



# older tenants voice

Housing for the Aged Action Groups quarterly newsletter



## WOMEN'S HOMELESSNESS - JUNE 2018 -

**HOUSING FOR THE AGED ACTION GROUP**  
FIGHTING FOR HOUSING JUSTICE FOR OLDER PEOPLE SINCE 1983





**We're accredited!**

## MANAGERS REPORT

Welcome to the winter edition of Older Tenant's Voice. This edition's focus is on older women, which has been a hot topic in recent times with some alarming new census data showing a huge jump in the number of older women homeless across Australia. You can read more about this in Jeff's national project article, as well as hearing from a number of our older women clients and members.

It's been a busy three months for HAAG, with lots of work for clients and internally to strengthen our service for older people. One of the highlights was a fantastic "Soup and Strategy" meeting in May where members told us what they would like to see from HAAG in the next five years. If you were unable to attend this meeting, a survey is included in this newsletter so you too can have your say.

As we are going to print, we can announce that we have achieved accreditation under the Human Services Standards! This was a mammoth effort over many months, with many hours of work put in by myself, April, staff, clients, volunteers and Committee of Management. The report praised our unique service that is sensitive to the needs of older people and achieves great outcomes. The accreditors noted the challenges that face a small but growing service, and that despite the recent challenges over the last 18 months, we have continued to deliver a quality service.

Some of the internal changes we needed to implement for accreditation will slowly become embedded into our everyday way of working. We will be working continuously with our Committee, members and clients to ensure that HAAG values of inclusiveness, commitment, respect, integrity, solidarity and equity are maintained.

I would like to thank everyone involved in helping achieve this milestone in HAAG's history, and hope that some of the pressure the Committee and staff have been under lately will now ease a little and we can look to future opportunities.

*Fiona York*



## WHAT'S ON?

10th July – RAAG working group  
16th July – Launch of Parity Journal  
6-7th Aug – National Homelessness Conference  
6-10th Aug – Homelessness week  
14th Aug – RAAG working group  
23rd Aug- General Meeting  
11th Sept – RAAG working group  
4th Aug – Earliest possible federal election

## RADIO 3CR:

City Limits  
3rd Wed/Month - 9am  
Raise the Roof  
4th Wed/Month - 6pm

We love sharing our member's stories.

Want to be our next member in the spotlight? Do you have something to say on radio?

Contact Shane on 03 9654 7389

## CHAIRPERSONS WELCOME

Welcome dear members to another HAAG newsletter packed with important information and interesting pictures.

I am an older woman. Increasingly nowadays, the reason older women are mentioned nowadays is in connection with homelessness statistics. I know you know there are many people homeless in Melbourne sleeping 'rough' and in plain view. Recently I saw an older woman sleeping on the footpath early one morning. Snuggled up and sleeping beside her was a little white dog and close by was a portable sewing machine.

But this is not the only type of homelessness. Every day, older women come to HAAG who are sleeping in cars, sheds, or on the couches and floors of friends and family. It's disgraceful that our elders have so few options that this is what they must resort to.

Contained in this newsletter is further evidence of the increasing number of vulnerable older women who are homeless including the latest census statistics that are so alarming for us all. We must work together to ensure that all older people have priority access to affordable housing, and that this alarming trend ceases.

In other news, I'm very proud to announce that HAAG HAS BEEN ACCREDITED! It has been many months of work from Fiona, April and all HAAG staff to achieve this wonderful result. Congratulations to all.

*Phyll Williams*

## FAREWELL AND GOOD LUCK JESS

In early June we sadly said goodbye to Retirement Housing Worker, Jess, who took up a position at the Office of the Public Advocate.

Although Jess wasn't with us for very long, anyone who had the pleasure of working with her will agree that she was an asset to the team.

This position is more in line with Jess's studies and although her skills and experience will be sorely missed at HAAG we wish her all the very best in her career move.

## A FAMILIAR FACE IN ANOTHER PLACE

After showcasing an impressive array of skills and a high quality of work, Social-work student Fiona Waters was offered Jess's Retirement Housing worker position which she accepted in June.

