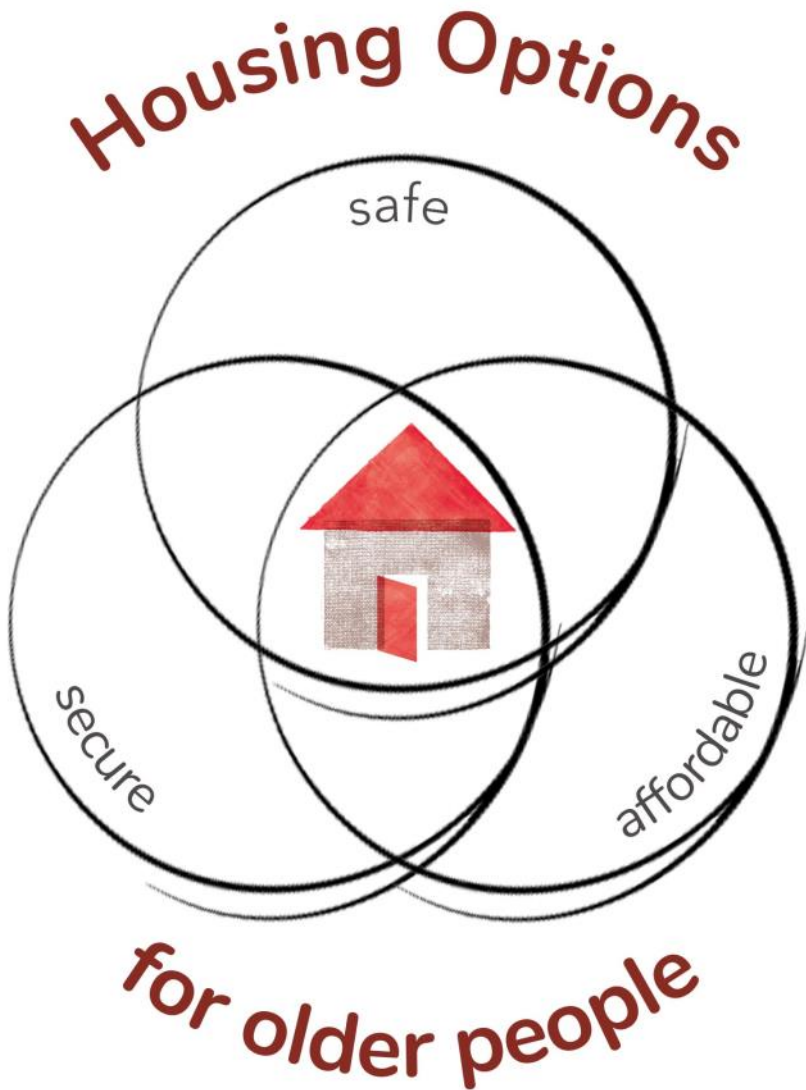




A guide for Older Victorians who don't own their
own homes

Housing for the Aged Action Group

-

2024

Finding a Home

Wherever you come from, having a place to go home to is important to everyone. It is so important that the right to housing is recognized by the United Nations in the Universal Declaration of Human Rights.

Everyone has the right to a standard of living adequate for the health and well-being of himself [sic] and of his family, including food, clothing, housing and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control.

As we get older, a **safe**, **secure** and **affordable** home is more important than ever. But for many of us who don't own our own homes, living in private rental accommodation is neither safe, secure or affordable. Rent increases, eviction notices, and inadequate houses mean that many older people end up homeless "couch-surfing" with friends or relatives, house sitting, living in cars, or even out on the streets.



If you are reading this, you're probably wondering, what other options do we have? This booklet presents alternatives for older people living in Victoria, and how to find out more about them. Knowing that you've got a safe place to go home to is so important, so take the time to consider what options you have – and give Housing for the Aged Action Group a call to find out more.

This book contains general information only, and should not be taken as legal advice. If you need advice about your specific situation, please call HAAG.

1300 765 178 | www.older tenants.org.au



How much money do you have?

Of course, the options you have for where to live depend on how much money you have. It was often assumed that people would own their own home by the time they retire. For more and more people, from all kinds of backgrounds, this is just not possible!

