

older tenants voice

Housing for the Aged Action Groups Quarterly Newsletter Summer 2021



HOUSING FOR THE AGED ACTION GROUP





Seasons Greeting to all, dear members.

Thank you to everyone who attended (face to face or via zoom) the successful HAAG AGM in November. Especially thanks go to Fiona York our EO, Christine Stapleton and the staff for organising everything to run as perfectly as it did. To Libby Heath and Laura Skepper many thanks for lunch and all the other necessary details you both handled before and during the meeting. Monster thanks to Reuben, our Communications Officer for ensuring all information on the day was available on screen, and in the Annual Report. A huge thank you to Guru, our trusty photographer, for capturing every important moment on camera.

Our Committee of Management (CoM) will miss Peter Sibly who has retired after several years as our stalwart treasurer. Many thanks Peter. We now welcome the well qualified Karen Abols as our new treasurer. All CoM people are unpaid volunteers and we thank them all.

It is mandatory to hold an AGM each year for the purpose of respecting our member's right to know all that has happened in the financial year, and the activities within the HAAG operations. The end of June 2021 wrapped up the previous year of activities at HAAG. In the 30 plus years of HAAG the Mission and Vision remain as true and strong as ever and that is to find suitable and affordable housing for older persons at risk of homelessness. At the AGM all members were provided with a comprehensive description of the four pillars that anchor our working structure for all 593 members to see.

All parts of HAAG's strategic plan and well activated even while lockdowns were the feature of our lives. All this positive action has happened in spite of Covid- 19 restrictions when workers have been prevented from meeting clients face to face, or their progress is delayed by staff shortages in other required connective organisations, such as the Office of Housing.

Also rental charges have soared, possibly caused by Covid-19. This has left long time older tenants with few or no options except facing eviction and sad stories to tell.

It is grossly unfair. It seems the Victorian Government's 'Big Build' could have offered much more for older citizens.

Let's all remember there is to be a national election early next year. Be prepared to speak up or write to your Minister, starting now, about neglect of the right to housing for older citizens. It isn't a privilege, it is a right. And we have earned that right.

Best wishes to everyone for the Festive Season,

Phyll Williams, Chairperson

End of year service closure

We're taking a holiday break from Christmas Day on the 25th and reopening on the 4rd of January. Wishing everyone a safe summer and a happy new year!

If you're having a housing crisis during this period you can call 1800 825 955 to get in touch with your local homelessness service.

Drop ins

While some staff have been returning to work in the HAAG office, the doors of Ross House, our office building, remain closed despite the end of lockdowns. Although you can't drop in, you can arrange to meet staff at the office if needed by calling 9654



7389. Visitors are required to check-in and be fully vaccinated against COVID-19.

Home at Last

Our housing and retirement services are still busy receiving calls and providing over the phone assessments and referral on 1300 765 765 and intake@oldertenants.org.au
Our outreach workers are limiting face-to-face contact. They are conducting over the phone assessments and limiting home visits. Home visits are only possible to people who are not sick, self-isolating or in quarantine. We have negotiated with DFFH and community housing providers on the process for pre-offer interviews, sign ups and property viewings to avoid face-to-face contact where possible.

Aged Care System Navigator

Now that restrictions have eased we are once again able to meet people in person to discuss their aged care needs. If you or someone you care about needs help to understand how to access funding for and get linked in with aged care services in the home or residential care then call Stephanie, on 0449 860 017 or email navigator@oldertenants.org.au.

Member advocacy

Working groups and General meetings continue to take place via Zoom. This includes the Cultural Diversity reference group, Retirement housing working group, Committee of Management, National Alliance of Seniors for Housing and LGBTI reference group.

HAAG was so happy to be able to have members return to Ross House for our 2021 AGM. 23 people came in person, we had another 3 people down the hall, and 21 people joining on zoom, all in our AGM together!

We farewelled our former Treasurer and welcomed a new one (page 7) Discussions focussed on the Aged Care Systems Navigator program (page 11) and the National Projects election campaign (page 13). Our photographer member Guruswami Perumal was in attendance to capture the moment.



