



# older tenants voice

Housing for the Aged Action Groups Quarterly Newsletter Winter 2022



**HOUSING FOR THE AGED ACTION GROUP**

**FIGHTING FOR HOUSING JUSTICE FOR OLDER PEOPLE SINCE 1983**







Dear Members

Hello from sunny North Queensland where I have been blending with four generations of my immediate family plus all my siblings.

Homelessness is not discussed here at all as far as I can tell so apparently all is sweet and everyone is well housed in this land of sugar cane (!). Equally no one discusses the latest election either. But perhaps both topics will be more to the fore in Brisbane, the state capital, when I get there next week.

Our immediate concern at HAAG remains as 'what does the major government party now plan to do to abolish homelessness for older people'. What plans are being set down to bring down ballooning rental prices and aid all older tenants to continue living without stress and fear. Exactly how long do we at HAAG – and everyone else in their later ages for that matter – need to be patient and wait for the elected government personnel to swing into action and prove they have listened to HAAG's advocacy and are able to do something SOON about this dire need. How long do we need to wait to know the answers?

Housing stress is expected when areas are flooded and/or suffer bushfires. It should not

be an expected result of ageing. There are wonderful plans in several overseas cities from Japan to Sweden and more for the provision of affordable homes for aged citizens. Why is it so difficult for those who do the planning at City Councils, State Government and Federal Government levels in Australia to deliver housing for older people at risk of homelessness, or already homeless and living in their car - or bunking on a friend's couch. It is nothing short of disgraceful that in this country that is now the norm, equal to the situation in countries enduring war like conditions and/or threats.

We members of HAAG are fortunate to be able to express our opinions, write to our major newspapers, march in the street, and just speak up at local gatherings about the constant need to recognise the plight of so many of our older citizens.

This is freedom. We understand that and we know as members it is our right and our aim to always remind everyone of the importance of: More Housing, More Support and less or preferably NO inequality for the Australian ageing population in need.

The election has been decided and the work done by HAAG workers and members to advocate for our clients needs has been wonderful. It is now up to our local members to do the very best for older people, and go on doing just that. It is not difficult to be the one to identify and remind your local member what you expect from them in respect of this task. There is untold information from HAAG workers to assist all members to know exactly what is needed by our government rulers to prevent the discrimination to elders when it comes to housing and how we can help it happen.

Stay safe and warm

Phyll Williams, Chairperson

## Major Actions

### Action 1



#### At Risk 2021 Online Forum

National online forum included Senators Larrisa Waters and Jane Hume, Tania Plibersek MP and Zali Steggall MP

### Action 2



#### Letter writing campaign

112 people sent a total of 1,431 letters to federal candidates

### Action 3



#### HAAG workers and members meeting with portfolio reps and local candidates

34 meetings with MPs were held with HAAG workers and members

### Action 4



#### Events

HAAG workers and volunteers participated in a range of events leading up to the election

### Action 5



#### National Independent Candidates' Forum

Included Zali Steggall, Jo Dyer, Hanabeth Luke, Liz Habermann, Jane Caro, Fenella Edwards, Nicolette Boele

### Action 6



#### Media and communications

HAAG films and documents were distributed via our membership across social media

## HAAG's Advocacy

With a decline in home ownership at retirement age, unprecedented increases in housing prices and a reduction in social and affordable housing stock in Australia, older people are experiencing significant housing challenges and are at increased risk of homelessness.

Urgent policy reform is required by the federal government including changes to our housing, retirement, social services and income support systems to meaningfully address this issue.

The 2022 federal election presented an opportunity to call for investment in housing and services for older people. HAAG members have taken action by emailing, writing, sharing their stories, meeting their local representatives and candidates and voting to change the system.

HAAG and its membership took the following actions in the lead up to the 2022 election with the purpose of prompting policy change consistent with our policy demands:



## Context

Older women are the fastest growing cohort experiencing or at risk of homelessness in Australia. An estimated 405,000 women aged 45 and over are currently at risk.

*“Older women are the invisibly homeless, who quietly struggle to get through each day.”*

(Linda Hahn, Lived Experience Advocate, Housing Older Women movement, Queensland)

The underpinnings of this issue are well known and compounding: decades of under-investment in social and affordable housing by Federal, State and Territory Governments; structural gender inequality; and ageism. COVID-19 pandemic is further exacerbating economic disadvantage for women, particularly older women.

There is ample evidence to demonstrate the gravity of this issue. In September 2021, the International Monetary Fund recommended that structural reforms to boost housing supply and targeted support for low-income households are needed to improve housing affordability in Australia. The 2020 Retirement Income Review identified that the retirement system favours homeowners, and a new approach is required for the significant number of older people who are renting in the private market.

Delegates at the 2021 National Summit on Women's Safety called for recognition of the housing needs of older women and identified affordable, accessible long-term housing and inclusive, culturally appropriate crisis accommodation as fundamental to the safety and recovery of victim-survivors and a priority.

This is a crisis for which there are clear, achievable and effective solutions and yet there has been no clear leadership or tangible investment by the Federal Government to date to address homelessness experienced by older women.