Therefore, this book is written for people that don't own their own home, and don't have enough money to buy one outright.

The amount of **assets** you have and your income is important to know to help you know your options.

An **asset** is something you own. For example:

- money you have in the bank,
- money you have in superannuation,
- property or land you own even if you don't live there (including in another country)

Some things you own don't count as assets. For example

- The car you drive

- The things that you use, like furniture and clothing.

The second biggest factor is **income**. Income is money you get on a regular basis like

- Payments from Centrelink such as the Pension or Jobseeker/Newstart Allowance
- Payments you get from a job, or from your business
- Payments you get from your Superannuation

Your **assets** and **income** will determine what type of houses you might be eligible for or can afford.

In this booklet, each housing option will show this information so you can quickly determine if that type of housing might suit you.

What type of house do you need?

Many of us who are used to living with not much money don't complain as long as we have a roof over our head and some food on the table.

However, as we age, we do need more than just the very basics.

These things are your right to have:

- Heating and cooling
- Security
- Access to health care
- Access to friends and family
- Help with things if you're unable to do yourself, such as cleaning or shopping

When considering what type of housing, it is important to know which of these needs are important to you. If you have a health condition that requires you to stay cool, you may be able to get help to install air conditioning. For some people, staying in shared accommodation or boarding houses may be safe, but

other people might need extra security. Being able to access health care and support is especially important. As we are all getting older, these things aren't getting any easier, so considering options with support may be important for you.

For most of us, we don't want to keep moving around all the time. If you need the security of a place you can stay for as long as you want, you can look at the 'how long can you stay' box at the bottom of each page.



An older person living in a private rental house keeps plastic storage containers ready for if they are told they have to move

Safe, Secure and Affordable

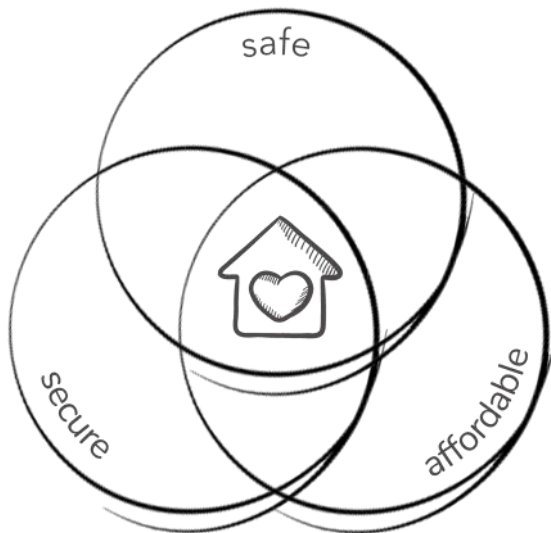
Some words that you will hear a lot in this book are Safe, Secure, and Affordable.

Safe housing means a place to live where you are not in danger of violence, injury or ill health. People you live with such as family members, friends or neighbours can make you **unsafe** if they threaten you with violence or abuse you. Houses can be **unsafe** if they aren't looked after, and things break, or if they don't have things like handrails and lights to help you move around. Houses can be **unsafe** if there is mould, dirt or toxic substances that can make you sick. Everybody needs and deserves a place to live where they are safe.

Secure housing means a place to live that you know you can stay for as long as you need. If you own your home, and have paid off your mortgage, then this is very secure. But if you are renting a house from a private landlord, then your house could be sold, renovated, or re-leased, and you could be asked to leave. Our need for security in housing becomes even

more important as we age, because having to move and find somewhere else to live can be very difficult.

Affordable housing means a place to live that costs you less than 30% of your **income**. Many older people are paying much more than 30% of their money in rent every fortnight. This leaves people short in other areas, such as paying for heating and cooling, health care and medicines, transport, and even food. We need housing that is affordable so that we can also afford all the other things we need, and have a healthy and happy life.



Crisis Accommodation

All of the options in this book can take a long time to organise and access. If you don't have a **safe** place to live while you are looking for a permanent place to live it can be very difficult.