Many of our current and former committee members who were in attendance



Covid- safe discussions taking place, with some members gathering around the table while others participated on Zoom



Communications worker Reuben drinking coffee while managing the online /in person hybrid meeting



Reading the Annual Report which is online at <u>oldertenants.org.au/sites/default/files/annual_report_2020-</u> <u>2021_web.pdf</u>

VOLUNTEER CHRISTMAS PARTY

We were very excited to have members back in the building for an end of year party, thanking all our volunteers for their tireless dedication. We had a wonderful lunch and trivia quiz, so good to be back together 'in real life' again.



The winning team of the trivia quiz,



Dennis George (also a member of the winning trivia team)



Team Divas, made up of members of our LGBTI working group



Coming in equal second, the most Christmas themed team.



Vanessa Heart with a serious message for the meeting, which was held on December 10th, Human Rights Day

Cath Leary Social Justice Award

We were thrilled to receive the Cath Leary Social Justice award, an award given every year by the Mercy Foundation to an outstanding individual or organization that has made a substantial contribution to social justice in Australia.

The award was given in recognition of our "progress towards ending and preventing homelessness of a significant number of people in Victoria" and recognizes our contribution to "the better understanding of and response to the injustice that is homelessness". The award of \$5000 and an engraved plate was received by Dini Liyanarchchi on our behalf.



Victorian Homelessness Achievement Award

HAAG was nominated for a Victorian Homelessness
Achievement award in the category Excellence in Ending
Homelessness for Diverse Groups. This was for our LGBTI
older person's preventing homelessness project. The winner
was Neami National for their Wadamba Willam project what
works with Aboriginal and Torres Strait Islander people with a
history of homelessness and mental illness, and achieves 81%
housing rate for their clients. Jo Waite, one of our LGBTI
reference group and peer educators and Fiona York attended
the award ceremony at the Melbourne Town Hall.



We were invited to speak to a group of women on the Mornington Peninsula about the issue of older women and homelessness. The group, Southern Women's Action Network (SWAN), has an emphasis on 'Social Justice Issues" and provides a forum for matters of concern to women. HAAG was started by a group of older people on the Mornington Peninsula in the 1980's and we were thrilled that some of the original members came along to the meeting with some treasures from the archives, including newsletters and publications on housing activism. Maureen Donnelly and Hema Duff, pictured, were happy that HAAG is going from strength to strength and remaining true to its grassroots beginnings. They sent their





best regards to everyone at HAAG, and to Peter Sibly who they remember fondly from the early days of housing co-operatives on the Peninsula.

HELLO'S & GOODBYE'S







Our long time treasurer Peter Sibly has stepped aside from the role as treasurer to focus on his role at the United Housing Cooperative. Peter has been a treasure himself, helping HAAG get through a difficult period, best of luck! Welcome aboard Karen
Abols as HAAGs new
treasurer. Karen has worked
as a financial counsellor, and
describes herself as a 'bush
accountant', so makes a
perfect fit to help keep HAAG
in a financially sound position.

Maryanne Wright, who was instrumental as a media spokesperson and lived experience advocate with HAAG, stepped aside from her role as deputy chair in July this year. Thanks Maryanne!



Best friends Maeve and Pam have swapped positions to fill in the changes. Pam Young is now HAAGs deputy chairperson, while Maeve Browne-Cooper takes on Pam's former role as secretary. Phyll Williams, Hoda Nahal, Andrew Rogers, Kris Spark, Pauline Crameri and Margaret O'Laughlin continue to volunteer as Committee of Management members.

We've heard the name 'Homes Victoria' in association with the so called 'Big Housing Build'. But who are they exactly?

According to its website, Homes Victoria is a new government-owned corporation recently created to manage social housing. It was created for four reasons:

- to support Victorians who are finding it difficult to secure stable, affordable housing and help them live their best possible life.
- to manage the more than \$26 billion in housing assets that currently house more than 116.000 Victorians.
- to renew and substantially expand those assets by ensuring the Big Housing Build is delivered on budget and on time.
- to make sure we have a sustainable housing system that can deliver for generations to come.

Homes Victoria is a trading name of the Director of Housing. It is separate to HousingVic, which is the government department responsible for the Victorian Housing Register (the waitlist).

The creation of this new government-owned corporation is another step in the plans to shift away from public housing towards community housing, as flagged in the "Big Housing Build" announcement.

Who is in charge?



Former Director of Housing, Ben Rimmer, is now the CEO of Homes Victoria.

