

HAAG Victorian State Election 2022

The housing crisis for older people in Victoria is getting worse. Every day, HAAG's Home at Last service is receiving calls for help from older people across the state facing eviction or struggling to pay rent.

There was a steep increase in the numbers of older people both experiencing and at risk of homelessness in Victoria between 2011 and 2016.

- 3,311 people aged 55 years and over were homeless on Census night in 2016, an increase of 57.6% over five years.
- there was a 70.8 % increase in the number of women between 65-74 who reported being homeless, and a 61% increase in women aged 75 years and over.

120,000 women aged 45 and over are estimated to be at risk of homelessness in Victoria.¹

These figures represent the tip of the iceberg as our service systems are not designed with the specific needs of older people in mind.

Older people need stable and affordable housing in order to “age in place”. This cannot occur in the private rental sector where the median length of tenancies is currently 22 months² in metro Melbourne, and only 1.7% of available rental housing is affordable to a single person on the Age Pension.

It is time to act. We are calling on the Victorian Government to urgently address the housing crisis facing older people by:

- 1. Building public, community and affordable housing for older people in areas that allow maintenance of social and cultural networks, access to transport, health and other services, and green spaces.**

During 2020, as part of the 2020/21 Victorian Budget, the Victorian Government made a welcome \$5.3 billion commitment to invest into social and affordable housing. Premier Daniel Andrews stated that the “package will boost our state’s social housing supply by 10 percent in just four years” and pledged to build an

¹ Lester and Faulkner, 2020 *At Risk: Understanding the population size and demographics of older women at risk of homelessness in Australia*, accessible at:

https://www.olderrenters.org.au/sites/default/files/at_risk_final_report_web.pdf

² Homes Victoria, Rental Reportm 2021, accessible at:

https://www.dhhs.vic.gov.au/sites/default/files/documents/202108/Rental_Report_June_quarter_2021.docx

additional 9,300 homes. Most of these are community housing, with the balance being privately owned 'affordable' dwellings. There was no increase in public housing in this announcement.

Even with this investment, Victoria will still have far less social housing proportionally than other Australian states and territories. And the Victorian Government is behind in delivering on its Big Housing Build target. Combined with the demolition of public housing under the "Public Housing Renewal Program" and the state of ill-repair of existing public housing, Victoria's public housing stock has decreased, not increased, over the last two years.

A) Redirect all Big Housing Build funding to direct investment in public housing on public land

Analysis by Centre for Urban Research indicates that the \$5.3 billion Big Housing Build would be better spent by investing directly. "A direct capital grant model using public land would deliver approximately 20,000 public housing dwellings". Direct investment in public housing would deliver an additional 7,700 dwellings, 20,000 dwellings in total and, importantly, the asset (land and housing) would remain publicly owned.³

We support calls from the sector for 60,000 public and community homes to be built by 2030 and a long-term mechanism for ongoing funding to increase and maintain housing supply.⁴

B) Fully deliver the reforms recommended by the independent review into Social Housing Regulation

Last year, an independent panel reviewed Victoria's social housing regulations. The interim report recommended a range of reforms to put "tenants in the centre".⁵ This included introducing strong and equitable standards across both public and community housing and supporting a healthy and professional workforce within community and public housing. To date, Government has not responded to these recommendations.

C) Earmark 20% of any "affordable" housing investment for the "missing middle"

The "missing middle" refers to a cohort of older people, mainly women, who have a small amount of savings that means they are ineligible for public and community

³ Porter, L. & Kelly, D. Does the Big Housing Build address the housing crisis in Victoria?. Centre for Urban Research, 2020, accessible at: <https://cur.org.au/cms/wp-content/uploads/2020/11/big-housing-build-report-final.pdf>

⁴ Victorian Council Social Services Election Platform 2022, accessible at: <https://vcoss.org.au/advocacy/election-platforms/twentytwo/#housing>

⁵ Victorian Government, Social Housing Regulation Review Interim Report, 2020, accessible at: <https://engage.vic.gov.au/social-housing-regulation-review>

housing, but not enough to afford to buy a home. The not-for-profit Independent Living Unit (ILU) sector, traditionally a low-cost option for many older people, has been in decline for a number of years as land values increase, and older housing stock becomes expensive to maintain or upgrade. Much of it is being replaced by expensive retirement housing or residential aged care, often run by for-profit companies. Information on eligibility and vacancies is difficult to find.

“Affordable” housing investment should include reinvestment and revitalisation of the Independent Living Unit (ILU) sector, as a low-cost alternative for older people that is well-connected to services, community and green spaces.