## Action 1: National online forum - At Risk 2021: Older women facing homelessness in Australia, from awareness to action

The At Risk forum in September 2021 set the stage for HAAG's federal advocacy work in the lead up to the election in May 2022.

### Political Panel



There is consensus that older women experiencing homelessness is a result of structural and systemic issues, and a range of policy levers need to be employed to improve housing outcomes for older women.

“ This is one of the most critical issues facing Australia for older homeless women today and the next generation of young Australians. (Tanya Plibersek MP) ”

“ In Australia, housing has been seen as an investment stream for 40 years and we can't wind that back quickly. But we need to acknowledge the consequences of that policy and deal with the problems. (Zali Steggall MP) ”

There is a need for all levels of Government to act now.

“ Housing is a responsibility of every level of government and the notion that it is predominantly a responsibility of State Government is just not true. The Federal Government can and should be building public housing. ”  
(Tanya Plibersek MP)

“ Next national plan to reduce violence against women and children will provide the roadmap to reduce violence against women and reduce their vulnerability to homelessness. (Senator Jane Hume) ”

“ Homelessness is a choice being made by the Government, through policies and policy settings. The problem isn't intractable, it's a choice and we can change it. (Senator Larissa Waters) ”

### At Risk Forum 2021

Number of Registrations: 865

#### Participating Organisations:

HAAG  
University of Melbourne  
Women's Community Shelters  
McAuley Community Services for Women  
Muslim Women Australia  
Aboriginal Community Housing  
Lord Mayor's Charitable Fund  
Brisbane Housing Company  
United Housing Co-Operative LTD  
Everybody's Home  
Melbourne Disability Institute  
Building Better Homes  
Equality Australia

#### Participating MPs and Senators:

Tanya Plibersek MP  
Zali Steggall MP  
Senator Larissa Waters  
Senator Jane Hume

#### Lived Experience Advocates:

Penny Leemhuis  
Linda Hahn  
Suzannah-Jo Day

## Action 2: Letter writing campaign



1,431 letters were sent to federal representatives and candidates across the country by 112 HAAG members and At Risk Forum attendees. Letters were sent through HAAG's online platform and through our election campaign page.

“ If you and your colleagues take action now, we can reduce future social and economic costs and avoid additional pressure on already stretched homelessness and crisis response services. ” (Excerpt from HAAG letter template sent to representatives and candidates across the country)



Housing is a problem for thousands of Aussies! 🏠

This morning I met with Francis from the Housing for Aged Care Action Group to hear about the struggles facing an increasing number of older Australians who don't have a stable place to live.

Scott Morrison has failed to deliver a fix for the housing crisis but we need to make sure we don't leave these people on the street.

Labor wants to help and we've promised to build 20,000 new houses if we win the next election to help fight this shortage of houses. Having somewhere safe to sleep is a right! 🏠



## Action 3: HAAG workers and members meeting with portfolio reps and local candidates

HAAG members were supported to meet with their local representatives and candidates through one-to-one support with reference to our election tool kit.

- 16 HAAG members were supported to meet with their local federal representative or candidate, resulting in 11 meetings with candidates from the LNP, ALP, Greens and Independents. 9 of these candidates were elected to the Parliament of Australia in 2022.
- HAAG workers held 18 meetings with federal representatives with portfolio responsibilities.
- HAAG has continued to engage with these politicians post-election.



## Action 4: Events



### Housing 4 Equality Online Forum, March 7, 2022

“Now is the time to understand the connection between housing and gender equality; and why without affordable, long-term housing, women will continue to lag behind” Equality Rights Alliance

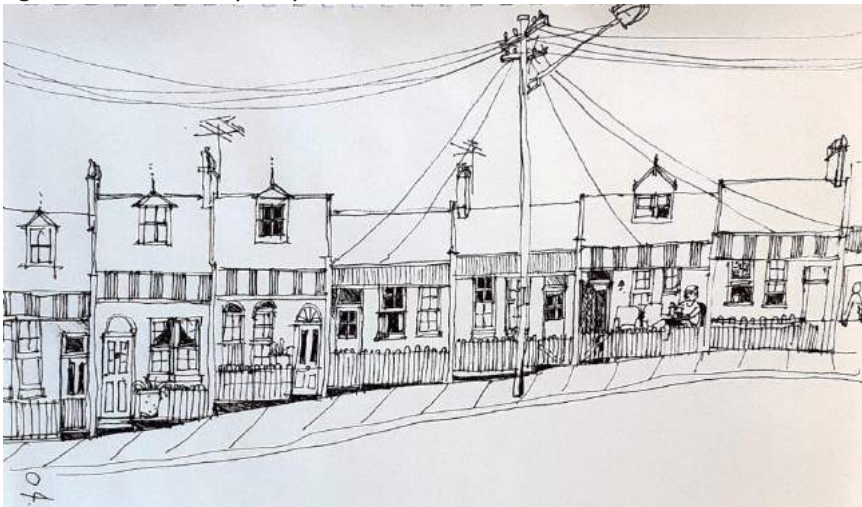
This webinar featured the following panellists:

Maggie Shambrook, Housing Older Women, Queensland; Molly George, National Housing Director, YWCA; Rachel, Ong ViforJ, Professor of Economics, Curtin University.