Homes Victoria also has an advisory board to provide "independent advice" to the Housing Minister and the CEO on "long-term strategic direction, maximising outcomes from the State's housing assets, land holdings and investment in housing

support services, driving key policy reforms and identifying the next phase of reforms in response to community needs and sector opportunities".

The Advisory Board membership is:



Steve Gross (Chair) – former executive at Macquarie Holdings, non-executive board member at Berry Street and co-founder of Palisade Impact, Steve is quoted as saying "Privatisation of existing infrastructure assets, more attractive to private investors for their reliable returns, is another way governments are freeing up

finance for development projects...Governments can then recycle that capital to build new infrastructure. The key is selling the benefits of the privatisation to the electorate by earmarking socially acceptable uses of the privatisation proceeds" Pat Cashin – former Lendlease executive and regional director at Laing O'Rourke, construction company

WHO IS 'HOMES VICTORIA'



Sarah Clarke – Deputy Chair of Sustainability Victoria and currently working for Mirvac property developers, Sarah has "experience spanning the private, public, and not for profit (as a non-executive director) sectors, with a focus on the extractive oil and gas/energy and city building/transportation industries. Reach includes mega and major

infrastructure projects, property, public transport, unconventional gas (fracking), renewable and other power generation, and carbon sequestration"



Danielle Dalby – works in superannuation and is a "property professional with investment management experience, capital transactions expertise and lawyer."



Jefa Greenaway – indigenous architect



Tam Nguyen Tam - deputy director of research at St Vincent's Hospital Melbourne, responsible for research strategy, research development and innovation.



Wade Noonan - former minister of police, member of the West of Melbourne Economic Development Alliance



Lucy Roffe – former CEO of Goldfields Shire Council, and a chartered accountant



Meredith Sussex, Chair of Fishermans Bend Development Board and non-executive Director of Housing Choices, a community housing provider



Chris Barret – ex-officio member and Deputy Secretary of the Department of Treasury and Finance



Kate Houghton – ex officio member and Deputy Secretary of the Department of Premier and Cabinet

It is clear that the "independent" advisory board is dominated by property developers, and although consultation into social housing regulation purported to be focussed on "tenant voice" the direction for Homes Victoria seems to be more about "realising assets" or "unlocking capital" (ie very valuable state government owned land) – and perhaps why they sit within the Department of Treasury and Finance.

Why does this matter?

The creation of Homes Victoria signifies another shift away from public housing being managed by the government and heading further down the privatisation road. The implication that the private sector or non-government sector are better at managing housing, more efficient or innovative does not align with the experiences in other jurisdictions. Much like the creation of similar government owned entities like VicTrack and Vicforests, these entities are often beyond the scrutiny and regulation of government.

For example, contracts to deliver the Big Housing Build and the Public Housing Renewal Program were agreed between private companies and community housing providers and government behind closed doors. Much, if not all, of the public housing that was demolished under the "renewal" program is now empty land with no building taking place - the "asset" has been "unlocked" yet there is no housing, and although COVID-19 may be a factor in the delay, presumably the priorities of private companies is the more significant factor. This does not bode well for the Big Housing Build, as "historic" as it may be.

Allowing the "free market" to determine priorities can only end in poorer outcomes for the most vulnerable people in our society. We will be watching this space with great interest, and fighting for stronger regulation of the community housing sector, tenant participation, and growth in government-owned and -managed housing,

LGBTI PROJECT



HAAGs LGBTI older peoples project has been zooming ahead with three online meetings since our last newsletter.

We are preparing a brochure to welcome LGBTI people to the service .

We're also excited to be holding a stall at the Midsumma Carnival on the 23rd of January next year. We'll be redoing our survey of older LGBTI peoples housing issues, to gather more data and see what has changed since the pandemic. Come on down to the carnival and join in the party!



