



2nd EDITION 2018

HOME & HOUSED



Housing for the Aged Action Group

HALS UNIQUE HOLISTIC SERVICE



RELOCATION AND ONGOING SUPPORT

HAAG helps people physically move & set up their new home and links them to local services, inviting them to call back if needed.



OUTREACH HOUSING SUPPORT

One on One support through Housing application process, attending offer interviews and providing support during relocation.



RETIREMENT HOUSING INFORMATION

Information and support available from specialist worker for people in, or interested in various forms of retirement housing



ASSESSMENT AND REFERRAL

One on One appointment to discuss clients unique circumstances and applicable options. Referrals for further support are made if required.

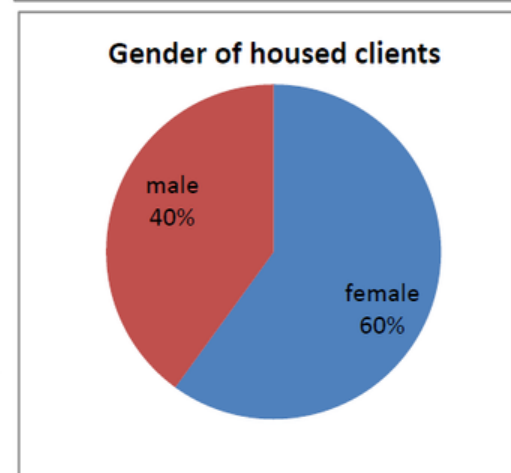
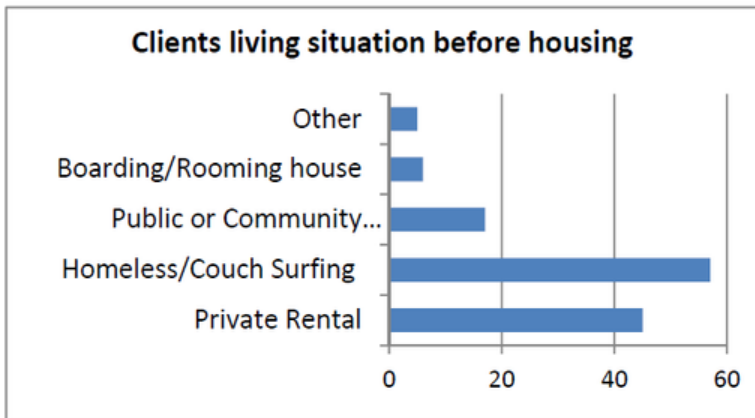
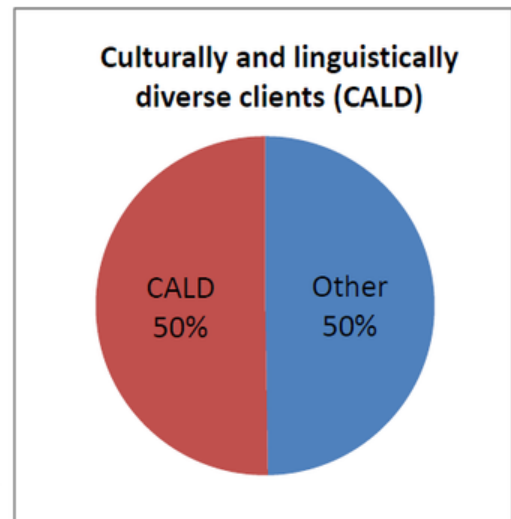
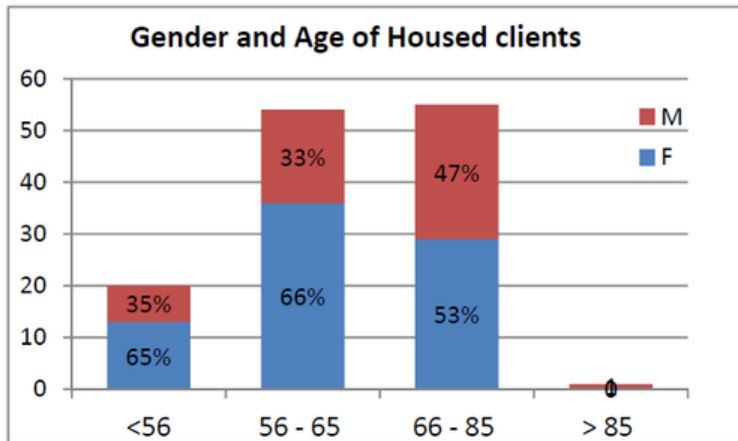