With 500 hours of social work placement at HAAG under her belt, she certainly got a thorough induction into the organisation! We are very happy to have been able to acquire another amazing worker to the highly skilled and dedicated HAAG workforce and wish Fiona and HAAG a long and happy life together.

## OLDER WOMEN: THE NEW AND GROWING FACE OF HOMELESSNESS

Jeff Fiedler - HAAG National Development Worker

Housing support and homelessness services are now seeing an explosion in the numbers of older women whose housing vulnerability centres on factors such as being female, single, financially disadvantaged and not having achieved secure and affordable housing when reaching retirement age. These people often do not have significant health problems but are facing such enormous stress, health decline and poverty that they are vulnerable to entering a downward spiral of ill health and dependency.

The HILDA report, that studies the life-cycles of thousands of Australians over time, also found that women spend less on food than men to try and keep their home.

If older people fall out of private rental housing due to high rental costs it becomes very difficult for them to re-enter the market. It is at this stage that they can enter locational itinerancy and on a circuit of 'staying with family and friends', sleeping in their car or in temporary housing. Although they are not likely to describe their situation as such, they certainly fit the definition of homelessness. Women are more vulnerable than men in this situation when dependent on others for shelter or being forced into unsafe boarding houses and even sleeping in public places in their car for prolonged periods of time.

*'I am a single female aged 76 and paying for private rental. I have never married and I am living on a pension. 'Anxiety' about my living arrangements has been with me for 20 years when I realised I would not earn any more money in my job. I have never married or had children, or applied for a government first home loan. I have rented privately for 50 years at different addresses, as owners wanted to sell, I had to move. I do not smoke or drink. I have worked full time for over 50 years with not much sick leave, I am still healthy and well and active. I do have 6 hours a month paid employment doing data entry which also helps my computer skills. When I was working I tried to get a bank loan to buy a house, but I was seen as a 'single female, not enough deposit.'*

This 'new' problem has been created by a combination of demographic and structural changes, as well as political decisions, that have created a highly vulnerable class of older people. These are:

- an ageing population
- decreasing levels of home ownership and retiree mortgage debt
- 50% reduction in public housing expenditure since 1990
- The growth of older people living in the unregulated, insecure and expensive private rental market that is inappropriate for ageing-in-place
- The high number of older women affected due to lifetime trends of lower wages and superannuation as well as more time out of the workforce compared to men as carers for children and ageing parents.

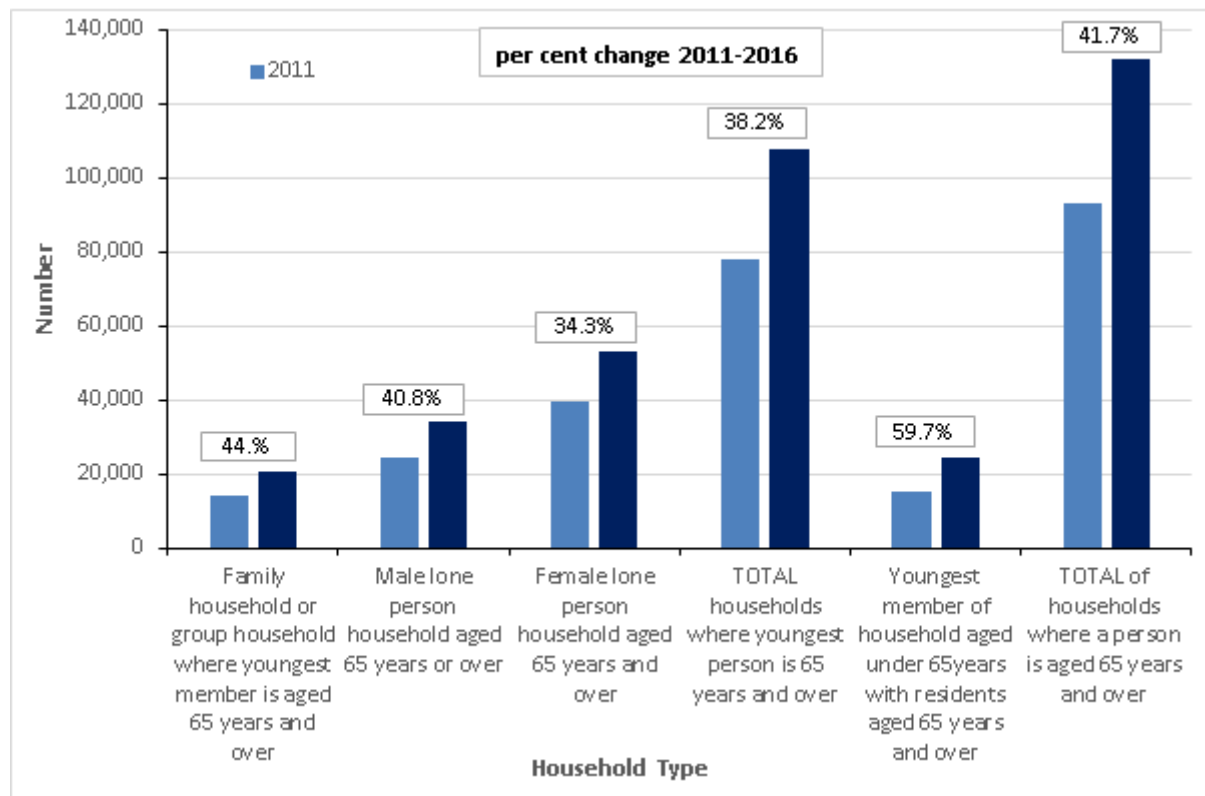
The 2016 Census shows significant increases in older homelessness since 2011.