Crisis Accommodation services might be able to help you if you are in this situation. They might be able to find a rooming house or hotel for you to live, and refer you to other organisations that are there to help. There are many people needing crisis accommodation, though, so the support they provide can be limited.

If you don't have a safe place to live, are homeless, or at risk of being homeless, call **1800 825 955** or visit services.dffh.vic.gov.au/crisis-accommodation

If you aren't safe because of violent family members, call **1800 015 188** or visit orangedoor.vic.gov.au/find-a-service-near-you

If you are in immediate danger call 000

You can also find a lot of services to help you at askizzy.org.au



Some very unsafe housing in Sevastopol, Russia. If you're housing looks - or feels like this, give us a call and we can try to help.

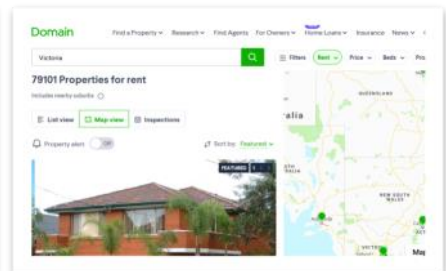
Private Rental

Many people reading this booklet may already be living in private rental. It comes in all shapes and sizes, from large houses to apartments or single rooms in share-houses.

This can be great for those who can afford it. But even for people who are working it can be a struggle to pay the rent. For people on Centrelink payments, there are almost no **affordable** private rentals in major cities or towns. Many people continue living in private rental that isn't affordable because they don't have any other options.

How to Apply

Most listings are now available on the internet sites such as domain.com.au, rent.com.au. You can also ask your local Real Estate agent for vacancies.



Cost before you move in	Bond is usually a month's rent. You may be eligible for government help to pay your bond, through the Bond Loan scheme. You may also be eligible for money through the Housing Establishment Fund. You may be asked to pay up to a month's rent in advance.
Cost each fortnight	Rent is usually paid fortnightly or monthly. You can apply for Commonwealth Rental Assistance through Centrelink.
Eligibility	You will be asked for information when you apply for a rental property. For example: • references from other houses you have rented in the past • rental history • bank statements
Changes to the home	The landlord has a duty to carry out any repairs needed to your home. You also have a right to make certain changes to the home, including disability modifications. You can call us if you have questions about changes you need made to your
How long can you stay there?	About two-thirds of private tenants have a fixed term lease that means they can stay in their home for at least 12 months. Outside of a fixed lease, landlords can give 60 days notice to vacate for various reasons. If your landlord wants you to leave, please call us for information about your options.

Share-Housing

One kind of private rental is share-housing. People who are friends or have met on the internet join together to rent a house together. They might decide to start a new lease together. Or, somebody who already has a lease or owns a house decides to rent out rooms to other people.

Share-housing is usually associated with younger people and students. However more older people who don't want to live alone, and can't afford to, are living in share-housing.

Share-housing can save a lot of money compared with renting an apartment by yourself. It can also save you money on your bills.

If you find people you like to live with, it can also be great to have company at home. However, share-housing can be even less secure than private rentals. If your name is not on the lease, you can be asked to leave without any legal protection.



The BBC TV Show *Young Ones* was an infamous example of sharehousing. But these days, sharehousing is not only for young people.

How do I apply?

Share-housing for older people is quite new and informal. There are some share-house listings specifically for older people at downsizing.com.au/property/senior-flatmate

You might be able to find a share-house through websites like flatmates.com.au or pages on Facebook such as fairy floss, but these pages are not targeted to older people .

Cost before you move in	Bond is usually 4 weeks rent You may be eligible for government help to pay your bond, through the Bond Loan scheme. You may also be eligible for money through the Housing Establishment Fund Rent in Advance: You may be asked to pay up to 4 weeks in rent in advance
Cost each fortnight	Varies, but usually cheaper than private rental by yourself. You can apply for Commonwealth Rent Assistance to live in share-housing. Rent is usually paid monthly in advance.
Eligibility	Usually, existing house-mates decide who they want to live with in a 'house-interview'.
Location	Share-housing is more common in the inner-city
Changes you can make to your house	Depending on the arrangement, you can make the home feel like your own, or you can be made to feel like you are in someone else's home.
How long can you stay there?	Can be asked to leave by house-mates or given a Notice to Vacate by landlords.