COMMUNITY EDUCATION

Targeted community ed. to CALD communities via bilingual workers in partnership with ethno-specific community groups & leaders

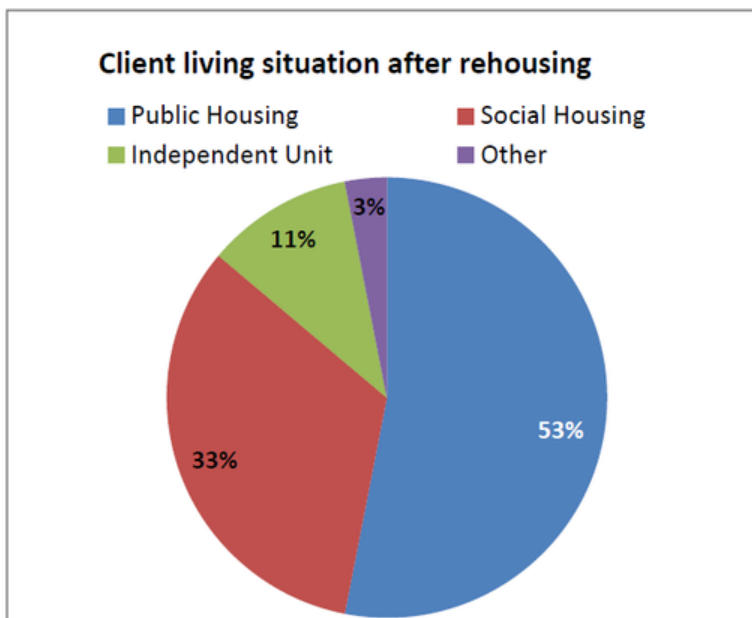
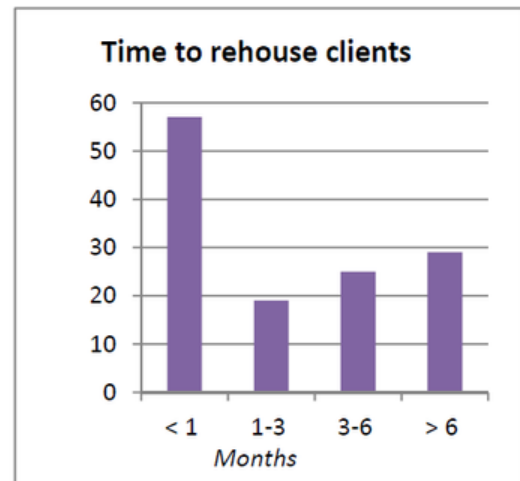


DATA FOR ALL CLIENTS HOUSED 01 JULY 2017 - 31 JUNE 2018



Source of Income when presenting

Age pension	38%
Disability support pension (Centrelink)	24%
Newstart allowance	22%
Nil income	5%
Other government pensions and allowances nec	4%
Carer Payment	3%
Disability Pension (DVA)	2%
Other income	2%



Clients' main reason for seeking housing assistance

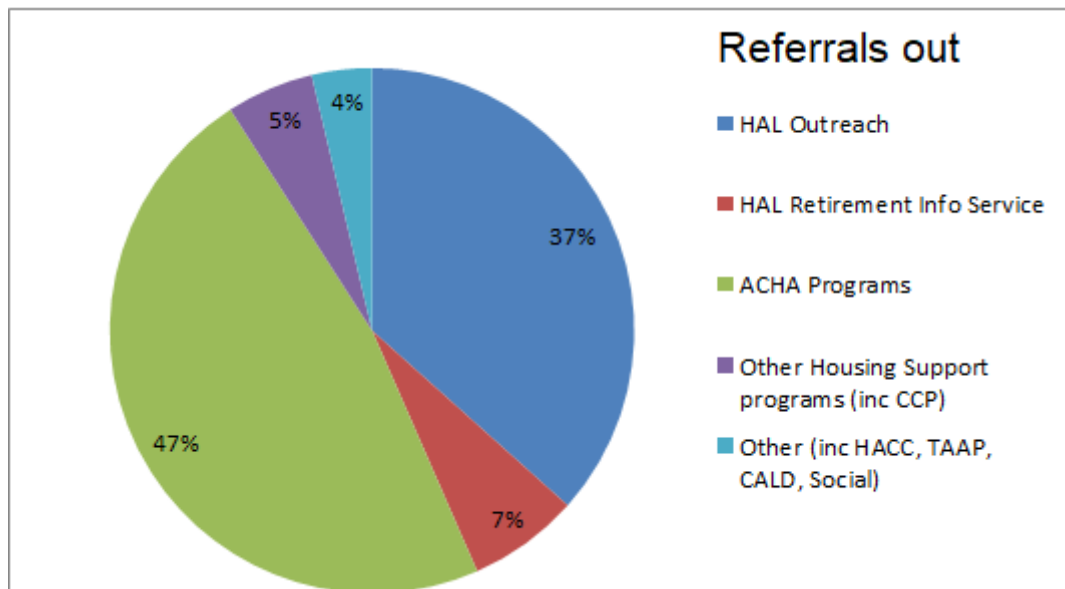
Housing Crisis (NTV, Rent arrears, couchsurfing)	66
Inappropriate dwelling conditions	27
Housing affordability stress	19
All other (8)	18