- 29% increase in people aged 55 and over
- 47% increase in people aged 65-74
- 56% increase in older homeless women 65-74

*WHILST HOMELESSNESS HAS INCREASED BY 12% FOR ALL AGE GROUPS, THE INCREASE FOR WOMEN 65-74 IS 56%*

The longer-term trend shows similar increases with analysis by the Launch Housing National Homelessness Monitor showing the number of older people experiencing homelessness in Australia has increased by 55% over the last 10 years between 2006 and 2016, greater than any other age group.

The 2016 ABS Census shows that there has been a 42% increase in households with people aged 65 and over, paying unaffordable rents in Australia since the last census in 2011. This now totals 132,301 people whose rents are more than 30% of their income (see table).



HAAG's joint NSW report called 'The Older I Get the Scariest It Becomes' shows more details of the problem in that State with probably the toughest rental environment in Australia:

- 54% increase in older people paying unaffordable rents in only five years between 2012-2017 (from 21,000 to 34,000)
- 9,314 in severe housing stress paying more than 50 per cent of household income in rent
- 12,000 aged 75 and over
- 3,100 of those aged 75 or over were paying 50% or more of their income in rent
- Single women represented the majority affected as 45% of those in housing hardship, males 30% and couples 24%

### The human cost and housing recovery

The human cost behind these statistics is high levels of personal stress, trauma, declining health and social dislocation with more profound impacts on older people. These factors can cause a downward spiral for many people into housing crisis, hospitalisation, premature entry into residential aged care and even early death.

Australia needs a national housing strategy with substantial increases in construction of universally designed age-appropriate public and community housing and a focus on innovative housing for older women such as supportive independent and share-housing models.

## SOUP AND STRATEGY - MAY GENERAL MEETING

On the 24th May, HAAG held a very productive and exciting general meeting where 30 dedicated members met to discuss their involvement in HAAG, the future of the organisation and the environment it operates within. The outcomes of this meeting will inform HAAG's strategic plan.

Staff members facilitated roundtable discussions. Some incredible ideas and suggestions came through and the staff left feeling very inspired by the dedication, passion and expertise of the members. See summary below (For a full report please contact the office).

After all ideas were recorded, everyone enjoyed a delicious soup lunch and had the chance to catch up with each other.

These meetings with our members are an important part of our philosophy of working with older people for older people. Without member's attendance and participation we would not be achieving our aims. We understand that meetings can be difficult to get to, so if you would like to attend but can't, please contact us. There are other ways members can participate, and we value all input.