Public Housing

Public Housing is homes owned by the State Government, that are rented out to people with **low incomes** to have an **affordable** place to live.

Public Housing comes in all shapes and sizes. There are large towers in housing estates, there are also smaller groups of apartments, as well as free standing houses.

Housing Victoria, a division of the Department of Families, Fairness and Housing (DFFH), manages public housing. There is a variety of housing available for older people, and the DFFH will modify houses to suit your needs as you age.

Public Housing is the most **secure** housing for low income people who cannot own their own homes. Rent is 25% of your income and if you are asked to leave another home will be provided for you.



Public Housing comes in all shapes and sizes, from individual houses, townhouses, apartments up to large towers. Only 16% of Public Housing is in large towers like these.

4.5% of Australians have lived in some kind of public or community housing in their lifetimes.

There are long waitlists, but people aged 55 years and older have priority in Victoria, as well as people who are homeless or experiencing family violence.



How do I apply?

To apply for public housing call Home at Last on **1300 765 178**. If you are an older person who is eligible for public housing, we can make an application with you, or refer you to another organisation who can. We will ensure you have the best chance of getting a home, according to your individual situation.

When making an application for Public Housing, you can also apply for Community Housing at the same time.

You can also apply by yourself by going to www.housing.vic.gov.au/apply-social-housing

Cost before you move in	2 weeks rent in advance.
Cost each week	25% of your income. Centrelink does not pay Rent Assistance if you live in public housing
Eligibility	• Receiving an income from Centrelink • Have under \$37,212 in assets • To be eligible for priority public housing you must have less than \$14,709 in assets, otherwise the wait list is very long.
Location	Public Housing is often close to public transport or shops. You can specify areas where you would like to live ideally that is close to your family or community. However you don't get to choose the exact location. You will be given a maximum of two offers of homes as they become available. There is a lack of public housing so you will not
Changes you can make to your house	Homes Victoria will make any changes that are needed to make it easier for you to live there. It has no cost for you.
How long can you stay there?	As long as you need it.



Many public and community houses look like a standard suburban homes.



A more unusual shaped building, built to be public housing near Sydney Harbour

Community Housing

Community housing is houses that are owned by not-for-profit organisations. Community housing also comes in many shapes and sizes.

Community housing can also vary in the way that it is managed. Some housing is managed by big organisations that own a lot of houses, others by little groups. Organisations must be registered with the government. Some Community Housing Providers will assist you to modify your home to suit your needs as you age.

Community Housing usually costs 30% of your income as well as 100% of Commonwealth Rent Assistance. There is also some Community Housing that is charged as a percentage of **market rent**. Market Rent is the average amount that a house would cost if rent-

How do I apply?

When making an application for Public Housing you can apply for Community Housing at the same time. Contact us on **1300 765 178** for help to apply or go to www.housing.vic.gov.au/apply-social-housing

Cost before you move in	There is a usually a one month bond to pay when you move into Community Housing. HAAG can provide information on accessing a Bond Loan from the DFFH.
Cost each week	Usually 30% of your income, as well as Commonwealth Rent Assistance if you receive it.
Eligibility	• For some 'affordable' housing, you may be eligible if you are employed on a low income. • For most Community Housing, you must be receiving an income from Centrelink • & have less than \$37212 in assets • To be eligible for priority Community housing you must have less than \$4709 in assets, otherwise the wait list is very long.
Changes you can make to your house	You can request that your community housing provider makes changes to your house if you need it.
How long can you stay there?	As long as you need it.

Housing Cooperatives

Housing Cooperatives are similar to Community Housing providers. They provide secure and affordable housing to people with low incomes. The difference is the tenants are also members of the cooperative, have a say in the running of the organisation, and the maintenance of their houses.

Housing cooperatives can also be hard to find and apply for. If you make an application on the Victorian Housing Register you might also be offered a place to live in a Housing Cooperative.

How do I apply?

When making an application for Public Housing or Community Housing you can apply to live in a housing cooperative at the same time. Contact us on **1300 765 178** for help to apply.