Total number of people housed this year= 130

Total new Support Periods: 1081

Clients needing Information Only: 18%

Clients needing Housing Support: 82%



Most clients stay well-housed after relocation

Community Education

An important part of our early intervention approach is to get information to older people about their housing options before the point of crisis. This enables them to plan for their retirement to ensure they have secure and affordable housing. Our community education has focused on a number of culturally diverse communities that have a high proportion of older people living in private rental. This year we have also partnered with Council on the Ageing to deliver information on housing and retirement options to groups of seniors. The other part of our community education is to deliver information to service providers who work with older people. This is to both strengthen referral pathways with our service, but also to raise awareness about the risk factors for homelessness and the importance of early intervention.

	Presentations	Participants
Service Provider: Presentations to other service providers	19	610
HAAG COTA Project : A Collaboration between HAAG and COTA, delivering housing options information to seniors groups	4	160
Community General: Community Education on-request	8	285
CALD Seniors Project : Bi-lingual workers delivering information to their communities	17	422
TOTAL	48	1477



CASE STUDY: PETER

Age: 82

Language: English

Housing before: Sleeping Rough

Housing after: Public Housing

Peter migrated to Australia in 1965 with his wife and children from former Yugoslavia, now Croatia. Peter opened and ran his small tailoring business for many years in the northern suburbs of Melbourne. Upon retirement, Peter and his wife decided to move back to Croatia to be closer to extended family and old friends. However, whilst there Peter lost his wife so decided to come back to Australia just over 4 years ago. Peter was unable to find affordable housing, and was forced to move in with family which didn't last.

Peter became homeless and lived in his car for almost three years. His health deteriorated significantly and during this time was in and out of hospitals for pain reduction treatment. Peter finally found out about a local homelessness service in the north-west suburbs and after meeting with them they referred him to our Home at Last service for specialist assistance.

"I told all the nurses and doctors at the hospital, and my GP, that I was homeless but no one referred me anywhere. No one tried to find me a suitable place to live. No one helped me, I was in extreme pain that was made worse by not being able to lie down and sleep properly".

Our outreach service began working with Peter and discovered he had lodged a public housing application but it had not been approved for priority, as he had some personal savings. Peter said, "I had just enough for my funeral", a sum that made him ineligible for priority housing even though he was homeless, Peter does not want to burden his family with the cost of his funeral and always made sure he had enough to cover this.

We actively looked for other options for him and managed to secure a community housing property from a charitable organisation, however, it was on the other side of town from his family, friends and social supports, particularly a Croatian speaking seniors group that he regularly attended. Although Peter was now no longer "homeless", he was very lonely being so far away from everything familiar to him. The outreach worker assisted Peter to address his health issues, especially the waiting time for a hip replacement. With our advocacy, his GP and the Northern Hospital listed Peter as a priority patient for multiple hip replacement surgery. We also arranged for Peter to be assessed by My Aged Care so after surgery aged care services would be implemented to enable him to fully recover from the operation.

The worker also advocated for Peter be rehoused in his preferred area and when this was approved we were all delighted that he would finally be offered a public housing property in an area of his choice. Just before Peter was to complete the tenancy sign up for his new home the hospital notified him of a surgery date. To enable Peter to be discharged from hospital to his new home, we negotiated with the Office of Housing to conduct Peter's sign up at the hospital. Upon discharge we assisted Peter to both move and establish his new home.

