



## A HAAG Research Project

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# Realities of Being a Renter in Later Life



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### Abstract

This research was undertaken by Housing for the Aged Action Group (HAAG) in response to the situations faced by many clients in both private rental and public housing where tenants felt that their rights were overlooked. We began by reviewing the relevant literature and policies around different forms of housing to determine which rights are included for renters. We then compared the experience of a range of HAAG clients who had lived in various forms of rental housing. This was done through one-on-one interviews, and through a generic survey. Our main findings were that in private rental housing, though tenants have quite a lot of legislated rights, it is nearly impossible for landlords to be held accountable and for tenants to enforce these rights. In contrast, most public housing tenants we spoke to felt secure and happy with their treatment by the department as a landlord, but they had complaints about their neighbours which had been very difficult to resolve. This may come down to a lack of policy and protocol around behavioural issues in public housing. Several recommendations have been made in this report with regards to each area of rental housing.

## Literature Review

The Consumer Affairs publication 'Renting a Home' outlines the correct way of beginning, maintaining and ending a tenancy. It notes the action tenants should take if they aren't happy with their landlord's behaviour and it outlines their rights in most situations. It also lists 7 bodies that can provide further support or information to tenants. It notifies tenants of their rights and responsibilities, and advises them of the action available for them to take. For example, "you can send your landlord or agent a 'Breach of Duty' notice under certain circumstances if you believe they are not meeting their responsibilities" (2014). This publication is quite thorough and must be provided to all renters by their landlord at the beginning of the tenancy, according to the Residential Tenancies Act. This research intends to look at how often this booklet is referred to by tenants in enforcing their rights, and how often it is provided to tenants.

The Council to Homeless Persons' national publication 'Parity Magazine' addresses a range of issues surrounding homelessness and housing needs. Their June 2011 edition, 'Preventing Elderly Homelessness' was particularly relevant to the needs of older people in unstable housing. We have looked at this and other publications in order to gain an idea of the older persons homelessness debate. "There is no doubt that older renters in the private rental market are an extremely vulnerable group" (Morris, 2011). In his article 'Older Renters in the Private Market: Issues and Possible Solutions', Morris looked at the options for older renters and the difficulties they face, and found that "many older private renters are constantly preoccupied with the genuine possibility that they may find themselves homeless" (2011). In addressing the causes for such a pattern of disempowerment among older private renters, Morris states that they are "scattered and have very little visibility or scope for organisation. As a result, the desperate plight of older renters receives little coverage" (2011). So older private renters have little power, representation or knowledge in regards to enforcing their rights. According to Gilbert's article 'Not So Golden Years: Responding to Homeless Among Older Australians', "a significant number of older Australians end up staying in substandard conditions in boarding/rooming houses because they are unable to afford the independent accommodation that meets the acceptable minimum community standard" (2011). There seems to be a belief among these writers that older renters lack the confidence, or perhaps the luxury of having alternative accommodation, that is required to be able to stand up for themselves in seeking reasonable property quality and rental costs. For this reason, ACHA (Assistance with Care and Housing for the Aged) workers play a very particular role in supporting and advocating for these vulnerable, older renters. "The target group for the ACHA program typically includes older men and women who, in addition to being at risk of homelessness, may be suffering from serious health conditions, mobility issues, grief and loss, anxiety, depression and other mental health issues" (Kopans, 2013). In her article 'Better Housing Outcomes: Assistance with Care and Housing for the Aged (ACHA) Program', Kopans discusses how ACHA workers can work to improve the health and wellbeing of older people, not just the stability of their housing situation. Maintaining a tenancy and meeting the basic needs of an older person may include more than just getting the rent paid. "We have long known that a roof over someone's head does not on its own prevent homelessness. Care and support once housing has been secured is an important component to prevent homelessness" (King, 2013). Many of these writers seem in agreement that whole person wellbeing is

important to maintaining a tenancy and preventing future risk of homelessness for an older person. More than this, they have also discussed how suitable and affordable housing can play a large part in improving the wellbeing of an older person. So housing and wellbeing affect, and are affected by, each other. And Doherty, Fogg and Squires assert that “while public housing provides affordability and security of tenure, it does not always meet the other two factors important for older people: being well located and suitable” (2011).