Responder: Kate Colvin, National Spokesperson, Everybody's Home

Moderator: Toni Hassan, Equality Rights Alliance

The event was coordinated by Housing for the Aged Action Group, Equality Rights Alliance; Everybody's Home, Older Women's Network NSW.



Artwork by Jo Waite - HAAG Peer Educator and contributor to Mtalks panel

### Her Place, Women's Homelessness Solutions Forum, 7 March, 2022

HAAG EO, Fiona York, featured at the round table discussion with key figures who are working to address the issue of homelessness across Australia. They looked for practical strategies and solutions grounded in lived experience.



### MPavilion – Mtalks: Making Home- Older Women at risk of homelessness, 27 March 2022

This event at MPavillion asked what factors have placed older women at risk of homelessness, and what can be done to help. It unpacked the issues and policies that created the housing crisis and outlined pathways for advocacy and action.

#### Learnings from 'Influencing for change' panel at the At Risk 2021 Forum

- Building momentum for change requires a clear goal backed by strong partnerships and alliances with government, the private and nonprofit sectors, people and communities that span political divides and are built over time.
- People can make a difference. It starts with conversations. Sharing stories of lived experience with decision-makers is powerful.
- Social changes can be undetectable. It takes hard work to change attitudes and behaviors. People need a range of options to engage with and support a campaign.

On 21 April 2022, Senator Mehreen Faruqi, Australian Greens' Housing spokesperson shared with HAAG a stakeholder statement that collating their policies to end homelessness for older women and to address its root causes.

**STAKEHOLDER STATEMENT**

**THE GREENS**

**ENDING HOMELESSNESS FOR OLDER WOMEN**

Older women face acute housing insecurity due to the intersection of systemic economic, cultural and gendered inequality, all factors which combine to make them an ever-expanding cohort of people experiencing financial insecurity, poverty and homelessness. Older First Nations women, migrant and refugee women are particularly at risk due to the intersection of these factors with systemic racism. This insecurity is a key reason that mental stress amongst women over 55 has increased significantly over the past decade.

Older women are the fastest growing group of people experiencing homelessness, with homelessness in women over 55 growing by 31% in the last census.<sup>1</sup> The number of older women seeking Specialist Homelessness Services has also risen steadily in the last decade<sup>2</sup> and most women report being on Government support payments when they seek specialist support.<sup>3</sup>

Homelessness for older women does not exist in a vacuum and has been exacerbated by repeated policy failures of successive governments. This includes failures to provide affordable housing or adequate income support, or to fully fund family violence and women's services; a complex family law system; and a failure to recognise the value of care work or to address the many causes of financial insecurity experienced by women.

The Greens are the only party with a plan to end homelessness in older women by building public and social housing for everyone needing a roof over their head and through addressing the root causes of older women's homelessness.

**The Greens' Plan**

- ▲ **Build one million publicly-owned homes** over the next 20 years that will immediately address housing needs for older women. 750,000 of these homes will be reserved for those on public housing waiting lists, including older women, in all States and Territories. 125,000 of these homes will be available as universal lifelong affordable rent options to provide cohorts like older women, essential workers, and others who need affordable rent.

<sup>1</sup> Erickson & Co, 2022. "Women, work and recovery: Time for a fair go to support health and well-being for Australian women".  
Women's Equality 2022. <https://www.women2022.org.au/2022/03/22/women-work-and-recovery-time-for-a-fair-go-to-support-health-and-well-being-for-australian-women/>  
APRS, 2018.

<sup>2</sup> Australian Association of Gerontology (AAG) Background Paper: Older women who are experiencing, or at risk of, homelessness.  
<https://www.aag.org.au/wp-content/uploads/2021/06/Background-Paper-Older-women-who-are-experiencing-or-at-risk-of-homelessness.pdf>

<sup>3</sup> 75% high proportion (75.5%) of women 17 years of age and over who accessed Australian Specialist Homelessness Services in 2016-17 reported neither their material of income into government payments, including financial assistance (52.4%), Disability Support Pension (12.1%), and the expenditure on 4% (see <https://www.aag.org.au/wp-content/uploads/2021/06/Background-Paper-Older-women-who-are-experiencing-or-at-risk-of-homelessness.pdf>)

### Action 5: National Independent Candidates' Forum



*"I just wanted to say how inspiring the panel session that was hosted by Housing for the Aged Action Group the other week" Sarah*

A week before the election, this event brought together independent candidates to discuss the issue of older women's homelessness and to put forward their policy positions.

*"Housing was the 3<sup>rd</sup> rated area of concern for our seniors, after aged care and health care" Nicolette Boele*

*"Women in our generation never expected to find themselves worrying about where they are going to live and this is because we have walked away from public housing" Jane Caro*

### Action 6: Media and Communications

- **Videos and social media:** HAAG commissioned three films over the pre-election period: 'Vote for Change' (60 sec and 3 min versions) and 'Four Older Women's Stories of Housing and Homelessness'. The latter has been viewed 162,000 times on YouTube. Our films, demands and media tiles were also posted on HAAG Twitter, Facebook and LinkedIn accounts and via our networks.
- **Resources:** we developed a range of materials to support our advocacy including an Election Scorecard; an Advocacy toolkit; template letters to local candidates; background facts infographic.
- **Media:** we contributed to nine media stories in print, online, radio and television this year pre-election.



