another world: a world of inefficient, insulated homes, difficult to heat or cool" (2). All renters are limited in the heating, cooling and air quality modifications they can make to their homes even if they can afford them, making them highly vulnerable to the increase of extreme weather being experienced because of global warming.

Low-income households spend a greater proportion of their incomes on energy; the lowest income quintile spend 6.4 % of their income on electricity and gas, compared with 2.8% for households in the middle quintile (3). Increasing power costs and low energy efficiency housing forces low income households to ration heating and cooling. More Australians die from cold weather than from the heat, with the elderly accounting for the bulk of these deaths. Sweden, with its far colder climate but well insulated houses, has a death rate attributable to cold of 3.9% compared with 6.5 % in Australia (4). In a Victorian study, 87% of elderly hypothermic patients admitted to hospital became hypothermic whilst indoors, mainly due to being unable to afford heating and living in thermally inefficient housing. Of these patients few had social supports, 59% lived alone and 71% were on a pension. The study found the elderly are more likely to die than younger people with similar symptoms found outside (5). A recent study into the effect of extreme heat on Mildura public housing renters documents; increased morbidity and mortality, exacerbation of pre-existing medical conditions, increased stress, suicide rate spikes, abuse of prescription drugs, sleep disruption, lethargy, increased aggression, violence, increased alcohol consumption and a reduction of positive social activities (6).

The narrative of Australia as the land of the endlessly benevolent climate is rusted on despite reality, with only 60% of dwellings in Australia having any insulation at all at the time of the Rudd government's Home Insulation Program. The program had the Low Emissions Assistance Plan for Renters (LEAPR), however unlike the scheme for homeowners it had a very poor take up rate (7). A November 2019 meeting of the Council of Australian Governments Energy Council (COAG) made a

Climate change and rental dwellings- continued



commitment to work towards “minimum energy efficiency standards for rental properties”. Federal government action on this pledge is considered to be unlikely, its fate most probably destined for the same obscurity as the August 2018 Senate committee report “Current and future impacts of climate change on housing, buildings and infrastructure”(8). The recent changes in the Victorian Residential Tenancies Act that seek to create minimum standards for rental properties “only proposes the future development of energy related standards “in due course” ..with the development of standards on ceiling insulation to commence from 2020, hot water efficiency from 2021, with “potential for future standards” for cooling (9).

The Victorian government allows landlords to access rebates and an interest-free loan to install solar panels on rental properties. However generally there is little incentive for owners of rental properties to invest in energy saving if they feel higher rents will not follow, with the various Australian financial incentives programs available to landlords to improve the energy efficiency of rented properties having negligible uptake (10). What is needed in addition to incentives is a legal obligation to provide minimum standards to ensure that their property meets a given energy rating. Minimum standards for rental homes is a concept strongly supported by the public; a Victorian survey of renters and landlords found standards were supported by over 90% of renters and 70% of landlords, and a 2018 survey of 1000 Australians found that 80% supported minimum standards for rental homes “to ensure that they are safe, comfortable and have low energy bills.” (11). **Story by Leonie Bessant**

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8. Malo, J. (Jan 19, 2020) Melbourne renters set to suffer more than homeowners when the climate crisis bites. The Age. https://www.domain.com.au/news/melbourne-renters-set-to-suffer-more-than-homeowners-when-the-climate-crisis-bites-921643/?utm_campaign=strap-masthead&utm_source=theage&utm_medium=link&utm_content=pos3&ref=pos1&fbclid=IwAR1zzrm2X5ou921GDIRtLJRLIYzWb6ST2eenK7M0lswyflz_mflDczRkv3c