CASE STUDY: ALI



Age: 62

Language: English

Housing before: Caravan Park **Housing after:** Public Housing

Ali was born in Iraq and arrived in Australia in 1980. He was in a car accident in the early 80s which resulted in extensive injuries including a broken leg, and damage to his jaw making speech difficult. He lodged an application on 13/11/1988 for public housing and was on the general waiting list for over 20 years before being referred to the Home at Last Service by Preston Housing Office in April 2016. The intake assessment was completed and he was referred to Home at Last Outreach.

The Home At Last Outreach Worker completed a priority homeless with support application which is the highest priority of the waiting list.

Ali had been living in the Caravan Park for over 15 years. The caravan had no insulation and was hot in summer and cold and damp in winter. He had a lung condition and the cold and damp were impacting on his health. His caravan didn't have an ensuite so Ali had to walk in all weather conditions to access the communal toilet and shower block.

Due to the Public Housing Renewal Program and with current public housing tenants receiving all the public housing offers, Ali had to wait longer than normal to receive a priority public housing offer. This was on top of already waiting for over 20 years for public housing.

Finally Ali received an offer and the Outreach Worker assisted him to move from the Caravan Park to the public housing property. Ali was very happy with the location because he was very familiar with the area in the Northern suburbs of Melbourne and had previously lived in the family home in the area. Most importantly there was a bus stop at the door and Ali began regularly using it to get to his frequent medical appointments at the Northern hospital. There was also a bulk-bill doctor and chemist located a short walk from his new home. The Outreach Worker organised a bed, white goods and kitchen items for Ali using the Home At Last Service Brokerage funds. Ali also received a 2 seater sofa donated by one of our members and received a lovely handmade quilt from one of our amazing members and volunteers, June.

Ali was provided support to link him in with his local area, including a local financial counselling service which Ali can access by the local bus. There were some maintenance issues at the property so the Outreach Worker immediately made a referral for DHHS maintenance, and the issues were promptly rectified.



May Ann, receiving the keys to her new home.

CASE STUDY: MARY ANN

Age: 56

Language: English

Housing before: Private rental **Housing after:** Community Housing

This is a story of one of the first clients housed through our Barwon region Home at Last Outreach service, which expanded into this regional area in July 2017 following receiving growth funding from the Commonwealth Home Support Program.

Originally from Melbourne, Mary-Ann moved to regional Victoria in search of more affordable private rental. Around five years ago, she moved just outside of Geelong and while rents were cheaper at the time, Mary Ann's rent had steadily increased to the point where it was more than her Newstart Allowance.

Frantic with the thought of becoming homeless Mary-Ann sought housing assistance from Home at Last, Barwon South, ACH Program. When we first met Mary-Ann she informed us she was facing legal action from her land lord. The landlord had issued a Notice to Vacate and was seeking an Order of Possession at VCAT. We successfully represented Mary-Ann at the VCAT hearing and managed to keep her housed on the basis we were supporting her to find alternate housing and that we could provide some financial assistance toward her rent until she was re-housed.

Mary-Ann also told us living in an outer regional area had become difficult for her in terms of the physical and social isolation. The location of the property meant she was totally car dependent and this was just adding to the financial pressure she was under. In mapping out Mary-Ann's housing plan she told us she would ideally like to relocate back to Melbourne where she had friendship and social supports, along with a better chance of regaining employment.

Exploring the Melbourne relocation plan we applied for early housing public housing, and made a concentrated effort of following up possible vacancies with social housing providers. After working with Mary-Ann for a month we were delighted to receive a social housing offer in inner city Melbourne. The unit ticked all the boxes in terms of affordability, tenure, security and location.

Since moving back to Melbourne Mary-Ann has been able to re-establish her social networks and has successfully accessed the services she needs that previously weren't available to her in regional Victoria.

"I can't believe how much better I feel since moving into my new home, I am so happy to be back in Melbourne, never even dreamed this was possible. This is the first time in many, many years I am living stress free and feeling secure. Having to find money for rent I couldn't afford all the time was making me ill and now I am truly living life. Words I use to describe my life now – happy, free, safe, secure and most of all the FUN is back in my life!"



CASE STUDY: MARIA*

Age: 62

Language: Limited English

Housing before: Women's Refuge **Housing after:** Social Housing

We have changed the name of the client in this story, to protect her safety. Maria is 62 years of age, from a CALD (Culturally and Linguistically Diverse) background with very limited English language proficiency. Maria was referred to the Home at Last service for urgent housing assistance by the Safe Futures Women's Refuge Program.

