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NASH





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



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NASH (formerly NOPHN)

is a diverse group of people from across Australia with lived experience of housing insecurity and housing distress in their senior years. This 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 older Australians

The aim of NASH is to disseminate the experiences of older Australians experiencing housing difficulties, and to reform housing policy and services through acting as lobbyists and advocates to politicians and the broader community. The new name for our organisation, the National Alliance of Seniors for Housing (NASH), was unanimously supported by the Organising Committee (OC) and the membership. It would be great for us to work on catchy slogans using it. We have one already "Make a splash with NASH" ! Email any ideas to me.

In NASH's February meeting, the OC had terrific content ideas for the newsletters. Given the national nature of NASH, it was suggested that a spotlight be given each issue to our different states and territories as there is a great deal of variation in state laws, regulations and general housing environments.

It was also suggested that in each issue we focus on a particular topic, and report on the actions of members. In the next issue the topic is Seniors sharing houses, so please if you have anything to contribute to that discussion let me know.

Our next NASH newsletter will be focusing on housing issues in Victoria.

If you have anything to contribute as a Victorian that would be great; your lived experience of housing distress, issues that you feel need to be highlighted, pictures, anything that would make interesting content to help those from other parts of Australia better understand the Victorian environment for Seniors housing. The deadline for material and suggestions is the 19th of April.

I have produced a flyer if you want material to hand out about NASH (pictured on page 8). If you would like copies I will post them to you to save you printing costs. Or alternatively I can send you the PDF. Email me leonie.bessant@oldertenants.org.au

# Coordinators Report

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Phyllis Williams, Chairperson of HAAG

# Member Stories

#### Queensland

After her own experience of housing distress, Linda Mina, who has a background in community development, set up and facilitates the Women Wide Network for Share Accommodation and Seniors Share Houses groups on Facebook. This is her story:

'After raising 3 girls as a single parent, I took on the role as Carer for my mother after my father died. We both owned small apartments, so bought a house together that suited the situation. I used this time to undertake tertiary study and worked part-time as a community development worker. In 2008 when Mum passed away, I became very ill with an auto immune disease. I was too ill to continue working and was placed on the Widows Allowance. My income dropped dramatically, as this payment was the same as Newstart (\$240 a week) and as it was not a pension, I no longer received concessions for my rates, power etc. Consequently, I fell behind in my mortgage and had to sell my house before it was repossessed.

Mine is a typical story for so many over 50 year olds. If you're a renter, single, and you get sick, or lose your job, you often have very little chance of ever finding work again and as a result, you can end up homeless. This is because Newstart is unsustainable for the long term and rents are unaffordable, particularly for single people.

So I was luckier than some, in that I was able to stay at my daughter's for a while until I recovered. Eventually, I thought "I can't burden her forever, what can I do?". So not being able to afford to rent a place on my own, I remembered the share houses of my youth. Although it was mostly young people advertising, I was lucky enough to find a lovely housemate of a similar age on Gumtree.

I realised from this experience that other Seniors might be in the same boat. Gumtree and Flatmates.com weren't very senior-friendly, so I set up the original Facebook group - Seniors Share Houses Gold Coast.

Three years later, there are now 20 Seniors Share Houses groups over Australia with more than 8000 members in total. These groups facilitate connection for people with similar interests to share accommodation. Members advertise if offering or seeking accommodation and can chat through messages before making contact in person. As younger women requested to join, I started the group - Women Wide Network for Share Accommodation. This group, alone has almost 2,900 members across Australia.

The groups also provide a forum for women to share their stories. They highlight a problem of homelessness that is huge, but largely hidden. This is because the majority of homeless women couch surf, or live with family and friends, so the statistics are underestimated. They say that couch surfing is often an uneasy situation where they never know if they're welcome, or simply being tolerated. They often do not speak up and admit to homelessness because they feel ashamed. They are, therefore, private about disclosing to even friends and relatives that they can't afford to live on their own. Additionally, there is a general consensus amongst these women that crisis accommodation centres are not safe because they are full of drug and alcohol abusers.

In my opinion, the problem of homelessness can only get worse with time if it not addressed as an urgent priority. It needs all levels of government to work collaboratively to ensure that affordable and appropriate accommodation is provided in a timely manner.'



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### A focus on Queensland & the Northern Rivers Region

Housing for Seniors in Australia exists within an environment of bewildering complexity, with differences between state regulations, services and economic/social situations. By focusing on individual states /regions we hope to highlight differences and commonalities being experienced by Seniors undergoing housing distress.