Lived experiences

My Story- Precarious Home Ownership



I was born in the early 60's and grew up in Sydney. I was part of a loving family and had a happy childhood. My parents loved me dearly but they had their issues, Mum had been a teenager in France during WW11 and had some trauma associated with the war and German occupation. Dad was a gentle and intelligent man who also had a problem with gambling and drinking. My family was always poor and we moved between rented houses every few years. I remember my primary school days as very happy and enjoyable, I felt excepted. In contrast my high school years were a nightmare and I was bullied relentlessly, I also had a form of dyslexia which made certain tasks extremely difficult and stressful. In those days there was no help for dyslexic kids. My self-esteem suffered terribly and to compound issues in my mid-teens I suffered a deeply traumatic kidnapping and assault. I was violently assaulted and abandoned in remote bushland late at night. I found myself dazed and traumatised standing by the side of the road where I was eventually picked up by a kind older couple who drove me home. In the seventies the support available for girls and women who had been assaulted was almost non-existent and the legal and medical response I did receive was inappropriate and profoundly damaging. My parents had their own issues and were not able to help me. In those days one didn't speak about such things and I was left to manage as best I could. Due to the unaddressed trauma and bullying at school I was not able to matriculate -as it was called in the day- but I went on to study at TAFE and worked for a few years in a trade.

I became a mum at 20 I think because I was lonely and lost and wanted a family. My baby's father had a substance abuse issue and was not able to look after us and I was soon a single mother. I was unable to work because there was no child care then and being unsupported I really struggled for money. I rented a tiny house by the river with no electricity. I remember one day there was no food in the house except a packet of dried barley. I boiled this up on the gas stove and ate it but it made me so sick I threw it all up. Being a strong and resilient person however I struggled on and was mostly able to make ends meet.

When my child became a toddler I met and married my wonderful husband and we had another baby. We both were able to get jobs albeit low paying. In those days there was no super or Centrelink except for 25 dollars per month child allowance. There was enough money to support our family but not to accumulate savings. We were very lucky however because a family member gave us some money for a house deposit and in those days low income families could get a loan from the Housing Commission. We bought a lovely little house in rural area, sold it for a small profit then bought another with Housing Commission finance under a rental purchase plan. When the children grew up and moved away we decided to sell again because the house was too large and too expensive to maintain. We made only a modest profit because the house was half owed by the department. This was stashed away in the bank to put towards our next house – while we rented- in those days it was easy and

My Story- Precarious Home Ownership - continued

affordable to rent and there didn't seem an urgency to buy another house.

We were incredibly lucky to find a long term rental on a rural acreage with a wonderful landlord and it felt as if we could stay there for ever. One day however he came to us and announced he had to sell due to ill health. We were devastated as this had been our home for 10 years and we had invested our hearts and souls into the place, planted trees, buried beloved pets and put down roots. We had been naive and had totally lost touch with what was going on in the property and rental market. We became desperate to stay and approached the banks for a loan, unfortunately during the years our house deposit savings had become eroded, we had helped one son who had taken on an unsustainable bank loan and another with legal fees for family court. Dad had died years ago leaving mum totally broke. When Mum died there was no money to pay for the funeral so we had to pay most of the costs.

We were devastated then when our loan application was rejected due to not having a large enough deposit. It seemed inevitable that we would be at the mercy of an insecure and overpriced rental market for the rest of our lives. This was a terrifying realisation. Serendipity struck again however and a dear friend gave us enough money to make up the deposit. Incredibly we were home owners again albeit with a sizable mortgage. We were confident we could manage this because we both had jobs. To back track to my thirties, I always had a desire to go to university and I returned to high school to attain my high school certificate and then went on to gain an Honours degree and a Masters. I became employed in the human services sector working with vulnerable and disadvantaged people. I loved this work and was good at it, Mum had always taught me to be accepting of everyone no matter what their background and circumstances and she was such a humanitarian it inspired my working life. Unfortunately due to work place stress including bullying and harassment, I was forced to resign from a position I had held for many years. In the first year of my unemployment I applied unsuccessfully for nearly 20 jobs many of which I was well qualified and experienced to do. This was the year I learnt about ageism in the work force! Shortly after I became physically unwell and was unable to continue seeking work. This turned out to be a blessing in disguise because it presented an opportunity for me to address my physical and mental health, particularly to get help for my latent and long term post traumatic stress disorder (PTSD).



Anyway, we were just managing on one income until my husband became unemployed and had to apply for the aged pension. It was a year before I could bring myself to apply for Newstart, I felt ashamed of being unemployed and felt I couldn't endure the stigma and humiliation of being 'a dole bludger'. My low point came when I needed to see a doctor and was unable to get a bulk billed appointment because I had no health care card, and I also realised I had been skipping meals to make ends meet. I had to swallow my pride and apply for Centrelink. Currently our primary income comes

My Story- Precarious Home Ownership - continued



from Centrelink. We are very lucky to also have a granny flat which we rent out. If it wasn't for this we would be unable to pay our mortgage. We were also fortunate that during my employment we had been able to pay extra on the mortgage from salary sacrifice.