Maria experienced domestic violence for more than 30 years and finally decided to leave her violent partner. She sought assistance from a women's family violence service and was provided crisis accommodation at a women's refuge.

Maria was also assisted with legal advice, protection orders, emotional and practical support, but finding long term housing to start a new life, violence-free, was taking much longer than Maria had expected.

A HAL Outreach worker organised a meeting at our HAAG office because we were not able to visit Maria at a refuge due to the confidentiality of its address and for safety reasons. Maria stated that: "Safe Futures refuge is great, everyone is very supportive. I feel safe and comfortable; however, I have not seen my only friend for so many weeks. I feel very isolated, no one speaks my language so I am unable to speak with other residents and it gets lonely. I can no longer stay in a refuge, I need a house".

After the assessment it was not long before the Outreach team was notified of the availability of a social housing property. Maria was asked if she would consider living in the Western region of Melbourne where the property was located and with which Maria was familiar with. Maria did not even think, she said: YES YES YES!

The outreach worker completed the application form, nominated Maria and arranged an interview for the next day. Maria was offered the property and in a space of one week Maria moved into her new house. HAAG supported Maria to settle into her new house and surroundings.

Although we achieved a positive housing outcome for Maria in such a short amount of time, the recovery from long term domestic violence will take much longer. Maria has already taken her power back by leaving her abusive partner and starting a new life.



CASE STUDY: VANESSA

Age: 64

● **Language:** English (born overseas)

Housing before: Rough Sleeping **Housing after:** Public Housing

Originally from overseas Vanessa settled in Australia some 30 years ago and successfully worked and rented during all of that time. However, Vanessa became homeless after she returned to Melbourne from overseas where she had gone to look after three ill family members. Once back in Melbourne Vanessa could not find work or housing and was startled at how much rents had increased in the time she was away. Vanessa felt the barriers she faced to finding employment was her age, early 60's, and to finding housing was that she was only eligible for Newstart allowance.

With nowhere to go Vanessa started sleeping rough, an experience she said was both terrifying and humiliating.

At the end of her tether Vanessa went to see the social worker at Centrelink who referred her into the local homelessness service, something she didn't know existed as she had never needed to access services before. The local homelessness service was not able to assist Vanessa with any housing, or even emergency funding at that time as they had run out of their allocated crisis housing funds. They referred Vanessa into our Home at Last service for assistance in finding long term housing.

Within a month of working with the Home at Last service Vanessa was offered a public housing unit under the early housing system and is now well settled in her new home and the local community. Vanessa also referred two other women she knew who were in precarious housing circumstances and we were delighted when these women were made offers of housing at the very same site as Vanessa. The three women have become great friends and are now working together to make their estate and community a safe and nurturing place. They have commenced holding community events including making food for everyone one on the estate to share, Vanessa is growing vegetables and the produce is being shared by all that live there. Other residents told us before life was very lonely and now they are feeling much more secure knowing there are neighbours like Vanessa who care and look out for one another.

Having lived the horrors of homelessness Vanessa has now joined HAAG to campaign for more housing and improved homelessness support. One of the most horrific things that happened to Vanessa when she was accessing the local homelessness service was being assaulted, as she was told by the service she needed to line up at the service by 7.00am every day if she had any hope of receiving funds for motel accommodation that night. Whilst walking in the dark pre-dawn to line up, she was grabbed from behind and dragged to the ground, fortunately she got away with minor injuries but was very shaken.

"Having a safe and secure place to live means I can now live my life worry free, I am so happy and content in my new home, it is just wonderful"

TRENDS

The data we are comparing is from our last Home and Housed report, which showed our data for the 549 people housed from July 2012 – January 2017 (a period of four and a half years) whereas the data in this edition is for the 130 people housed in this financial year. Despite this, we believe there are some trends emerging that are worth closer examination.

1. More people being housed in “social” (community) housing

Our Home at Last Service focuses on housing people in long term and affordable housing, and we advocate for public housing as the most appropriate choice for older people. This is because there is ongoing security of tenure, the rent is set at 25% of income and the housing stock is accessible for people as they age. This year we have seen the number of clients housed in public housing drop from 77% to 53%, and the number of clients housed in “social” or community housing increase from 13% to 33%.