How to increase awareness of HAAG:

- Target 'Middle Aged'- early engagement before crisis
- Design PR pack, poster etc and promote in libraries, op shops, hospitals, health centers

Improve meetings:

- Open discussion groups for members to air issues (un-structured, peer-supported)
- Address vision and hearing difficulties at meetings with Powerpoint
- Expert Guest Speakers eg: advice about Centrelink, superannuation, digital literacy

Communications methods:

- Utilise technology more and save on postage
- Text reminders for meetings

Barriers to members involvement:

- Clarify HAAG Vision-Clear rules and guidelines
- Frequency- regular meetings scheduled would help attendance
- Have someone always at front desk, more welcoming

HAAG can't lose its:

- Representation of older people
- Inclusion of diverse experiences
- Sense of belonging

Issues to prioritise:

- Lack of affordable housing
- Promote 'Invisible Homelessness'
- Public Housing sell off's

HAAG in 5 years:

- Still existing and expanded to regional offices with 1000 members
- Increased funding from multiple sources with security of staff
- Full time publicity officer

Greatest impact on HAAG achieving its mission:

- Loss of public stock- keep % affordable if sold
- Ageing population
- Older people being pushed out of communities

*To have your say, complete the enclosed survey and return to HAAG at 247 Flinders lane Melbourne, 3000 or email to [haag@oldertenants.org.au](mailto:haag@oldertenants.org.au)*





HAAG workers and longtime HAAG member Amy at the record-breaking Change the Rules union rally in June.



Some of our amazing past clients during an accreditation focus group



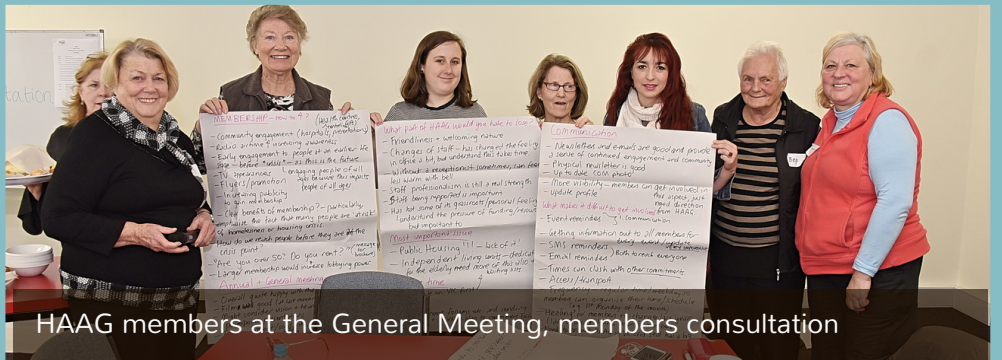
HAAG Members Margaret Forster, Helen Besley, Peter Fuller and Lilliana at the General Meeting in May.



HAAG Members Vicki Gutsjhar and Richard Tate



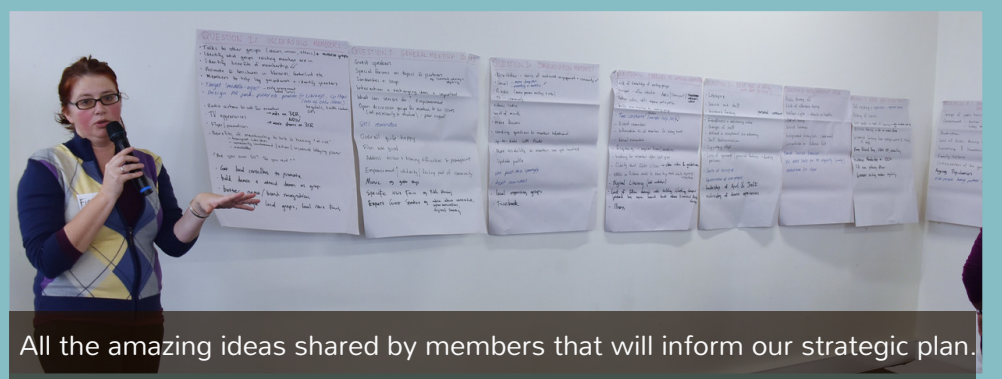
RRVV President Lawrie Robertson presenting at the Complaints to the regulator forum at HAAG.