You can find a list of Housing Cooperatives, which includes some Community Housing providers at

chimes.force.com/RegisteredHousing?aType=hp



A housing cooperative building with a sunflower growing in the community garden out the front.

Movable Units (Granny Flats)

The affectionately named *Granny Flat* is a small, separate house out the back of another larger house, like a bungalow. They are often used by families who want to live close by their older relatives or teenage children.

If you don't have a Granny Flat, but you do have a friend or relative with a backyard or land where you could put one, you can rent one from the Department of Fairness, Families and Housing (DFFH).

Like Public Housing, Movable Units cost 25% of your income.

They are small houses that have a loungeroom, small kitchen, bedroom and bathroom. A stove, heater and a hot water service are also provided. Walls and ceilings are fully insulated, and vinyl floors are fitted in the kitchen and bathroom areas with carpet in the lounge-room and bedroom. Two bedroom units are also available for couples with medical needs.



A typical movable unit provided by the Victorian Government

There is a waiting time for Movable Units and all connections such as sewerage, electricity and gas are supplied at no charge by the Department.

The owner of the property needs to help you to apply with a Certificate of Title and sewerage plan. When the Movable Unit is no longer required it is removed and relocated to another home.

How do I apply?

Apply directly to the Department of Family, Fairness and Housing (DFFH) by calling **1300 655 049** or www.housing.vic.gov.au/movable-units

Contact us on **1300 765 178** for help to apply for a Movable Unit.

Cost before you move in	There is a one month bond to pay when you move into a moveable unit. HAAG may be able to help you with bond and the costs of moving.
Cost each week	25% of your income. Centrelink does not pay Rent Assistance if you live in a movable unit
Eligibility	• Receiving an income from Centrelink • Have under \$37212 in assets
Location	In the backyard of a friend or relative who you feel you can live closely to.
Changes you can make to your house	Units are adapted to suit your needs and modifications and maintenance are done by the Department.
How long can you stay there?	As long as you need it or until the home owner/renter no longer wants the unit in the backyard
Legal Coverage	Tenants in Movable Units are not covered by the Residential Tenancies Act and do not have strong rights under Victorian law. For more information on laws that govern living in a Movable Unit contact us on 1300 765 178

Caravan Parks

Some people think of caravan parks as a place to go on holiday, but for many people it is their permanent home. Caravan Park accommodation ranges from simple motor homes to cabins.

Sometimes caravan parks only charge a weekly or monthly rent. In other parks you can 'buy' a caravan but you still have to pay rent as well. You do not own the land, so if the caravan park decides to sell the land, they can ask you to leave. If you are an owner, you may be entitled to compensation.

How do I apply?

You can ask at your local caravan park if they have permanent accommodation. Most caravan parks in Victoria are also listed on this website:

vicparks.com.au/park-category/looking-for-a-new-home-residential-parks/

Cost before you move in

If you are buying a caravan, the costs will vary and may be quite expensive. Some caravan parks offer vans for rent, and there is no upfront cost.

Cost each week

Rent is usually paid fortnightly or monthly. You can apply for Commonwealth Rental Assistance through Centrelink.

Changes you can make

Some changes may require permission. Changes made aren't always reflected in the sale price. Residents are sometimes disappointed they can't recover the cost of renovations when they eventually sell.

How long can you stay there?

Caravan parks may be long term accommodation, however you can be asked to leave, or the park could be closed down or redeveloped.



Caravan park houses can look like caravans, but some look more like small houses.

Residential Parks

These can also be known as Lifestyle Villages, Manufactured Homes, Land Lease Communities, Part 4A parks or Movable Homes.

Moveable homes look like other kinds of units, and despite the name are often impossible to relocate. Residents buy their homes, but rent the land or sites on which they're located.

Contracts can vary widely between different parks and villages, including things like lease length, exit fees, and rights to keep pets or have visitors. You should read through the contract, or get advice about it, before moving in.

How do I apply?

Residential Parks may be registered with Local Government, but there is no central place to find information about their locations. You can contact HAAG's Retirement Housing Advice Service on **(03) 9654 7389** for more information and advice.