This is due to a number of factors. One is the Public Housing Renewal Program, which saw the relocation in the first half of the year of public housing tenants from nine public housing estates. These transfers received priority, which meant that the available public housing stock decreased. The other factor is the impact of government policy to transfer public housing stock to community housing providers. We expect this trend to continue over time, and are undertaking research into our client data this year to look at this more closely.

The difference between public housing and “social” or community housing is that the rent is 30% (instead of 25%) of income plus the Commonwealth Rent Assistance allowance, there is not necessarily security of tenure, and there is a variance in the way different providers choose their tenants, with some using the Victorian Housing Register waitlist and some not. There is also a variance in the way repairs and maintenance is done, and the way rent is set.

2. Shorter time to rehouse clients

Most of our clients continue to be housed in under three months. However, this year we have seen a significant increase in the number of people being housed in under one month. This is due to more people being housed in social housing and Independent Living Units. Our outreach workers have close relationships with these housing providers so can utilize vacancies almost immediately when they come up. There has also been a slight increase in people waiting longer than 6 months to be housed. We believe this is due to the delays in accessing public housing.

3. Increase in younger clients

We are seeing an increase in the number of people coming into the service who are aged under 55 years – up from 4% to 15% of our clients. This brings the proportion of our clients aged under 65 to 55%. Many people aged under 65 are on Newstart allowance and have been struggling in private rental or have reached crisis point. There is an emerging systemic issue for these increasing numbers older people who are not in the workforce, but have not reached pension age, and are in unaffordable housing, experiencing extreme poverty and with very few options available to them. They can't access over 55's public housing or 55+ retirement housing.

4. Higher numbers of people in housing crisis

We have seen a jump in the number of people whose main reason for contacting the service is a housing crisis, which has increased from 36% to 50%. “Housing crisis” in our client data is made up of people who have received an eviction notice or whose rental properties are for sale; people who are couch surfing; and people who are experiencing elder abuse or family relationship breakdown. There is a small number (5%) who were living in their cars when they came to the service.

In previous years, housing affordability stress was a more common reason people were contacting the service – this year housing affordability stress as the main reason for people seeking assistance has dropped from 22% to 14%. This was an important part of our service model, which attempts to reach people before the point of crisis and provide early intervention to prevent homelessness.

The increase in people in housing crisis points to a number of issues. One is the increasing cost of private rental, which means that many people who may have struggled for longer in unaffordable housing fall into homelessness more quickly. Another factor is our increasing proportion of culturally diverse clients, who tend to only seek housing assistance at the point of crisis due to stigma and lack of awareness of services available. Many are couch surfing with friends or family members when they contact the service. Of the 72 clients we housed who had “housing crisis” as their main reason for contacting the service, 75% of them were from a CALD background.

5. Continued high numbers of CALD clients

Our service continues to see a high number of culturally diverse clients, which remains at a steady 50% of all clients. Many of these clients require interpreters. This is due to our bilingual community education program, which provides culturally appropriate community education via bilingual educators, translated brochures and videos overdubbed into ten languages. Word of mouth continues to be an important referral source for older CALD people, and often former clients refer their friends and community members into the service after they have been housed.

6. Increase in elder abuse

The Home at Last service has seen a large increase in the number of people experiencing elder abuse and family violence, which has doubled this year. Around 75% of these clients are from a CALD background. This is not necessarily because elder abuse is more prevalent in those communities but because our bilingual community education program has built a high profile and trust in those communities.

Where there is an expectation that older people live intergenerationally with their families as they age, the stigma around family relationship breakdown is high and a barrier to accessing services. They want to address the housing issue, as a way to address family conflict. Often referrals to family violence, mediation or Seniors Rights Victoria are declined by the client.

*If you or someone you know needs housing support or housing information for older people call Home at Last on 1300 765 178
If you would like to become a member call 03 9654 7389*



HAAG worker Gemma with long time Members Vicki, Bep and Kathy

Housing for the Aged Action Group is the only Australian organisation of its type specialising in the housing needs of older people.

HAAG are committed to finding long-term solutions to the housing crisis facing older Australians and are actively involved in the review of government legislation.

Home at Last - HAAG's client service program - provides practical support to those seeking an appropriate, affordable home.

In 2015 & 2017 HAAG won the Victorian Homelessness Achievement Award for Excellence in Ending Homelessness Among Older People.

The services of Home at Last and Housing for the Aged Action Group are funded by the Australian and Victorian Governments.

Housing for the Aged Action Group

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