HAAG members at the General Meeting, members consultation



Long time HAAG members Kokila Guruswami and Ena Ahern at the General Meeting



All the amazing ideas shared by members that will inform our strategic plan.



HAAG Client Services Manager April Bragg with Chairperson Phyll Williams



HAAG members during the round table members consultation at the general meeting



# WOMEN MAKING A DIFFERENCE

## Lilliana

Lilliana is a strong, courageous woman who is a Community Advocate on HAAG's Cultural Diversity Reference Group. She has experienced what it is like to be an older woman at risk of homelessness and wants to share her experience with others to reduce the stigma of homelessness. Lilliana believes no one should feel shame or guilt around their housing situation.



*"I don't pay attention to the world ending. It has ended for me many times and began again in the morning".*

Q. In your opinion, what is the cause of this huge increase in homelessness for older women?

A. "All Australian states once had a commitment to ensuring that all citizens, regardless of income, had access to affordable housing. In the last 2 decades DISINVESTMENT in public housing has led us to the situation we are in now. Speculative capital investment has become the focus. We are the victims of the Government's bad policies. When homelessness is increasing governments must recognise that it is their responsibility to act."

Q. Who are the women who are homeless or at risk of homelessness in Australia?

A. "I am, we are, many, many women like myself, women who shaped this country, who raised up a whole generation and leave the footprint of our existence in society. Women who have ambitions and lots to offer society. We are mothers, grandmothers first, which are surprisingly unbearable challenges, often put upon us not necessarily of our own choosing."

Q. What do you need from a housing service?

A. "Homeless people lost their sense of belonging through trauma and fear. In the beginning we just need someone to listen and hear our tragedies and someone to say, "you will be ok, we will travel with you through your journey and help you find hope". Reassurance you are not on your own. "

Q. Why were you drawn to HAAG as an organisation?

A. "So many agencies out there are just giving information and brochures but not advocating. So this is what drew my attention to HAAG and my willingness to be involved, that HAAG is:

- Unique
- A One stop shop
- Advocates and follows up
- Has a specific target (older people-homelessness on the rise)"

## Penny



*"Penny Leemhuis is a social activist and housing affordability advocate. Since 2014 Penny has represented Older Women at Risk of Housing Vulnerability. She advocates for equitable, systemic change for women in Australia. Particularly Penny focuses on secure, affordable housing for women over the age of 45. Predominantly her work is focused on the social and economic inequities experienced by women. Her work raises awareness of the issues relating to lower wages, less superannuation, less time in the workforce, disability and inequities in relationship breakdown settlements that impact negatively on women in Australia."*

SOURCE: [pennycarpe.wordpress.com/about](http://pennycarpe.wordpress.com/about)

HAAG first came across Penny and her Older Women Lost in Housing (OWL's) project when she connected with Jeff Fiedler via HAAG's National Project, Ageing on the Edge. Penny has since become a member of HAAG, has contributed to HAAG's national work and HAAG continues to work with her through plans for a National network of older people.

On 28th June 2018, Victorian Women Lawyers hosted a screening of the film "Older Women Lost in Housing", a documentary about Canberra-based housing advocate Penny Leemhuis, who found herself unexpectedly homeless following a work-place accident in 2014. She formed a not-for-profit group OWLs (Older Women Lost in Housing) and since then has been a strong social justice advocate for older women struggling to find secure housing. Following the screening of the documentary, there was a panel discussion with Penny and Lucy Adams, head of Justice Connect's Homeless Law, where they use social work and legal approaches to prevent homelessness.

The event was attended by around 30 people, including our Chairperson and some HAAG members, and raised funds for HAAG. The event was recorded by our former worker, Aoife Cooke, for her 3CR program Women on the Line.

We would like to thank Victorian Women Lawyers, Maurice Blackburn, Justice Connect and Penny Leemhuis for taking this opportunity to raise awareness about the issue of older women and homelessness.



PHOTO: Penny Leemhuis, Older Women Lost in Housing and Lucy Adams, Homeless Law

## THE IMPACT OF PUBLIC HOUSING SHORTFALL

HAAG's Home at Last service answers over one thousand calls from older people in housing stress every year and assists many in dire situations to find affordable housing.