Above: Vote for Change video



Four Women's Stories of Housing and Homelessness video



**More information HAAG, its election actions and next steps can be found here**

<https://houseonfire.older tenants.org.au/older-women-call-for-national-housing-strategy/>

### Calling all Residential Parks (Part 4A) Residents!

A type of housing that is frequently ignored or misunderstood by members of the public, as well as political decision makers is that which is covered by Part 4A of the Residential Tenancies Act (RTA).

This type of housing is often designed for and marketed towards people aged 55 years and older. It may be called a residential park, a lifestyle village, a moveable dwelling or retirement housing. The resident owns the unit or 'moveable dwelling' and rents the site or land it sits on.

We know that residents living in this type of housing feel that they are forgotten. Their unique housing is unclear to decision makers, and even other residents!

HAAG is co-hosting a Residents Forum to discuss these issues, along with the Residential Tenancies Commissioner. It will be a great opportunity for residents to tell decision-makers about the issues in your park, and what you would like to see improve. See details on the next page.

Long time HAAG members will know that we ran a group for residents of this type of housing called CARPAV (Caravan and Residential Parks and Villages) where we could work together on these issues. This was merged with the ILU group to form RAAG in 2017. One of our RAAG members is keen to unite residents of Part 4A parks across Victoria, and they have created a new group called Manufactured Home Village Residents Representatives Victoria, or MHVRR. This group is seeking to create a Victoria-wide network of representatives to raise awareness and campaign for change.

If you are in a Part 4A park and want to connect, you can email the group on [mhvrr0101@gmail.com](mailto:mhvrr0101@gmail.com) or give them a call on 0431 347 797.

After the residents round table in August, we will be looking at how HAAG can continue to support Part 4A residents, either through RAAG or through re-starting CARPAV, so we would really like to hear your opinions. If you're living in a residential park, please come along to our forum and have your voice heard.

## AGED CARE NAVIGATOR

Hello from the Navigator desk. I hope you are all able to find some warmth as the chilly season descends upon us I will be on leave in July but feel free to contact me in August when I return if you want to catch up for a coffee somewhere. I am planning to move closer to the city when I return from leave so I will be coming into the office more often

and will be able to get out and about more to visit people and attend community events. I enjoy talking to people about any concerns they have related to aged care either for themselves or someone they care about. We are all ageing and the more we can support one another the better. Take care, Stephanie



# Residential Parks Roundtable

**Do you live in a residential park in Victoria?  
Or chose to leave? We want to hear from you!**

Residential parks (also known as Part 4A parks or lifestyle villages) are a kind of retirement housing where a resident owns their dwelling, but rents the land it sits on.

What needs to change to make residential parks work better for older renters? This will be an opportunity for the Commissioner for Residential Tenancies and other policy-makers to hear directly from residents about the good and bad in this type of housing. This will help the Commissioner in her role as advocate to government, and help focus HAAG's policy work.

Current and former residents as well as their families are encouraged to join the forum. We would like to see as many residents from as wide a range of villages as possible!

**Thursday August 18th 2022  
10am-2pm**

Join in person, online or on the phone  
by registering at

**[oldertenants.org.au/roundtable](http://oldertenants.org.au/roundtable)**



# August General Meeting

After 2 years out in the cold, HAAG's Soup General Meeting will return with staff dishing up their favourite soup recipes, and discussions about our push for better housing in the Victorian State Election

**Tuesday 16th August**

11am – 1pm

Level 4, Ross House,  
247 Flinders Lane,

on Zoom [oldertenants.org.au/august-meeting](https://oldertenants.org.au/august-meeting)  
or on the phone 03 7018 2005

LAMB, LENTIL & VEG

By Melie

CARROT SOUP



Seniors Week is still a long way away, but we are really excited that its happening again with an action packed program of events.

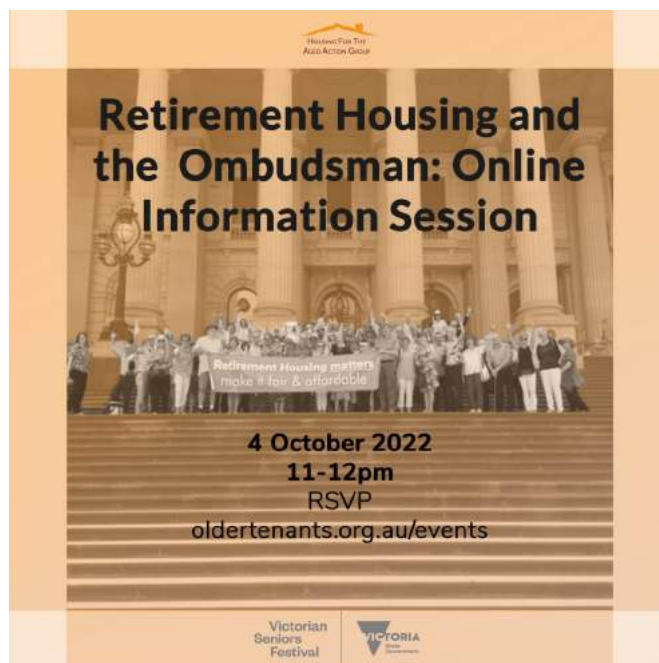
HAAG is preparing many in person as well as virtual events covering everything to do with older people and housing.