Cost before you move in

You will have to purchase your unit, with costs ranging from tens to hundreds of thousands of dollars.

Cost each week

Rent is usually paid fortnightly or monthly. You can apply for Commonwealth Rental Assistance through Centrelink.

Changes you can make to your house

Some changes may require permission. Changes made aren't always reflected in the sale price. Residents are sometimes disappointed they can't recover the cost of renovations when they eventually sell.

How long can you stay there?

Lease length can vary greatly, from as little as 12 months up to 99 years.



Many residential parks look like small housing estates, with small, permanent homes.

Tiny Houses

“Tiny Houses” are very small houses, often built on trailers so as to be portable, much like a caravan. They have been associated with environmentalists who want to reduce the space and materials they use. They have also been suggested as an option for older people wanting to live in a small, self contained space.

Like a Movable Unit you will need to have a friend or family member with a place to park your Tiny House. However they are not usually available for rent, so you’ll have to buy one, or build your own.

Tiny Houses are usually not connected to mains power, water, or sewerage. You may be able to borrow these facilities from a main house, or equip them with solar panels and water tanks.

Cost before you move in	Tiny houses can cost from \$10,000 for a really tiny tiny house, up to \$150,000 for a larger, custom built house with all the fittings.
Cost each fortnight	You will need to make arrangements to pay rent on the land that you park your Tiny House.
Eligibility	Anyone can live in a tiny house, but they need land to place it. Tiny Houses have been used to get around council regulations prohibiting permanent buildings, because they are movable.
Location	Wherever you can park it.
Changes you can make to your house	A tiny house is yours to make and modify. Many tiny houses have 2 stories and have steep stairs to access bedrooms. They are not build to Universal Accessible Housing Design principles, so may present problems for you as you age.
How long can you stay there?	If you don't own the land to park your Tiny House, the owners can ask you to leave.

Independent Living Units

Not-for-profit retirement villages are also known as Independent Living Units (ILUs). Most of them are one-bedroom units which are self-contained, with a bathroom, toilet and kitchen, so you can live independently.

There are over 150 ILUs in Victoria, managed by hundreds of different not-for-profit organisations. Eligibility for Independent Living Units is as varied as the number of organisations that manage them. Generally, they are available for people over 60 years of age who have retired from full-time employment. The vast majority of residents are on the aged

How do I apply?

Independent Living Units can be hard to find, contact and apply for. We have a Retirement Housing Database that is there to help you. Visit finda-home.older tenants.org.au/ilus to see a map of them all! Many of those ILUs may not have vacancies, so give our retirement housing team a call on 96547380 if you are having trouble finding an ILU.

Cost before you move in	Ingoing costs of ILUs vary. Many charge a small ingoing fee, while others who focus on the needs of older people on low incomes do not.
Cost each week	Rents in ILUs also vary. Most charge rent as an affordable percentage of your income .
Eligibility	• Mostly for over-55s, some ILUs have different minimum ages. • Many have a maximum income – requiring people to receive Centrelink, Pension payments, or to be retired • Many have a maximum asset limit. Use the findahome.older tenants.org.au website to find which you are eligible for, or call our Retirement Housing service for advice.
Changes you can make to your house	The landlord has a duty to carry out any repairs needed to your home. You also have a right to make certain changes to the home, including disability modifications. You can call us if you have questions about changes you need made to your home.
How long can you stay there?	Leases are often offered under the Residential Tenancies Act , though you can usually live there as long as you want to and are able to live independently

Rental Villages

Rental Villages are clusters of units where people live in one-bedroom units with facilities such as a bar fridge and a microwave oven. People are usually cooked for three meals a day, and laundry and cleaning may also be included.

Rental Villages can be run by for-profit companies or not-for-profit organisations. They can differ in terms of what kind of services they offer, what meals they provide and how much they cost.

Rental Villages often cost 85% of the Aged Pension. This means they can be very expensive for people who rely on the pension alone. With only 15% of the pension left each week after paying rent, there may be little funds left to cover additional food, toiletries, medicines, transport and recreation.



How do I apply?