We just manage financially although the budget is tight and there are a lot of things we can't afford. Our non-negotiable housing costs i.e. mortgage payments, rates and insurance take up 51 percent of our fortnightly income. We have a rural property with no town water so sewage and bore pumps are expensive to maintain. It's also getting hotter and dryer which brings added risks for people living on bush properties. Our housing situation is only sustainable if there are two of us and if we have no major financial shocks. We can't really afford to be sick and as I joke to my husband, we can afford for me to die- because I have insurance on my superannuation - but not him. Between us we have a little super but not enough to make a dent in the mortgage. What keeps me up in the middle of the night is the fear that the property will deteriorate and we will not be able to repair it or that interest rates will rise. I also worry about our tenant in the granny flat who is a single pensioner with few other housing options. If we were forced to sell where would she go?

My story as presented above sounds sad but actually I have been blessed with a rich, happy and interesting life full of exciting experiences and surrounded by loving family and friends. Nevertheless I can see now how elements in my family background and personal experience have contributed to disadvantage in my later life. Generational poverty, a critical life event along with structural economic factors particularly effecting older people have contributed to the housing stress in which my husband and I now find ourselves. I remain optimistic and use meditation to manage stress and to practice acceptance. One of the best things that has happened to me recently is the healing from PTSD and in learning about the strong links between physical illness and PTSD. I now feel very positive about my mental and physical health into the future. I am a resilient and highly engaged person and have a great deal to contribute. Due to my own experiences I have a keen interest in housing justice and in encouraging and advocating for the use of trauma focused approaches to understand and assist people experiencing disadvantage, particularly women.



News

Links to these stories and more can now be found on the NASH Facebook page.



Tenants Victoria has a very comprehensive guide for renters during this pandemic.
<https://www.tenantsvic.org.au/advice/coronavirus-covid-19/>

"**Luke Hall**, the junior housing minister (UK), wrote a letter to the leader of every local authority in England asking them to house all people sleeping rough and to find alternative accommodation for people in hostels and night shelters by the end of the weekend, in order to prevent the spread of coronavirus".

Gentleman, A. (28th March 2020). Councils told to house all rough sleepers in England by weekend. *The Guardian*.
<https://www.theguardian.com/world/2020/mar/27/councils-told-to-house-all-rough-sleepers-in-england-by-weekend>

The UK's ageist attitudes have been revealed in a report that shows older people are widely mocked, patronised and demonised by the rest of society.

Hill, A. (19th March 2020) *The Guardian*.

<https://www.theguardian.com/society/2020/mar/19/older-people-widely-demonised-uk-ageism-report>

"**Public** responses to the coronavirus pandemic on social media have laid bare the not-so-subtle interplay between medical culture and American culture at large. Reactions to the virus's spread in the U.S. range from blatantly ageist to genuinely helpful and empathetic".

Aronson, L. (28th March 2020) Ageism Is Making the Pandemic Worse. The disregard for the elderly that's woven into American culture is hurting everyone. *The Atlantic*.

<https://www.theatlantic.com/culture/archive/2020/03/americas-ageism-crisis-is-helping-the-coronavirus/608905/>

An example of the genuinely helpful and empathetic. "When Hitesh Palta watched the footage on the nightly news – brawls over toilet paper, lengthy queues for hand sanitiser – he knew he needed to act." "I never thought our society would ... do something like this that would hurt our elderly," said Mr Palta, owner of the IGA store in Melbourne's south-western suburb of Altona".

Sakkal, P. & Powell, D. (16th March 2020). 'We need to stick together': The supermarket owner behind the elderly shopping hour. *The Age*.