Australia has some of the poorest rental security of tenure laws in the developed world. "Queensland residential tenancies are usually granted for up to 12 months with no guarantee of renewal. On expiration of the term, the landlord, without need to provide an explanation, can require the tenant to leave" (Wharton & Craduck, 2011, p. 16).



This situation would be unheard of in the European Union where leases are automatically renewed and a tenant will not be evicted unless the landlord can give a 'legitimate' reason for terminating the tenancy. Tenure and other rental laws in QLD are largely similar to the rest of Australia with the exception now of Victoria, which brings into force in 2020 one hundred and thirty rental reforms including; banning 'no cause' evictions, the right to keep pets, and the right to make minor modifications to a rental property without first obtaining the landlord's consent, and rent increase regulation (Victorian Government, 2019). A very interesting and detailed overview of QLD tenure laws can be found in the Wharton & Craduck article which is free to view (link below). For those eligible for QLD public housing, priority is given to the homeless, those in inappropriate housing, and to those with issues accessing and sustaining a tenancy in the private rental market (QLD Gov, 2019). There is no priority category for Seniors, unlike Victoria where 55 year olds and older who are eligible for public housing go on the high priority list.

QLD (including the Northern Rivers Region) has traditionally included some of the cheapest rentals in Australia, found in working towns with low socioeconomic status. However, by mid 2018 many of these centers had experienced sharp rent increases. The median weekly rent for houses in Mackay increased by a whopping 16.7%, units 19% and vacancies fell to 1.8%. In Gladstone, house rents were up 9% and in Townsville 3%. However Brisbane remains one of the cheapest big cities in Australia to rent a house or unit (only Adelaide and Perth are cheaper). The Gold Coast is the most expensive QLD area, with median rents of \$500 a week for a house and \$430 a week for a unit. It has a 1 % vacancy rate. A vacancy rate of about 3% is considered healthy (Dawson, 2018: Lutton, 2018). Additionally, rental availability in the Northern Rivers Region and the Gold Coast has been hard hit by the rise of Airbnb, which has removed large amounts of rental stock from local renters (Anglicare, 2018).

Linda Mina, founder of Facebook group - Seniors Share Houses Gold Coast, describes the rental scene in southern QLD; "Hordes of people turn up at open days so quite often people on pensions, benefits and low incomes miss out. This was exasperated by the recent Commonwealth Games which saw hundreds of people move here, from all over Australia, to work on the building of the housing and amenities. Most of the residential caravan parks which once offered cheap accommodation have now been sold to developers.

## A focus on Queensland and the Northern Rivers Region continued



Homelessness is a very visible and growing problem. Many older women that join my groups have couch surfed or slept in their cars until they have been able to find affordable share accommodation. There are several homeless services that offer meals. Rosie's in Surfers Paradise, You Have a Friend and Agape on the southern end. These services feed well over 1000 people a week. Sky Laundry operates at various locations allowing homeless people to wash and dry their clothes and shower in the mobile vans. Many of these services have reported that there has been an increase in senior women sleeping rough in recent times. The council officers on the Gold Coast try to move people sleeping rough. They often cross the border into Tweed Heads where they can be less visible.

This, plus the floods a couple of years back which displaced many and washed away a lot of sheds and structures on rural properties (that were rented very cheaply to those in need) means that Tweed Heads (just over the border from Coolangatta) has the highest per capital rate of homelessness in NSW, an increase of 16% since 2011. John Lees who runs You Have a Friend estimates 95% of all homeless people sleeping rough are over 40 and 25% of these are elderly women. Besides those sleeping rough, there are many families living in just one room in old motels on the southern end of the Coast and Tweed Heads. They are paying in excess of \$500 a week, waiting sometimes for months until they find an affordable rental".

The Residential Tenants Authority (RTA) manages all aspects of Qld tenancy law and holds rental bonds in trust.

Qld Statewide Tenant Advice Referral Service (QSTARS) offers advice and helps tenants with disputes https://tenantsqld.org.au/need-advice/

Linda Mina's 'Women Wide Network for Share Accommodation' can be found at https://www.facebook.com/groups/141556019983279. In addition to Gold Coast Seniors Share Houses she also manages 20 other senior house sharing groups around Australia.

One of Linda Mina's group members offers a free service to QLD renters to help with all aspects of their tenancy. https://www.aussierenters.com.au/contact-us

#### References

Anglicare Australia. (2018). Rental Affordability Snapshot 2018. Anglicare Australia: Canberra.