Cryptic Crossword Solutions (don't look)

I6.ELDER 18.TALLY
3.FALLINESTAPLETON 14.PETERDUTTON
3.FAULINESTAPLETON 2.TENAUTS
I.CHRISTINESTAPLETON 2.AGM
3.CHRISTINESTAPLETON 3.AGM
3.A

22.LEAF 23.SCOTTMORRISON
19.NEARER 20.HOMEATLAST
11.SHEPPARTON 13.LEAF
11.CHRISTIANPORTER 5.STATE
12.COTTMORRISON
12.CHRISTIANPORTER 5.STATE
13.COTTMORRISON
13.COTTMORRISON
14.CHRISTIANPORTER 5.STATE
14.CHRISTIANPORTER 5.STATE
15.COTTMORRISON
16.CHRISTIANPORTER 5.STATE
16.CHRISTIANPORTER 5.

Navigating the aged care system can feel a lot like a trying to solve a cryptic crossword puzzle sometimes (on page 18). Or it can feel looking at this tree, trying to decide which branch to take. But with a little bit of help from an aged care navigator, who can walk with you on your journey through My Aged Care, the branch to take will start to become clearer, hopefully resulting in you getting the services you need to remain living independently for as long as possible. If you or someone you care about needs help to understand how to access funding for and get linked in with aged care services in the home or residential care then call Stephanie, on 0449 860 017 or email navigator@oldertenants.org.au. "

Also, now that restrictions have eased we can once again meet people in person to discuss their aged care needs. As well as helping you to contact My Aged Care if you need to, we can also help you to

- link your MyGov account with your Medicare Account and the Service Victoria App in order to have a digital version of your vaccination certificate
- link your MyGov account to My Aged Care so you can access your Client Portal online
- help you to set up a MyGov account on your phone or computer

It was lovely to meet some of you at the AGM and hopefully I will have the opportunity to meet more of you before too long.

Many blessings to you all, Stephanie



On Friday 3 December, HAAG and our Ageing on the Edge NSW Form coalition partners launched a report, Home at Last: Solutions to ending homelessness of older people in NSW. The report makes the case for the Ageing on the Edge NSW Forum policy asks of the NSW government to:

- Fund a specialist older person's housing information and support service that comprises both an early intervention and crisis response, similar to the HAAG 'Home at Last' model in Victoria.
- Lower the priority age for social housing eligibility from 80 years as a matter of urgency.
- Build 5,000 social and affordable homes per year for 10 years, 20% of which should be dedicated to older people.

The report was launched at Custom's House in Sydney alongside UNSEEN, a multi-media arts project. UNSEEN shares the hidden experiences of women's homelessness, offering women who have or are experiencing homelessness an opportunity to collaborate with artists and advocates to generate greater public awareness of women's homelessness.

The event was emceed by Glen-Marie Frost, lived experience advocate. Speakers includes women from the UNSEEN project and Rose Jackson MLC, Shadow Minister for housing and homelessness, Jenny Leong MP, NSW Greens Spokesperson for housing and public housing and Alex Greenwich MP, Independent member for Sydney. Unfortunately the NSW Minister for Seniors was unable to attend due to other commitments. Media coverage included a feature article in The Guardian.











With a federal election looming, expected for March next year, HAAG is getting into gear to make older peoples housing a deciding election issue.

There is real momentum for change to address older person's homelessness across the country. Our voices are powerful. People speaking out and asking decision makers for action can shift government policy to improve housing outcomes for older people as a priority.

At the 'At Risk: Older Women at Risk of Homelessness' forum, we heard from lived experience advocates exactly why we need change, as well as from politicians, including Labor MP Tanya Plibersek who said "tell your story, talk to Members of Parliament." Greens Senator Larissa Waters told us to let politicians know you will "change your vote if they don't change their policies.

The calls to action couldn't be clearer. Its time now to get in touch with your federal representatives, letting them know why older peoples housing is important to you, and what they need to do about it.

However writing to, and meeting with politicians can be especially daunting.

To help with the process, we put together a toolkit. The toolkit includes a template letter for you that you can personalise to send to your local federal member and other candidates You can choose whether or not you want to request a meeting with them. The toolkit also includes a policy document outlines HAAGs demands to fix the housing system for older people. You can download the policy document and take it with you to the meeting or send it through via email after the meeting.

This toolkit is online at <u>oldertenants.org.au/</u> <u>news/federal-election-advocacy-toolkit</u> and we can post it to you on request.

HAAG really wants to support you to have your voice heard, so we've also set up an online forum to share ideas, experiences and get support at

houseonfire.oldertenants.org.au/forums/ forum/housing-campaigns/

Gemma White is also available to help you write letters and arrange meetings, email her gemma.white@oldertenants.org.au or call 9654 7389.