Make sure to save the dates and RSVP for all these events at [oldertenants.org.au/events](https://oldertenants.org.au/events)

An information session for all residents of retirement housing types including retirement villages, residential parks, lifestyle villages, rental villages, independent living units about the need for a specific, timely, free, accessible and binding dispute resolution service for all retirement housing residents, as well as other information on fair fees, management training and simplified contracting.

**Tuesday 4th October, 11am – 12pm**

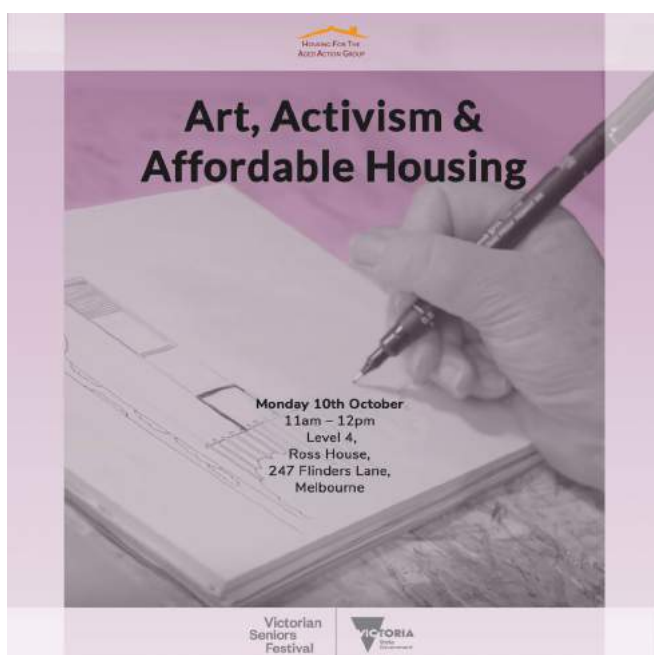
Online event. Zoom link provided upon registration



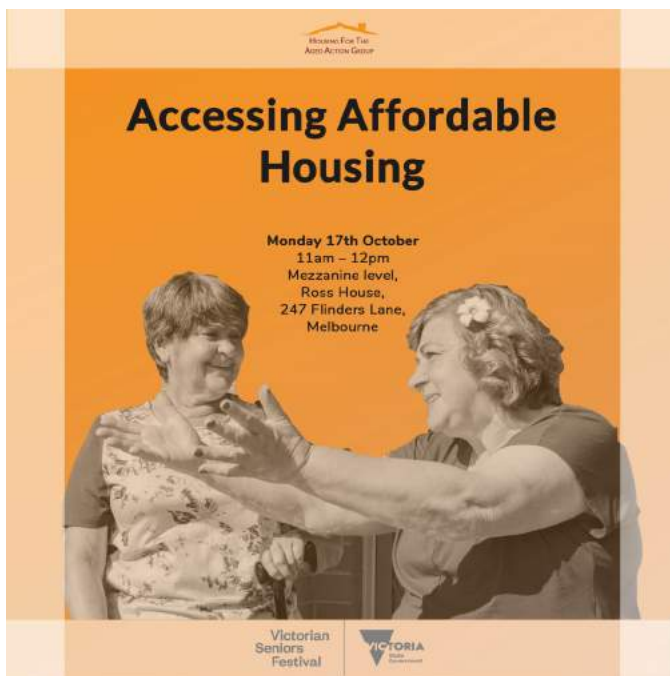
Channel your creativity at this arts-based workshop, where we'll explore HAAG's activist history and how art can be used to fight for housing justice, so older people aren't at risk of homelessness. All art materials are provided and a catered lunch is included.

**Monday 10th October, 11am – 3pm**

Level 4, Ross House, 247-251 Flinders Lane, Melbourne







A presentation on how older people experiencing housing stress can access affordable housing through HAAG's services. Suitable for older people on a government pension or low income, who are in private rental or under financial stress with mortgage payments. Light lunch included.