Dawson, A .(2018). Investors making more money as tenants lose out. Gold Coast Bulletin

Lutton, E .(2018). Brisbane tenants pay some of the cheapest rent in the country: Domain Group.

Wharton, N., & Craduck, L. (2011). A comparison of security of tenure in Queensland and in Western Europe, Monash University Law Review, 37(2), 16-46.

QLD Gov. Dept of Housing and Public works (2019). http://www.hpw.qld.gov.au/SiteCollectionDocuments/WaitingForHousingAssistance.pdf

Victorian Government. (2019). https://www.vic.gov.au/rentfair-rental-reforms-victorians

# **Member Actions**

#### "Sydney Town Hall Assembly" by Bill

On the evening 14th of March I attended the 'Sydney Town Hall Assembly', which was the largest event for affordable housing and clean energy every held in Sydney. On the eve of the NSW election, the event sought clear, concrete commitments on affordable housing, household energy and rental reform from both state and federal politicians. The event was organised by the Sydney Alliance, St Vinnies and the Everybody's Home campaign. Their campaign seeks to: reset our tax system to make it fairer for those wanting to buy a home - have a national strategy to build 500,000 new social and affordable rental homes - the rest of Australia follow Victoria in removing "no grounds" evictions, and stop unfair rent rises-increase Commonwealth Rent Assistance and halve homelessness in five years - and end it in 10 years. HAAG assisted my attendance as I had to travel from regional NSW and stay the night.

Over 2000 people attended including members of the NSW state parliament;

- Don Harwin, Minister for Resources, Energy & Utilities, and the Arts.
- · Penny Sharpe, the Labor Deputy Opposition leader,
- Adam Searle, the Labor Shadow Minister for Energy and Climate Change, Industrial Relations &Industry and Resources.
- · Paul Green from the Christian Democrat Party,
- The independent Alex Greenwich
- Jenny Leong from the Greens.

While many federal politicians were invited, Senator Doug Cameron, the Labor Shadow Minister for Housing & Homelessness and Skills, TAFE and Apprenticeships, was the only one to attend.

The main issues of discussion were:

- The NSW government has not delivered on housing
- The need for fairer rental laws in NSW
- The need for an increase in rent assistance
- The need for renters to have access to renewable energy.
- · Benefits to the private sector for rental subsidies.

Five people shared their lived experience of housing distress. I have included a summary of two stories;

One gentleman was in the armed forces and has a disabled wife. They always have paid rent on time, but have moved six times. Their last time landlord asked them to vacate as he wants to sell the home, but after they moved out the landlord re advertised the property for extra \$30 per week rent.

A 63 years year young lady had to move as she is no longer able to climb stairs. She is now paying 63% of her new start payments in rent. This has now gone up \$30.00 a fortnight which she can't afford and looks like she will be homeless.

(continued next page)

#### Promises, Promises, Promises

Senator Doug Cameron promised that a federal Labor government will invest \$80 Million over 2 years in public housing and that the presence of a federal Minister for Housing and Homelessness will be extra protection for renters (the federal Liberal/National do not have a Minister for Housing). (Continued next page)

The NSW Minister Don Harwin promised a Liberal NSW government would; half homelessness by 2025, publish the housing strategy within 6 months of being reelected, have the largest housing package with over 5000 new social housing per year and spend a billion dollars over 4 years to eliminate homelessness.

Penny Sharp, the NSW Labor Deputy Opposition leader promised to join with groups to address homelessness, to spend 200 million on building new housing by 2030, and to remove 'no grounds eviction' from rental legislation.

Paul Green from the Christian Democrat Party wants to make renting fair and reasonable and hold government accountable and Jenny Leong from the Greens promised 300 new homes within 10 years.

### The Assembly made a Call to Action

- Need to make politicians accountable
- Need to call to action all governments
- Need to send messages to all federal politicians to address housing and homelessness.
- To make social housing accessible

#### My thoughts on the Assembly:

The event was well patronised, with everyone on the same wave length, re housing, homelessness and nil action from governments. A lot of the talk and discussion focused on western Sydney, and not on the housing crisis in NSW generally.



Jane and Tom from CHIA with Bill center

The team from the Community Housing Industry Association NSW (CHIA), who are part of the Everybody's Home campaign, made me feel welcome which was very much appreciated as I would certainly feel out of it if I just attended by myself. During the night I managed to give out six of our NASH flyers to various groups so hope we get some response.



### NATIONAL ALLIANCE OF SENIORS FOR HOUSING (NASH)

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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 and would like to join NASH and get involved, email Leonie leonie.bessant@oldertenants.org.au or ring or text 0408455418