Video of the political panel at the At Risk: Older Women at Risk of Homelessness' forum,

ANOTHER 'HOME AT LAST'

Selma is a 63-year-old woman originally from Bosnia (former Yugoslavia). Along with her family and many others, Selma was forced to seek refuge in other countries for safety.

Arriving in Australia in the early 2000's, Selma had to start from the beginning with her family. Leaving behind most of their belongings, the couple sought employment in labouring jobs to provide a stable future for their children.

Housing was unaffordable, and the family was renting for many years. Selma's children soon married and moved out of the household. This was not long before Selma's husband became ill with a heart condition. Selma could not manage the rent on her own, and at this point she was the sole carer for her husband, relying on Centrelink payments to keep going. Then in 2019 her husband sadly passed away. She quickly fell far behind with her rent and was given a notice to vacate for the property she had been living in for 10 years. She had little choice but to move in with her son.

It was a difficult adjustment living with her son and his family. The property was already crowded, and Selma felt like a burden at times. Disputes and altercations began not long after moving in – beginning as small arguments, they soon increased, until Selma was asked by her son to leave the property immediately. She was unsure of where to go and reached out to a local crisis housing provider. She was temporarily placed into a hotel with nothing but a suitcase.

Navigating the emergency housing system in a crisis can be quite a daunting and disheartening experience for anyone. The impact of age, CALD background and being single woman compounded this challenge. Unfortunately, this is not a rare occurrence.

Selma was referred by the crisis housing service to Home at Last. Housing became available immediately due to a recent renovation of an old rooming house into self-contained apartments. An application for the new apartments was completed and a property viewing arranged for Selma to view them as soon as possible. She was quickly running out of time in her temporary hotel accommodation and the process needed to be expedited to avoid her being placed in a highly unsuitable rooming house.

As soon as
Selma viewed
the unit, she
became
overwhelmed
with relief and
emotion. She



described the property as bright and welcoming, 'like home'.

The sign up was completed soon after and Selma was assisted by Home at Last with some basic items to help set up her unit.

Now safely in her new home for almost a month, she has expressed her gratitude for the service and is feeling like she can live there long-term without fear of experiencing displacement once again.

CASE SOLVED: ANOTHER RETIREMENT HOUSING RESOLUTION

Cat's family approached us some time ago, after she had moved to an aged care facility from a retirement village.

Cat had moved to the retirement village in 2005, prior to the new regulations coming into force. At the time in which she signed the contract with the not-for-profit retirement village, the contract fell under the previous regulations which did provide the client with protections if they were to move into aged care. The family asked for assistance in getting the village to buy out the unit as per current regulations.

Our Retirement Housing Advocate researched the law and discovered that Cat was not covered by the new legislation, and sought extra help from another lawyer. The lawyer provided another avenue to look at, but this was a dead end.

Nonetheless, the advocate began negotiations with the retirement village and their solicitors. The retirement village was determined not to make a pay out as this would set precedence and there were other clients in a similar position to Cat.

After many months of back and forth, the advocate made one final attempt to negotiate with the provider by writing a highly emotive letter and highlighted the negative consequences on the life of the client. Ultimately the operator was moved by the letter and gave the resident two options, the operator could pay for their aged care fees or purchase the unit.

This was an amazing response for the family; however the operator was very unclear as to how both options worked and there was uncertainty if she chose the first option as to who would continue to pay for the maintenance of the unit. We advised Cat and her family as to which option we believed would be in their best interest, leaving the decision to them.

It was an indeed a positive outcome, certainly unexpected, but a happy one for the family.

PART 4A CONSULTATION

Do you live in a Part4A, Lifestyle Village or Residential Park? We want to hear from you

HAAG wants to hear from residents about their issues and concerns about living in residential parks. We want to know the pros and cons about living in these types of parks and how HAAG and the government can support you more.