Workers are frustrated by the bottleneck the Public Housing redevelopments/sell off's have caused to the public housing waitlist, due to the poor management of the relocation of existing public tenants.

The wait list is growing by 500 every month, and all the government has effectively done is make the existing stock prettier. HAAG absolutely support the refurbishment of dilapidated stock, but it must not reduce the number of affordable homes and bedrooms while giving away public land forever.

HAAG are looking into the ways we can make more of an impact into housing policy such as this and welcome members input and involvement. Please call Fiona on 03 9654 7389 if you have ideas or time to contribute. You can also keep up with the hands off public housing campaign by visiting: [www.handsoffpublichousing.org](http://www.handsoffpublichousing.org)

### HAL Outreach worker Anne Maher

Under the state government's current policy there has been a reduction in public housing and with the selling off of public land to private developers and with over 80,000 people on the public housing waiting list this is having a great impact on the housing outcomes achieved by the Home at Last Service.

As one of four Outreach workers at the Home at Last Service I am very frustrated that I am unable to secure housing for my clients. In the past, my clients on the highest priority were rehoused within 1 – 5 months and my clients on the 2nd highest priority were rehoused within 6-12 months. I currently have a high number of clients on the highest priority who have been waiting for over 12 months. Many of these clients are sleeping in their motor vehicles, sheds, inadequate accommodation and couch-surfing. In addition, many of my clients are in poor health and are living in substandard accommodation which impacts on their medical conditions.

My clients on the 2nd highest priority many of them living in unaffordable and unsuitable private rental properties are under unbelievable housing stress with the blow-out of the public housing waiting list.

From January to June this year I have personally only rehoused four clients, a grand-mother and her grand-daughter into a Community Housing Ltd property and two clients into public housing properties. My Outreach colleague Darwin reports that between January and June this year he has rehoused 7 clients and in the past he would have rehoused double that number. Darwin stated " It is very hard to explain to clients why they have a long waiting time and there is a lot of pressure on housing workers".



## RETIREMENT HOUSING CASE STUDY

Diane\* had been her father Joe's live-in carer at the retirement village for two years before he passed away. She was the main beneficiary of his estate and the executor of his will. Since she'd inherited the unit, which was his main asset, and was herself in her 60's, she expected to be able to keep living there. But the village manager had other ideas.

Joe's contract had a clause that said it terminated on his death – and the management didn't care that it had been Diane's home for years, or that she had been living off a carer's payment and couldn't afford to move. She wouldn't see any financial benefit from her father's estate unless she sold the unit, and she had nowhere to go in the meantime. She contacted HAAG's Retirement Housing Advice Service when the manager told her she had to leave.

Carers living in retirement housing – often older people themselves - may have few rights and can face eviction at the whim of management, especially if the resident themselves passes away or moves into aged care. This can place additional burdens on residents or families considering the already tough decision about whether it's time to move into residential care.

According to the ABS, almost 70% of primary carers are women. Their average age is 55, and their labour force participation rate (56.3%) is much lower than non-carers (80.3%). We know that caring for family – parents as well as children – tends to disrupt women's careers much more than men.

This underrepresentation of men in care roles is just one reason that women enter retirement with about half the superannuation that men do – and one in three women retire with no super at all. And this is just one of a number of structural issues that lead to the growing problem of homelessness and housing stress among older women.

Unfortunately, Joe's contract was clear and binding – Diane had no right to stay. But Chris from HAAG appealed to the manager to consider her circumstances and the high chance she would become homeless if evicted. Eventually, he convinced them to let her stay on – a fantastic result.

**If you need information or advice about your rights as a carer in retirement housing, call the Retirement Housing Advice Service on 9654 7389.**

\* - Names have been changed for privacy reasons

Would you like to make sure you aren't paying too much for energy?

Would you like \$50 just for checking?

The Victorian Government's Victorian Energy Compare  
is offering a \$50 Power Saving Bonus.

It takes 2-3 minutes to complete online.