Hence, this research will look at the positive and negative aspects of both public and private rental in relation to being suitable for older people, and the likelihood of older people enforcing their rights in both of these forms of rental housing.

### **Public Housing Policy**

Victorian Public Housing is very thoroughly regulated by policy which is available on the Department of Human Services website. Most of the procedures around applying for a property, eligibility, management of properties, tenant rights, management of the service, expectations of the Office of Housing and other subjects are covered in the department’s Policy and Procedure Manuals. These are a set of eight documents- the Allocations Manual, the Bond Loan Scheme Manual, the Business Practice Manual, the Maintenance Manual, the Relocation Manual, the Rental Rebate Manual, the Tenancy Management Manual and the Anti-Social Pilot Working Document.

One of the aims of the Office of Housing is to “ensure that public housing assistance is provided in an equitable and efficient manner and that households in need are assisted first” (Allocations Manual, chapter 1.2 - page 10). As a general rule, the policies provided by the Office of Housing are extremely thorough and detailed at setting out the rights and responsibilities of both tenants and the property owner (the Director). An area of particular interest to this research project is the maintenance and repair of properties. “The Director as landlord is responsible for maintaining tenanted properties in good repair. Where repair works result from wear and tear, the cost of such works is borne by the department” (Maintenance Manual, chapter 4.1.6 - page 6). In addition, “the Department arranges for all urgent repairs to be completed within 24 hours. Priority works are completed within seven days. Non-urgent maintenance works are carried out within 14 days after being given notice” (chapter 4.1.7 - page 7). The classifications for urgent, priority and non-urgent repairs are outlined thoroughly in chapter three of the Maintenance Manual. In addition, the requirements and standards for the maintenance quality required in properties is outlined extremely thoroughly in the Housing Standards Policy Manual. These stipulations around repairs and maintenance refer to all tenants. But some areas covered in the Office of Housing policies refer specifically to older tenants. “Tenants aged 65 and over are deemed to have on-going tenancies and are not subject to a review period” (Allocations Manual, chapter 1.3.14 - page 18).



In contrast from the Policy and Procedure Manuals, the Consumer Services Charter outlines the Office of Housing's responsibility in dealing with customers. In this document, the office makes promises around providing interpreters, providing up to date information to applicants, keeping appointments, explaining their decisions clearly, answering written enquiries within 10 working days, explaining tenants' options to them, respecting tenants' privacy, culture and information, consulting with tenants for feedback, and more. It also notifies tenants that they need to provide correct information about themselves, respect other tenants and their cultures, pay their rent and care for their property, and more. Detailed information on the responsibilities of tenants is explained in the individual's Tenancy Agreement – this is advised on the 'Tenants' Rights and Responsibilities' section of the Office of Housing website. This is just a summary of the information provided by the Office of Housing. Their website and policies (all available on the website) provide tenants with advice on their rights, and the rights of the Director of Housing, in a diverse range of circumstances. The website also provides thorough information on the eligibility criteria for becoming a Public Housing tenant and the process through which to apply.

### **Social Housing Policy**



As Social Housing is provided through a range of different developers, there is no uniform policy and information arrangement. The detail provided on issues like tenants' rights and responsibilities, eligibility, and the authority of the housing manager in any given situation varies from one provider to the next. Some of the prominent social housing providers in Victoria are Common Equity Housing, Community Housing Vic, Haven, Housing Choices, Port Phillip Housing Association, Rural Housing Network, Wintringham Housing and Yarra Community Housing.

Common Equity Housing and Community Housing Vic have extensive policies that refer to many different situations. However, Common Equity Housing barely makes reference to tenants' rights. Haven, Housing Choices and Port Phillip Housing all refer to the rights and responsibilities of tenants in their policies, but not in great detail. None of these agencies expand in detail on the rights of tenants to tenure, stable rent, quality of housing, fair treatment, etc. Rural Housing Network and Yarra Community Housing don't touch on tenant rights at all in their policies. Wintringham housing seems to operate in a way that's more closely aligned with public housing, and it caters specifically to older tenants.