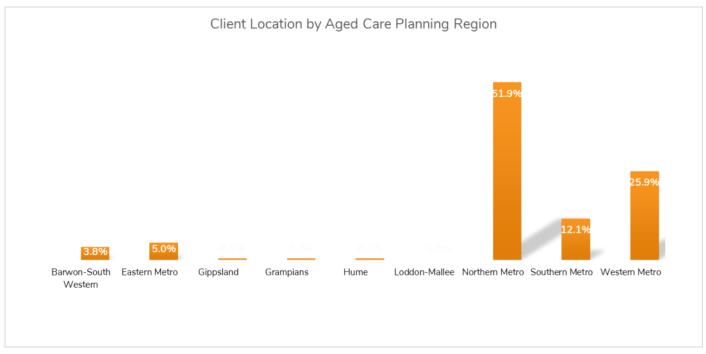
If you would like to talk to us about this, please call Shane or Fiona on (03) 96547389 or email haag@oldertenants.org.au and put "Res Parks" in the subject line, and keep an eye out in the new year for more.

HOME AT LAST SERVICE DATA JULY - SEPTEMBER 2021

According to the 2016 census, Aboriginal and/ or Torres Strait Islander people make up 4% of people experiencing homelessness, despite making up just 0.8% of the Victorian population.

3% of the clients accessing our housing support services were Aborignal, reflecting that older Aboriginal people are also disproportionately more likely to be homeless or at risk of homelessness, but also that HAAG has some work to do to reach out to older Aboriginal and Torres Strait Islander community member.





In July-September 2021, prior to commencing our Shepparton Pilot Project, the large majority of our clients came from the Melbourne Metropolitan region, with most of them coming from the more economically disadvantaged Northern and Western Metro regions. The exception to this was the Barwon South Western region, where we have stationed a HAAG outreach worker to visit fortnightly. The Hume region, especially the major town of Shepparton, has a high population of culturally and linguistically diverse, as well as Aboriginal and Torres Strait Islander peoples. The pilot project has been reaching out to local Aboriginal organisations to work together to support their older people at risk of homelessness.



Swan Song, directed by indie film maker Todd Stephens screened at this year's Melbourne Queer Film Festival. Set in the film-makers small home town of Sandusky, Ohio, the film features retired hairdresser Pat Pitsenbarger (76 year old German actor Udo Kier) as he escapes his oppressive nursing home to go on a mission to do the funeral hair and make up of his ex-client Rita (Linda Evans of Dynasty fame). Stealing beauty products along the way, and becoming more fabulous with every step, Pat visits the homes, salons and bars of his youth, reminiscing about lost loves and friendships, one of the last gay men of his generation.

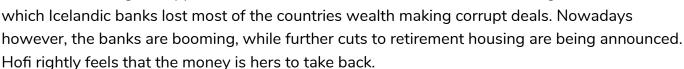


The low-budget film is filmed entirely within the small town. Homophobia doesn't seem to exist, but rather is depicted as an unfortunate relic of the past. AIDS, beat culture and even gay bars are only memories. When Pat reveals how he lost his housing due to unfair inheritance laws, a character remarks "at least it wouldn't happen these days".

Despite this unrealistically positive outlook, the film is an enjoyable and bittersweet journey with humour and sadness, a great soundtrack and a very entertaining drag performance. It has limited release in cinemas from December. * Fiona York

Amma Hófí (Grandma Hofi) is an Icelandic Christmas heist movie directed by Gunnar B. Gudmundsson that screened at the Scandinavian Film Festival. Hofi (Edda Björgvinsdóttir) and Petur (Þórhallur Sigurðsson) are residents in an underfunded retirement village come aged care facility, where they are forced to share a room due to lack of space. They live under the thumb of a paternalistic manager, who sets ever more restrictive rules, and his crooked son, who steals their food, belongings and medications.