D) Respond to the Inquiry into Homelessness in Victoria report

In 2020, Victorian Parliament’s Legal and Social Issues Committee held an inquiry into homelessness in Victoria, which held 18 public hearings and received almost 500 submissions from across the State. HAAG gave evidence and made submissions to this inquiry and the final report was tabled in parliament in March 2021. The Government has not responded within the required 6 months.

We are calling on the Government to respond to and implement the recommendations of the Inquiry into Homelessness in Victoria report, including recommendations for early intervention, increased public housing and inclusionary zoning.

E) Release the Ten Year Social and Affordable Housing Strategy

HAAG welcomed the Victorian Government’s commitment to developing a Ten Year Social and Affordable Housing Strategy and made detailed submissions to the discussion paper in April 2021.⁶ The Strategy has not yet been released.⁷ We are calling on the Victorian Government to launch the strategy, and implement our recommendations to the discussion paper, including:

- Specifically recognise older people’s right to housing and their unique housing needs.
- Fund data collection and research to identify the population size and demographics of the “missing middle”; specifically, how many people in Victoria aged 55 and over are at risk of homelessness as they are ineligible for social housing because of savings or assets above the asset limit. Of note, Victoria has the lowest asset limit for social housing in the country.

⁶ Housing for the Aged Action Group, Submission to Discussion paper, 2021 accessible at: https://www.older tenants.org.au/sites/default/files/haag_submission_to_10_year_housing_strategy_final.pdf

⁷ Victorian Government, Ten-year Social and Affordable Housing Strategy, accessible at: <https://www.homes.vic.gov.au/10-year-strategy-social-and-affordable-housing>

- Implement strategies to address the housing crisis for older people at risk of and experiencing homelessness in Victoria.
- Implement mandatory Inclusionary Zoning across Victoria.

Improve protections for retirement housing residents, to make retirement housing a fairer and more affordable housing option.

Residents of both retirement villages and Part 4A parks (also known as residential parks, lifestyle communities or “manufactured homes”), face many issues with their housing, including unfair fees, unclear and inconsistent contracts and issues with management. HAAG is calling for legislative reform to better protect the rights of retirement housing residents, whether they are covered by the Residential Tenancies Act or the Retirement Villages Act.

Establish a housing ombudsman, with specific expertise in retirement housing and social housing, that provides free, fast, accessible and binding dispute resolution

Older public and community housing tenants and residents of retirement housing face numerous issues in resolving disputes with their housing providers or managers. These include unclear processes, a power imbalance that inhibits the assertion of their rights, poor training for managers and housing providers, and a lack of timely responses to requests for repairs etc.

The Victorian Ombudsman in her investigation into the complaints system in social housing found that “the social housing complaints system is not working. In fact, it has not worked for years”, and called for an independent and specialist Social Housing Ombudsman, as well as improved training and resourcing for housing providers.⁸ We recommend this be expanded to include retirement housing, including residential parks and retirement villages, with appropriate expertise to resolve disputes. Any ombudsman or dispute resolution process must be free for residents, fast, independent and binding.

Expand the successful Home at Last program across Victoria as part of an early intervention and prevention approach.

A recent cost-benefit analysis of HAAG’s Home at Last program demonstrated that for every \$1 spent it delivers a \$2.30 benefit, largely in avoided costs to the crisis

⁸ Victorian Ombudsman, Investigation into complaint handling in the Victorian social housing sector, 2021, accessible at: <https://www.ombudsman.vic.gov.au/our-impact/investigation-reports/investigation-into-complaint-handling-in-the-victorian-social-housing-sector/>

homelessness, aged care and health systems.⁹ HAAG assists over 1,000 older people a year, including successfully finding long term, affordable housing for approximately 150 older people.

We have an early intervention and prevention approach to homelessness, which involves providing community and professional education to alert people to what places older people at risk of homelessness and pathways to support. Since 2015, we have had a strong Cultural and Language Diversity focus, and a team of bilingual workers who provide community education to groups of older people from a non-English speaking background. We are now working with the LGBTI community to reach older LGBTI people at risk of and experiencing homelessness.

Home at Last currently operates mainly in metropolitan Melbourne, with some outreach into the Barwon South and Goulburn Valley regions. The Queensland Government has recognized the benefit of this program and is implementing a similar service in their state.

We are calling on the Victorian Government to expand the successful Home at Last service into other regions of Victoria, to allow equitable housing support and access for all older Victorians.

⁹ Ernst and Young, Home at Last Economic Appraisal Housing for the Aged Action Group Inc., 2021, accessible at: https://www.oldtenants.org.au/sites/default/files/home_at_last_economic_appraisal_-_final_report_-_november_2021.pdf