### **Private Tenancy Legislation**

The Victorian government has set regulations for the private rental market through the Residential Tenancies Act of 1997. This act is the main source of rights and obligations for tenants and landlords in the private rental sector (Hansen,



2006). It contains all regulations in regards to the agreement form, entry of rented premises, bond, condition report, rent pricing, rent increases, general duties of tenants, general duties of landlords, termination of lease, repairs and maintenance, among others (Parliament of Victoria, 1997). It also protects tenants with children in order to avoid discrimination “but does not include other provisions” (Victoria Equal Opportunity & Human Rights Commission, 2012). For instance, it does not protect older tenants and/or does not avoid discrimination against mature people.

Articles, journals, and studies on housing issues for older tenants have revealed a series of factors that have come about due to a lack of protection of mature tenants in the private rental market in Victoria. The following subsections present an overview of main factors in the literature pertaining:

#### Older people living in fear of eviction

According to Jeff Fiedler, manager at Housing for the Aged Action Group, mature tenants live in fear of being evicted as a consequence of requesting maintenance or repairs to the landlord (2011). His experience providing housing options for older tenants in Victoria has allowed him to identify that in the private rental market the landlord prefers to discard the “ ‘problem tenant’...rather than comply with their obligations to maintain” (2011) the leased premises.

#### Older people facing stress of being at risk of homelessness

According to Alan Morris, older people are experiencing housing stress as a consequence of the high prices of rent (2011). Morris states in his article, Older Renters in the Private Rental Market: Issues and Possible Solutions, that aged people, no longer in the labor market but retired and on a fixed income, are often paying more than thirty percent (30%) of their income in accommodation.

Similarly, the Council on the Ageing (COTA) Victoria has conceded on the issue that rent prices are increasing considerably and that it is causing housing cost stress to people over 70 (2010).

## **Aims and Objective**

The main aim of this research is to raise awareness amongst governments of the reality of older peoples' experiences in all forms of rental housing, and to encourage policy change around the needs of older tenants. It also aims to motivate older people with housing needs to work together with others to resolve their situations, and to inform the public about the needs of older tenants in their community. This research aims to ascertain anecdotal and statistical information that provides answers to the following questions:

- What rights do private rental tenants have, according to the Residential Tenancies Act?
- How enforceable are these rights, and how well are they being enforced for older tenants at the moment?
- What are the barriers that prevent private rental tenants, particularly those who are older, from enforcing their rights?
- What rights do public housing tenants have, according to the Residential Tenancies Act and public housing policy?
- What rights do social housing tenants have, according to the Residential Tenancies Act and the policy of their housing provider?
- What are the barriers that prevent public housing tenants, particularly those who are older, from enforcing their rights?
- Is the Residential Tenancies Act sufficient in upholding the rights and needs of older people in regards to rental housing?

## **Methods**

The methodology used in this research project consisted of both quantitative and qualitative methodologies. Quantitative research was used as a method to collect data through a questionnaire in order to gather numerical statistics (D'cruz & Jones, 2004) and qualitative research was used as a method to collect information through interviews to explore and understand deeply (Carey, 2012) the issues of mature tenants who live in private rental housing and public housing. The research involved four main stages, which are presented below.

### Data collection

Articles, journals, newspapers and legislation were searched in order to understand the barriers that prevent older tenants in private rental housing or public housing from enforcing their rights as tenants, and also to acquire understanding about what the rights are for older tenants who live in the state of Victoria in regards to housing.

### Interviews and participants

In order to understand how housing issues directly impact on the lives of older tenants, one-on-one interviews were conducted for approximately an hour in length. Interviews took place in a mutually agreed upon location, according to the preference or convenience of the participants. Therefore, some interviews were conducted in the meeting rooms of Ross House, located in the city of Melbourne, and others were conducted in the homes of the participants. The names of all interview participants have been changed in this report for privacy.

4 men and 5 women participated in the interview process for this research project. All participants were people over 55 years old who have had the experience of living in either private or public rental, in some cases both.

Additionally, all participants were members of Housing for the Age Action Group (HAAG).

### Questionnaire and participants

In order to “collect information from a large sample in a relatively short period of time” (Walter, 2010), a survey questionnaire was posted to members from Housing for the Age Action Group (HAAG) with a reply paid envelope.

29 members returned the questionnaire- 12 men and 17 women.