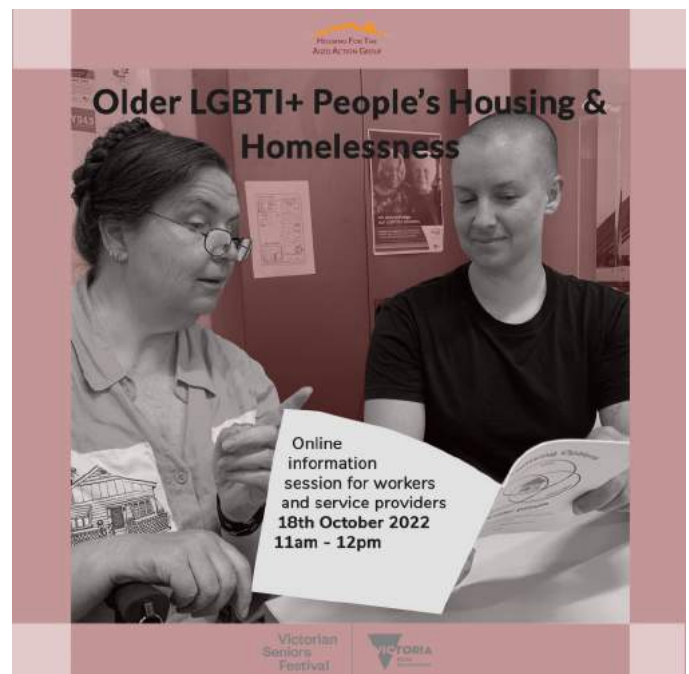
**Monday 17th October, 11am – 12pm**

Mezzanine Level, Ross House,  
247-251 Flinders Lane, Melbourne

Online information session for workers and service providers wanting to learn more about the housing experiences of older LGBTI+ people.

**Tuesday 18th of October, 11am-12pm.**

Online event. Zoom link provided upon registration at [oldertenants.org.au/events](https://oldertenants.org.au/events)

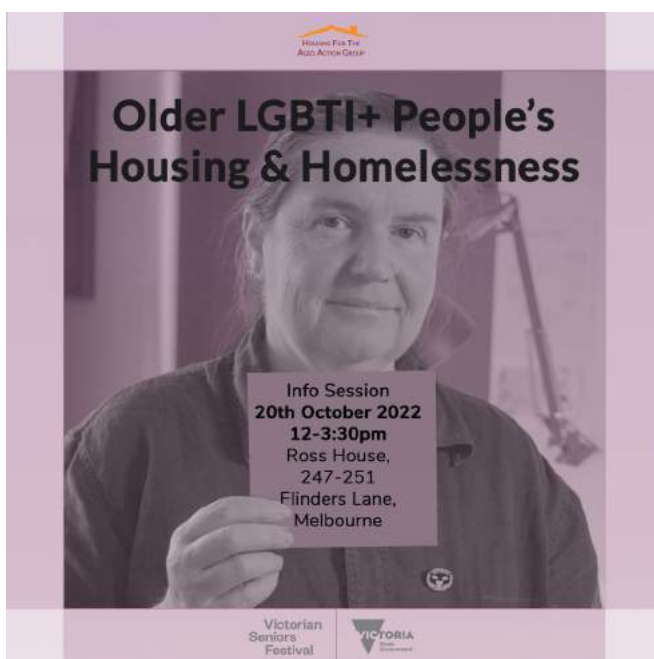


In-person information session on the housing experiences of older LGBTI+ people for LGBTI+ community members as part of Victorian Seniors Week festival.

Refreshments provided.

**Thursday 20th October, 12.00pm - 3.30pm**

Level 3, Ross House, 247-251 Flinders Lane, Melbourne



The LGBTI+ reference group members are attending community education, advocacy and media training over July and August to prepare for presenting information about older LGBTI+ housing experiences and service delivery needs to community, peers and service providers. The training will go over 6 weeks so they will be ready to deliver key messages in time for the Seniors Festival as well as in other spaces.

Members of the LGBTI+ group have already been interviewed on HAAG's radio show on 3CR, Raise the Roof. You can listen to Andrew and Ricki talk at these links:

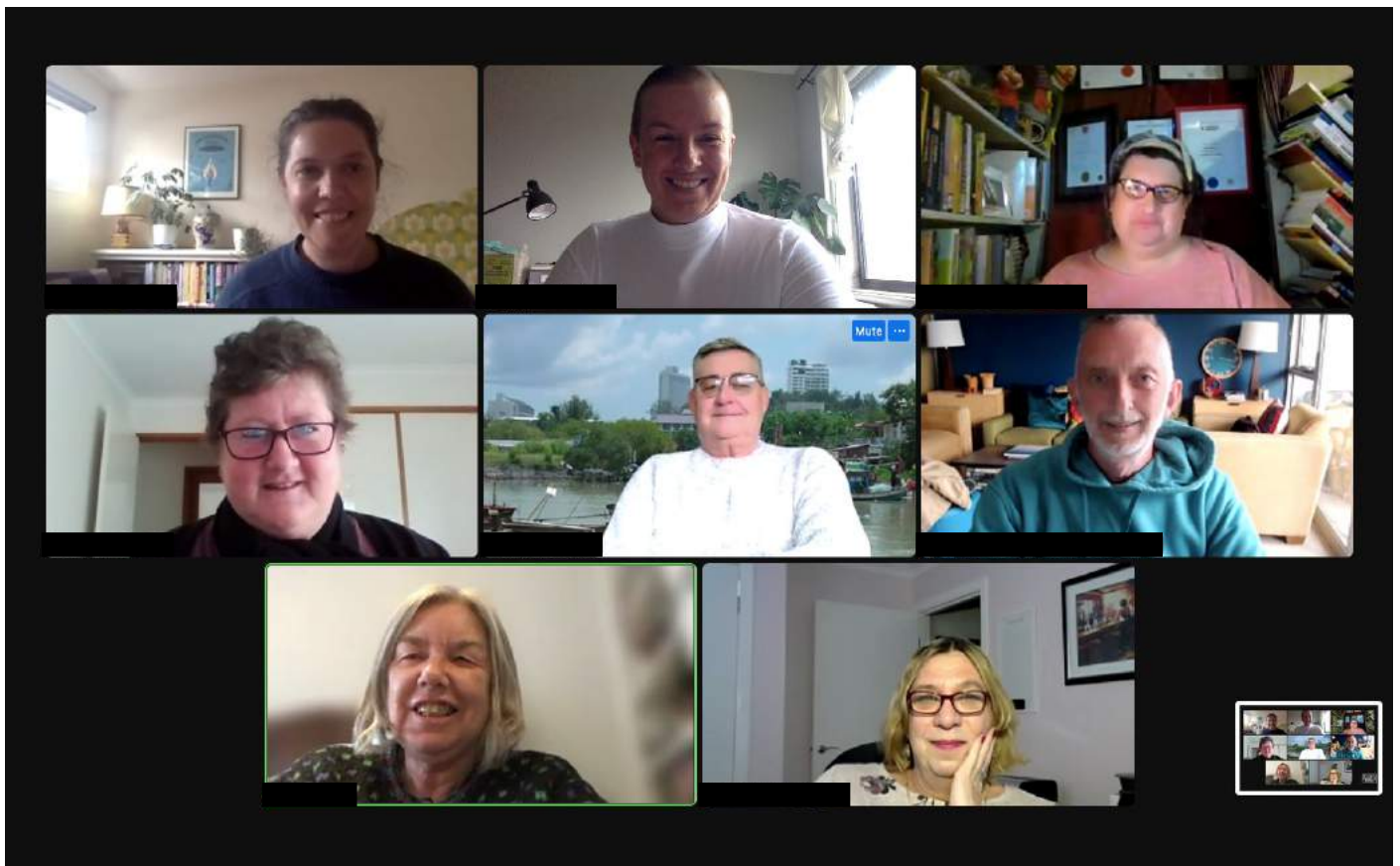
<https://www.3cr.org.au/haag/episode/come-join-us-older-lgbti-housing-reference-group>

<https://www.3cr.org.au/haag/episode-202203091730/lgbti-housing-national-housing-conference>

If you are a community group or a service provider that would like a presentation delivered, or have a radio show you would like to interview a member on after their training is complete, don't hesitate to get in touch now to organise a presentation! You can call on 9654 7389 and ask for Fiona W.

Finally, if you would like to complete our survey, to better understand how the pandemic may have impacted the housing experiences of older LGBTI+ people, here is the link to participate:

[oldertenants.org.au/survey](https://oldertenants.org.au/survey)





Fatma migrated to Australia from Turkey, after marrying her husband who had migrated a couple of years earlier. She had three children and worked as a factory worker and raised her children at the same time. When her husband was diagnosed with cancer, Fatma cared for him for three years before he passed away..

After her husband died, Fatma's circumstances got worse. She had inherited his superannuation and a small amount of savings. Her son suggested that she use that money to help buy a big family home where they could all live together. Fatma, who was still in shock from her husband's death and grieving, agreed. Her son bought the house but unbeknown to her, the title was only put in his name. Then when her son got married, he no longer wanted his mother to live at the house with his new wife. Fatma felt the house was rightfully hers, but when she challenged her son, their relationship deteriorated further and Fatma decided she needed to leave to feel safe and secure again.

Fatma had nowhere else to go, and no financial security. She did not want to be a burden on her family, and was on limited Centrelink payments. Through word of mouth in the Turkish community, Fatma was connected with HAAG's Home at Last service. The outreach worker found out that Fatma had already applied for public and community housing some years earlier under her husband's name. The outreach worker updated her application and started contacting housing providers to see if there were vacancies – remarkably, it only took three working days for a vacancy to come up, and Fatma was assisted with signing up to the property immediately!

*"I do not remember ever being this lucky, this property does not only mean I am living free of my son's abuse, but it is also the first time ever I will have my own place, only my own, never having to share with anyone".*