<https://www.theage.com.au/national/victoria/we-need-to-stick-together-the-supermarket-owner-behind-the-elderly-shopping-hour-20200316-p54am0.html>

A uplifting piece on the value of older women. "Anthropologists and evolutionary biologists have been questioning the reason for women to go through menopause, a stage in life that we do not share with other primates"

Wilson, A. (October 17th, 2019). The Evolutionary Importance of Grandmothers *Uplift*. https://upliftconnect.com/the-evolutionary-importance-of-grandmothers/?utm_source=facebook&utm_medium=link&utm_campaign=uplift

"**Government** responses to climate breakdown and to the challenges of poverty and inequality must be changed permanently after the coronavirus has been dealt with, leading scientists have urged, as the actions taken to suppress the spread of the virus have revealed what measures are possible in an emergency."

Harvey, F. (28th March 2020) Tackle climate crisis and poverty with zeal of Covid-19 fight, scientists. *The Guardian*.
<https://www.theguardian.com/world/2020/mar/28/coronavirus-tackle-climate-crisis-and-poverty-with-zeal-of-covid-19-fight-scientists-urge>

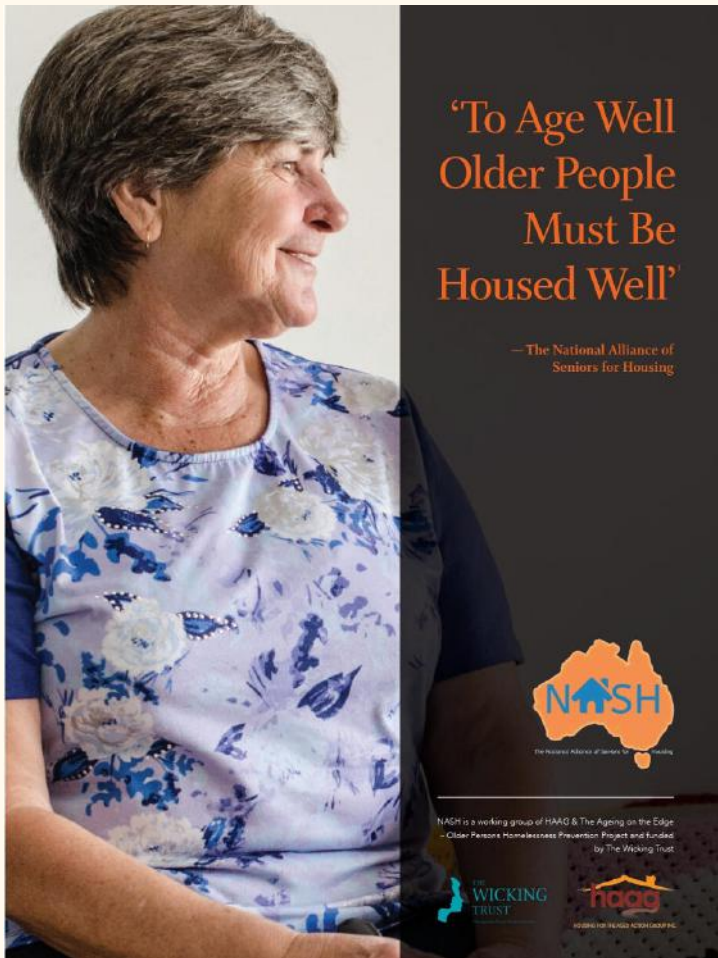
"**Both** are urgent global crises, both are taking lives — but our reactions are very different. Climate experts explain why".

Paddison, L. (March 14th 2020). Why We Panic About The Coronavirus But Not About The Climate.

Crisis https://www.huffingtonpost.com/entry/coronavirus-climate-change-action-panic_n_5e6a27b4c5b6747ef117ff0d?ri18n=true

The new NASH flyer

Here is the new NASH flyer which is a distillation of the issues that NASH wants to bring to national attention, plus up to date data on the state of seniors housing distress in Australia. The flyer has two versions; a print version and an electronic one. These are pictures of the print version which folds into a booklet.



What is NASH?

- We are seniors from across Australia who come from a diverse range of backgrounds and lived experiences of being homelessness or at risk of homelessness. We believe that secure, age-appropriate and affordable housing is a human right and as essential to the dignity and wellbeing of seniors as adequate income, health and aged care
- We advocate for seniors to be able to age-in-place with dignity, independence and a good quality of life
- We act as lobbyists for this cause to regional, state, and federal governments and to the broader community
- We promote action on policy and social reforms that aim to achieve our goals and objectives.

'It's as if you cease existing in Australia after you're 60. Many can't get a job, a home.'