You can speak to our retirement housing team on 96547389.

Cost before you move in	A bond is also required which is usually equivalent to 4 weeks rent
Cost each fortnight	Usually 85% of income as rent, and 100% of Commonwealth Rent Assistance (CRA). Residents are responsible for paying utility charges and any telephone costs.
Eligibility	There are minimum age restrictions at most rental villages
Location	Mostly in regional areas.
How long can you stay there?	Some have a minimum lease of 6 months and a maximum of 2 years .

Abbeyfield Retirement Houses

Abbeyfield is a Not-For-Profit organisation that has a unique type of housing for older people. They are designed to help people stay independent and active in their community, whilst providing some day to day living support.

There are ten people living in each Abbeyfield house, and everyone has their own room with an en-suite and tea making facilities. There is also a shared dining room, lounge room, laundry, and guest room for people to stay. A live in house-keeper helps with the running of the house and cooks two meals a day.

How do I apply?

Call Home at Last on 1300 765 178 or Contact Abbeyfield directly (03)9419 8222

All Abbeyfield homes and vacancies are listed online at abbeyfield.org.au/aaHouses.aspx

Cost each week	75% of your income
Eligibility	• Over 55 • On a government pension • Abbeyfield has some flexibility with their eligibility requirements
Location	There are 10 Abbeyfield homes around Melbourne - see www.abbeyfield.org.au/aaHouses.aspx
How long can you stay there?	Leases are offered under the Residential Tenancies Act



An Abbeyfield home in Melbourne.

Supported Residential Services

Supported Residential Services (SRS) are places to live for people who need some support or assistance in everyday life. There are over 100 SRS in Victoria ranging from small facilities to larger facilities with up to 90 residents.

SRS are privately operated services. They do not receive government funding but must be registered with the State Government and are monitored to ensure they provide certain standards of personal support and accommodation.

All SRS provide some level of personal support to each resident. This may include:

- assistance with personal hygiene/showering, toileting or dressing
- provision of meals, and assistance with eating and maintaining adequate nutrition where required
- assistance to achieve and maintain mobility
- support to have contact with GP and other health providers, social networks, family and friends, and to participate in community activities and events.

How do I apply?

A list of all Victorian SRS is at health.vic.gov.au/about/publications/ResearchAndReports/srs-register

Or speak to Home at Last 1300 765 178 for advice

Cost before you move in

Each SRS sets its own fee structure including in-going fees.

Cost each week

Costs are usually based on a proportion of the pension or the pension plus

Eligibility

- Some SRS cater for aged residents and others cater for younger residents or people with a disability.
- Each SRS has its own intake process
- You do not need an aged care assessment

Location

See health.vic.gov.au/about/publications/ResearchAndReports/srs-register

How long can you stay there?

- You will make a Residential Services Agreement (RSA) with the housing provider which can have a fixed date for vacating the property if you choose.
- You may receive a notice to vacate under the terms of your individual agreement.

Rooming Houses

There are over 1000 registered rooming houses in Victoria. Residents generally have a single room and share facilities such as kitchen and bathroom. Well managed rooming houses may suit older people who like a semi-furnished home with little upkeep required.

There are also unregistered rooming houses which can be run illegally, so its important to be careful if you looking for a rooming house.

If you are interested in rooming house living then it is important to ask these questions:

- Does the rent covers electricity, cleaning and maintenance?
- Are there any other additional costs?
- Does it seem to be a safe environment?
- Is it registered?
- Does it seem well managed?
- How long can you stay there?

How do I apply?

Speak directly to the Rooming House provider or call Home at Last for additional help. Home at Last can refer you to your local crisis housing service if you are currently homeless and they may be able to arrange rooming house accommodation for you.

Cost each week

- Some rooming houses are managed by community-based organisations and rents are charged in the range of 25%-30% of income.
- Others are private business which charge the market rent, which can be a lot more

Eligibility

- Private rooming houses will accept anyone
- Community housing providers who run rooming houses will have their own eligibility criteria

How long can you stay there?

- Government-funded rooming houses may have lifetime security of tenure.
- Private boarding houses have the same rules about notices to vacate as private rental.



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