You will need to be able to upload a PDF of your bill.

go to: <https://compare.energy.vic.gov.au/welcome>

## HAL OUTREACH CASE STUDY

Mary (55) an Arabic refugee, had been living in an Rooming house for the last 5 years- She was in very poor health and on the Disability pension. She paid \$220 per week for the use of a converted lounge room, shared with a number of strangers. There were a lot of people coming and going from the property. Mary believed the property was being used as a brothel.

Mary had been threatened with a knife, had her room broken into and money, jewellery and citizen certificate stolen. She had bruises on her arms from being physically assaulted by other tenants.

At the time of coming to HAAG, Mary had an application in with the office of housing but was still waiting to hear if she was approved. Given her circumstances HAL deemed Mary to be eligible for priority access and referred her for HAL Outreach Housing Support.

Our HAL Outreach worker arranged an interpreter and met Mary at the property to discuss her application. Mary was notably uneasy in the property so the meeting was relocated to a more appropriate location. The required paperwork was completed to get Mary on the priority waitlist and (hopefully) within an area where she can still receive support from her family and medical team.

A month later the rooming house verbally advised tenants the house had been sold and in 45 days they were all to be re-located by manager to another rooming house. Shortly after Mary was relocated to the next rooming house she was attacked twice by other tenants.

Mary's priority application was approved and a few months later, Mary was offered a property by the department of housing. Mary was so relieved that she wouldn't be sleeping in a room next to strangers anymore.

Our HAL Outreach worker supported Mary to move into a brand new Social Housing property that had security access and was only minutes from public transport. As she had no furniture of her own, Mary was provided a new fridge, bed and washing machine and referred to St Vincent's for further furniture.

# CASE WORK SUMMARIES

## RETIREMENT HOUSING ADVICE SUMMARY

### Greatest Success

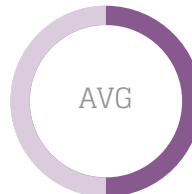
Chris was able to negotiate with management at two separate retirement villages to let a resident's carer stay on in the village after the resident passed away. In both cases the carer was also a vulnerable older person who would have faced serious hardship if evicted. .

### Greatest Challenge

Shane assisted a resident with a complex and lengthy VCAT hearing concerning the validity of Deferred Management Fees in residential parks. The hearing raised complex issues about contractual terms, consumer law and statutory interpretation. We're still waiting on an outcome but are very happy with the hard work that went into this case..



CASE LOAD



PAPERWORK



CASE COMPLEXITY

## HOUSING SUPPORT SUMMARY

### Greatest Success

Through the commitment and dedication of all of our Housing Support Workers we have succeeded in gaining housing support for 85% of all new client contacts. Despite public housing vacancies on hold, due to the urban renewal projects, we have managed to still re-house HAL clients into long term housing. We have achieved this through our partnerships with social housing and ILU providers.

### Greatest Challenge

The holding of public housing vacancies due to urban renewal, this is blowing out priority housing effective dates and placing enormous pressure on tenants trying to hang on in private rental or those that are homeless, or those now living in unsafe and unsuitable situations.