What We Stand For

The National Alliance of Seniors for Housing represents seniors concerned about the accelerating humanitarian disaster of homelessness, housing distress and housing insecurity being experienced by many older Australians.

- extreme poverty
- premature ageing
- reliance on crisis housing
- acute medical intervention
- premature entry into residential aged care

This is unbearable for thousands of older people and should be unacceptable for Australian governments.

Any senior who does not own their own home or have substantial assets is now at risk of homelessness. We believe that it is outrageous that seniors, particularly a growing proportion who are women, are experiencing homelessness in Australia.

The consequences of not being housed well are:

- rapid decline in health
- severe emotional stress, depression and suicidal ideation



We are Facing an Aged Housing Emergency

Homelessness for older people is increasing faster than any age group.

The number of older homeless people is increasing faster than any other cohort. Whilst youth homelessness is declining, **people aged 65-74 increased by 35%** between 2011-2016.

Social housing stock is not keeping pace with household growth: In 2007-08 there were **5.1 social housing dwellings per 100 households**. This had **dropped to 4.6** in 2016-2017.

Homelessness for **women aged 65-74 increased by 51%** between 2011-2016.

The waiting list for social housing remains long at 140,600 (as at June 2018). Thousands more are not counted as they believe it's not worth applying.

Seniors are forced into a terrifying private rental market.

Private rental housing is totally unsuitable for older people as it is **insecure, unaffordable and unadaptable** for ageing well.

40,000 paying unaffordable rents are aged 75 and over (an increase of 29% between 2011-2016) at an age when housing assumes a critical role in maintaining independence, good health and being

47,000 are paying **more than 50%** of their income in rent and foregoing food, heating and life-saving medications.

15,700 people aged 75 and over are paying more than 50% of their income in rent and at risk of major health decline, hospitalisation, premature entry into residential aged care and early death.

132,000 people aged 65 are forced to live in private rental housing **paying unaffordable rents** (more than 30% of their income). This number has **increased by 42%** between 2011-2016.

Home ownership is in decline.

In 20 years between 1995-96 and 2015-16 the number of mortgage free homeowners has **fallen from 77% to 62%**.

The rate of older households still paying off a mortgage has **tripled from 7% to 21%**.

Seniors demand good quality social housing to enable us to age well because it;

- Improves health
- Enables living well on the age pension
- Provides a good environment for receiving aged care support
- Avoids the trauma and cost of crisis housing, hospitalisation, premature entry into residential aged care and early death

governments must...

- Increase social housing appropriate to the needs of older people in suitable locations
- Prioritise housing for older people, especially women
- Provide an information, support, and referral service for seniors at risk of homelessness
- Improve tenancy laws to provide more secure tenure, affordability and that is designed and adaptable for ageing
- Increase specialist residential aged care for the prematurely aged