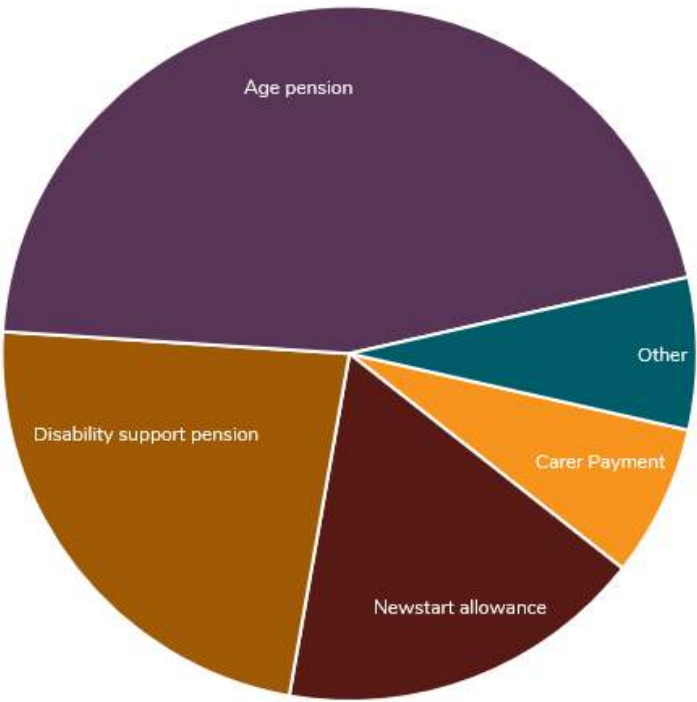
## WORLD ELDER ABUSE AWARENESS DAY

The 15th of June each year is World Elder Abuse Awareness Day. Around 10% of our Home at Last clients have elder abuse or family violence issues impacting their housing. Our older clients (over "pension age") experience elder abuse perpetrated by their adult children. Sometimes family conflict caused by overcrowding escalates into abuse. Like this story from our client Fatma, sometimes older people from culturally and linguistically diverse backgrounds put trust in their children to look after them as they age, and if things go badly, they have nowhere to turn.



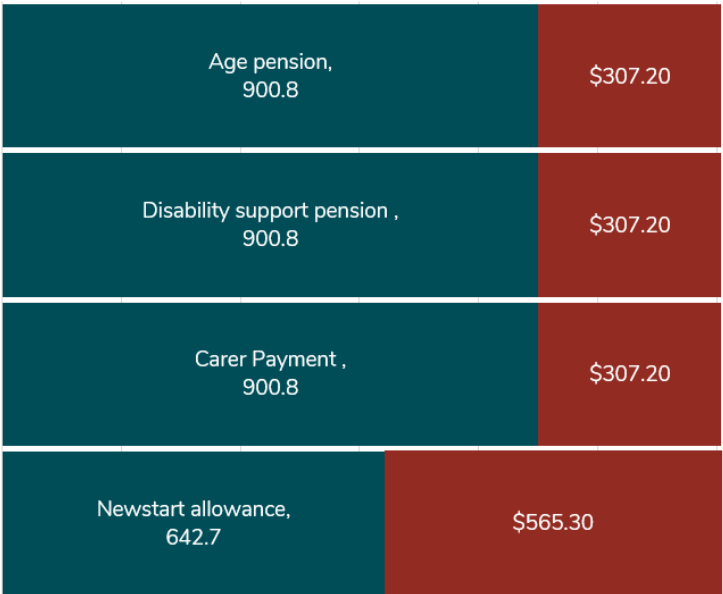
Main income source of Home at Last clients

The majority of our clients receive the Age or Disability pension, many are on Newstart. A handful are employed with low incomes, receive carer allowance, or have no income at all.



Income as a percentage of the poverty line

The Henderson poverty line is an official measure of how much income people need to stay out of poverty with money adequate for their basic needs. This chart shows how much less our clients income are than the poverty line. This is why HAAG supports the campaign to Raise the Rate of all Centrelink payments.



Fortnightly Centrelink payment for single person

Amount less than poverty line



Set in a US retirement home, *Queen Bees* is Michael Lembeck's latest Hollywood production.

Helen, a fiercely independent older woman, unwillingly moves into a retirement village while her house undergoes repairs. Here she discovers a clique known as the "queen bees" – just like the popular kids in high school, they are mean and don't play nicely with others. Helen is encouraged by her supportive grandson who is worried about her isolation at home, to make the most of the social life the village offers, and over time, she does.

The film is directed by Michael Lambek, and has a strong ensemble cast that includes Academy Award winner Ellen Byrnsten (*Alice Doesn't Live Here Anymore*), James Caan, Golden Globe winner Ann Margaret (*Tommy*), Jane Curtin (*Saturday Night Live*), Loretta Devine and Christopher Lloyd (*Back to the Future*). The cast seem to be having fun with the roles, which are few and far between even for older women as accomplished as these actors are.

As is often the case, the film depicts the extremely wealthy end of retirement living, which is not the experience of many HAAG members. But it redeems itself by debunking ageist assumptions about older people's relationships. If you make it to the end of the film, the montage of photos of real people over the credits is genuinely heartwarming, and shows that you really are never too old to find love. ★★★★★ - Fiona York



## A VERY SPECIAL AGM

This years AGM will be held on Thursday November the 17th and we will be marking the 100th birthday of Molly Hadfield, as well as 10 years since she passed away.

We'd like to celebrate the occasion with memories of Molly as well as all older people of HAAG who have made this organisation and this community what it is today.

Do you have any memories you'd like to share about Molly and her HAAG comrades? Or any old photos, newsletters or memorabilia? Its time to dust off the old photo albums and shoe boxes and start preparing to celebrate a wonderful woman and her legacy for our organization.



## Housing for the Aged Action Group

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Fighting for Housing Justice for older people since 1983

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



Fiona and Jo launching her zine "Jo Waite Slept Here" at the Mpavilion. Cover photo Jennifer, Maeve and Kris at the launch.

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