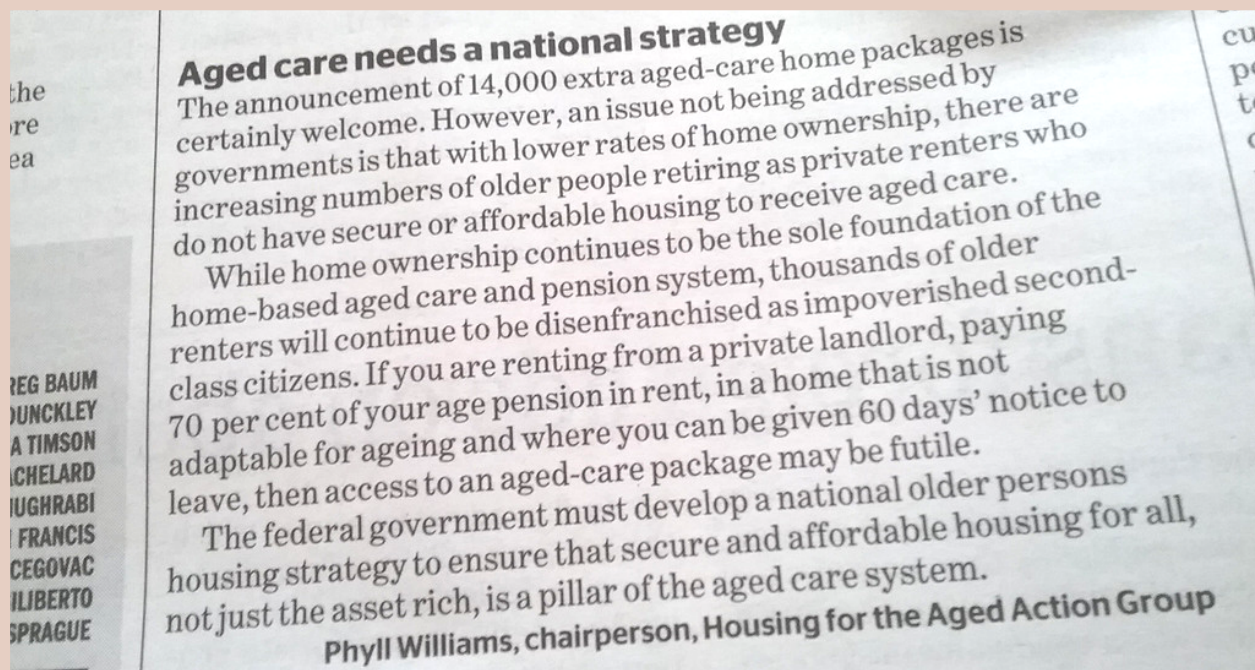
CASE LOAD



PAPER WORK



CASE COMPLEXITY





## HAAG Communications

After the recent addition of our LGBTI elders resource page on our website, Fiona York was asked for several interviews. One interview was with JoyFM and another with Talking Aged Care who also covered HAAG's outrage on the Public Housing Sell-offs.

HAAG was also recently asked by The New Daily to help them with a story on the difficulties of surviving on the aged pension. One of our Home At Last clients, Patricia, kindly and bravely agreed to participate and her story really shows how hard surviving on the pension is in retirement (see inset image). Without insights like this much of the public will still believe that all older people own their homes and enjoy cushy retirements. We are very thankful to Patricia for speaking out and we hope this inspires many more to do the same. You can see Patricia's interview on our website or Facebook page.

To improve the strength of HAAG's messages and better understand the world of media, we recently undertook some media training. This training provided some useful pointers and we are excited to implement some improvements to our already successful media strategy that will make the voice of HAAG stronger than ever.



## HAAG SERVICE DATA 01 MAR-31 MAY '18

Total new Clients 311

### Services provided to all new clients

Info Only 19%

Info & Referral 49%

HAL Outreach 32%

### Main reason for seeking assistance (top 3)

Housing Crisis eg: NTV 120 (38%)

Inappropriate/Inad. Housing 76 (24%)

Housing Affordability Stress 70 (22%)

### Client Demographics

Average Age 65

Predominate Gender F(62%)

CALD clients 57%

### Referrals to Housing Support/Information

HAAG Services (Outreach & RHAS) 134

External Services 125

### HAAG Housing Outcomes

Clients Housed 28

Offers made 34

Average time to Rehouse < 1 Month

### Retirement Info Service data

Retirement Clients 53

Average Age 68

Predominate Gender Female

Residents at Info Sessions 42

### Secondary Consultations\*

Total 14

Total hours spent on SC 2.1

Consult. requested by other agency 20%

*\*Cannot be counted as clients due to eligibility etc.*



@HAAGHomeAtLast



@HousingfortheAgedActionGroup



www.older tenants.org.au

## Housing for the Aged Action Group Inc.

1st Floor, 247-251 Flinders Lane,  
Melbourne 3000.

ADMIN: 9654 7389

Home At Last: 1300 765 178

SURFACE

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[www.older tenants.org.au](http://www.older tenants.org.au) 03 9654 7389 [haag@older tenants.org.au](mailto:haag@older tenants.org.au)



Fighting for Housing Justice  
for older people since 1983

**HAAG also offers FREE confidential housing  
advice and support to over 55's**

Housing Options Information

Outreach Housing Support

Retirement Housing Advice & Support

Research and Policy Development