The new NASH flyer-continued

A Perfect Storm of Ageing Trends and Government Policy Failure

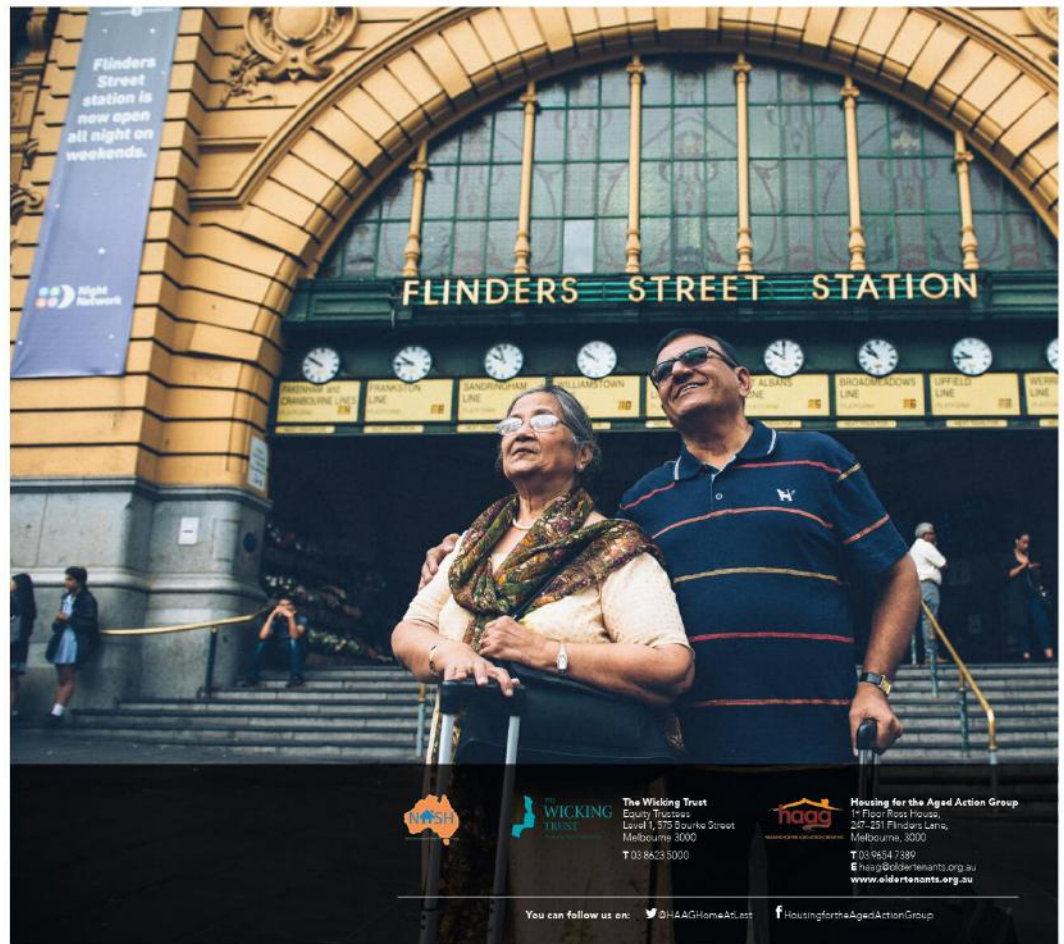
Since the 1980s Australian governments have pursued housing policies that have actually contributed to homelessness for seniors. Since the mid-1980s Federal Governments have reduced affordable housing funding and focused affordable housing policy levers on the provision of private rental subsidies for renters rather than investment in age-friendly social housing.

This situation has also been escalating because of these trends:

- an ageing population
- the steady decline of seniors who own their own homes
- more retiring with mortgage debt
- unaffordable retirement housing options
- gender inequality for women
- unexpected life shocks such as illness, disability, family breakdown and job loss

A growing tsunami of seniors are now forced into homelessness, couch surfing, dangerous boarding houses and an insecure, unaffordable and unadaptable private rental market.

'I'm the new generation of homelessness. We have to become more visible otherwise as a society we are gone.'



© Prof. A.Jones. 2008

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Raise the Roof

HAAG's radio "Raise the Roof", is on 3CR (Community Radio).

Go to;

3cr.org.au/haag

and you will see the most recent episode available. Click on it to listen. Scroll down and you will see earlier episodes.

To see the large choice of radio programs available from 3CR go to;

3cr.org.au/podcasts



Group by Housing for the Aged Action Group

National Alliance of Seniors for Housing >

PUBLIC GROUP · 29 MEMBERS



+ Invite

Chats

Announcements

Watch Parties



Share something with the group...

Photo



NASH is a working group of HAAG and is funded by the Wicking Trust for the Aging on the Edge Older Persons Homelessness Prevention Project



NATIONAL ALLIANCE OF SENIORS FOR HOUSING (NASH)



NASH

is a diverse group of Seniors from across Australia, including those with lived experience of housing insecurity and housing distress and those wanting to advocate for them. Housing distress includes those homeless and marginally homeless, renters, people with unsustainably high mortgages and seniors with insecure and inappropriate retirement housing.

Affordable, secure and appropriate housing is essential for optimal wellbeing and quality of life. Housing distress is being experienced by an alarmingly large and growing number of senior Australians.

The aim of NASH is to disseminate the experiences of senior Australians experiencing housing difficulties, and to reform housing policy and services through acting as lobbyists and advocates to politicians and the broader community.

If you are 50 years or older and have lived experience of housing distress, or would like to contribute, join NASH and get involved, email Leonie on leonie.bessant@oldertenants.org.au or ring or text 0408455418