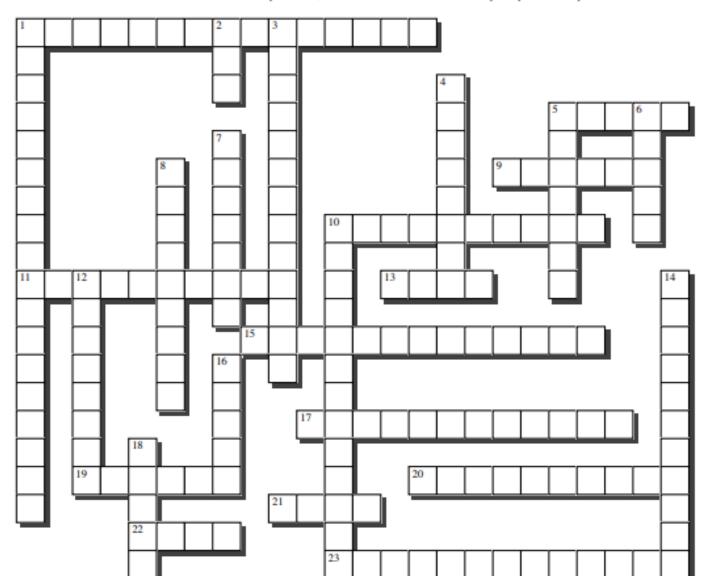
While Hofi and Petur become best friends, Hofi dreams of escaping the home to buy her own one bedroom apartment in the town. The bank informs her that her life savings disappeared in the 'Global Financial Crisis' of 2008 during



The unlikely bank robbers don Santa costumes to pull of a daring heist. The bumbling police never suspect the pair due to an ageist belief that older people don't rob banks. The police, the bank managers, and the local thugs are constantly outwitted by the wily seniors. The story mirrors the classic Christmas movie Home Alone, with the robbers being the good guys, and the child being the older people.

The comically bad conditions in retirement housing are very relatable, although the twist at the end doesn't translate to the Australian situation. While the movie challenges ageism, it could have gone further in developing the romantic attraction between the main characters. Its an all round fun and charming Christmas movie with a great message. *** Reuben Endean 17





Lots of HAAG characters and places, some of our favourite people and politicians.

Across Clues

- Federal Minister follows Jesus, will have his luggage taken out the door at the next election (9,6)
- To say clearly for the record a part of your address
- Took home the bar prize to Geelong Region
- Be Priestly, mystical words from our former treasurer(5,5)
- A persons path got lost, ended up in a Victorian country town.
- A flea, jumped out of a book
- All did fly home, like ashes in the wind,
 Rest In Peace to a founder of HAAG (5,9)

Down Clues

- HAAG manager, in another life could have been a plant scientist hero (9,9)
- The Association of Geriatric Medicine has its yearly meeting
- Nun inhale soap, spits out vile racist (7,6)
- And the winner was the Queen of England
- 5) Hear knight and profit
- Living in Intense Homelessness, like a line of boyscouts.
- Two handfuls of ants, renting out an anthill
- HAAG staff member who lived in the forest, around a fairy nook (5,4)

HAAGIE CRYPTIC CROSSWORD (CONTINUED)

- Where you arrive at a HAAG meeting, flustered on an infernal sled. (8,4)
- High income earner, moved closer to work
- A total shame to be messed around before finding a home (4, 2, 4)
- 21) Pulling out swords, there are no winners
- 22) A flea, jumped out of a book
- 23) Minor rot costs the leader in a spill (5,8)

- A confoundingly rare hill swamp lily, a senior member of the management committee (5,8)
- 12) I once let political decisions confuse me
- The Federal Ministers unrotted pet decomposes (5,6)
- A berry, a flower, a real estate agent, also a wonderful and wise person
- Occupational Therapist totally withdrawn after counting up votes

Having a hard time with the clues? You can write to the editor to complain, tweet @HAAGHomeAtLast for help, or look up the answers on page 11.

Letters to the Editor

energy lives on.

Great to see such a lovely photo of all the staff and families in your Spring newsletter.

I must be honest it brought a tear to my eye - all the staff, looking so young and keen.

I feel that HAAG will go on into the future. Also remembering all the senior women gone by, the dear late Molly Hadfield, and so many others, all gone, but their Yours faithfully

A HAAG old timer.

Letters to the editor are most welcome to be sent to haag@oldertenants.org.au or in the post to HAAG, 247 Flinders Lane Melbourne 3000

Housing for the Aged Action Group

Level 1, Ross House 247-251 Flinders Lane,

Melbourne 3000

ADMIN: 9654 7389

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www.oldertenants.org.au 1300 765 178 haag@oldertenants.org.au



Fighting for Housing Justice for older people since 1983

HAAG offers FREE confidential advice, housing and support to over-55's



HAAG worker Teresa out and about in the Sheppation/Goulbourn Valley Region, meeting with 'Mini Mob'

- Housing Options Information
- Outreach Housing Support
- Retirement Housing Advice & Support
- Research & Policy Development