The questionnaire included questions such as:

- Are you seeking a change to your housing situation?
- Have you had complaints or disputes since entering your current form of housing?
- If you attempted to pursue or resolve these complaints or disputes, did any negative ramifications arise?
- Is your home in good repair and suitable for your physical requirements?

### Analysis and evaluation

The data collected in the previous three stages was analyzed and the main resulting ideas are outlined in the following section.



## **Results and Recommendations**

As part of this research, 29 renters aged over 55 were surveyed regarding their satisfaction with their housing. 12 survey participants being private rental tenants, 12 being public housing tenants, and 5 residing in social housing or independent living units.

Below are the three subject area subheadings around which most of our findings centred. Under each subheading are the following:

- A brief overview of our findings, according to the 29 surveys we collected
- Several excerpts from our interviews with participants
- Key recommendations relating to the findings in that particular subject area

### **Reform to Private Rental Standards Reviews and Accountability**

It is apparent from the data that many tenants in private rental properties feel insecure in their housing. Some have expressed fear of rent increases or eviction if they don't comply with the owner's requests. Eleven out of twelve private rental tenants surveyed said that they had complaints about their home. Ten of these people requested maintenance to their home, the eleventh did not. The reason given for not requesting maintenance was that they 'didn't want to lose the flat'. Six of the ten tenants who requested maintenance were not satisfied with the outcome of the process, and when asked how their treatment by the property owner reflected the legislation, five out of eleven tenants said 'not at all well'. Two said 'slightly well' and four said 'moderately well'. Not one private rental tenant felt that their treatment by the property owner actually met the standards outlined in the legislation. Nine of the twelve private rental tenants surveyed said that their home was not in good repair. Only one private rental tenant surveyed said they were sure they didn't receive a copy of the consumer affairs booklet 'Renting a Home', and more than half were sure they did. But despite this, most private rental tenants who participated in this research are concerned about losing their property, or being subject to unreasonable rent increases, if they enforce their legislated rights.

#### **Faye**

"The owner seems to come around too much. I feel like I am being inspected all the time. I just don't feel secure enough, you know. When you have your own home, whatever you do in your property is your own business. But here I feel like I can't do anything. People are watching me. I have a chap in unit one, and when I'm going out he says 'Oh, you're going out. Where are you going?' And I think to myself, 'He doesn't have anything to do with where I'm going.' It makes me feel insecure."

#### **Nicole**

"I had an owner once who would not do any repairs. He just wouldn't, he said he couldn't afford it. The lino needed replacing, and it needed a new stove. He owned the whole block of units, and he was a solicitor. But yet he couldn't afford to do repairs on his property, which I thought was an utter joke. The other tenants basically told me the same story. 'Don't waste your time asking for repairs, he isn't going to do them'."

## **Sampson**

“They’re too slow to fix anything. Very slow, they don’t want to do it. You’ve got to put a requisition form into the agent. Then the agent’s got to ring the landlord to agree. Then the landlord rings back to the agent. Then the agent rings the tradesman or plumber. Then the plumber rings me, and I’m waiting for days, or weeks. There’s no heating, I can’t cook because the electric stove is all rusty and corroded. When I put it on, the whole unit smells. It’s too old. The first property manager told me ‘we’re going to change this and that’ and he had a list. The washing machine tap is leaking. The pipes are coming off the walls. So I don’t wash, either. So there’s no heating, no cooking, no washing. \$240 per week. You see the problem?”

“AGL sent me papers with tips on how to save power. They say to put insulation. But it’s not my place. The owner’s not going to put insulation. They don’t care. The man living next door to me said ‘we have not seen your landlady here for 15 years.’ He owns his own unit. But he said to her one day ‘why don’t you fix these places so people can live properly?’ She said “all I want is the money, the rent.’ So what do you say? We can’t do anything. If you make too much trouble, maybe they’ll kick you out. When the lease comes, maybe they’ll say ‘go’. Where would I go? I’ve got no work references, I’m not working. I’m scared I’d be on the streets. This is the problem, and they know that.”

“They gave me the book about rights and responsibilities, but mostly its all for the landlord. Keep the place clean, don’t smoke inside, keep the walls clean, the curtains clean, no pets, no this, no that. If you don’t pay your rent by the next day, they come and give you a notice for two weeks to pay. The Sherriff, that is. And then after 2 weeks, the police come with a locksmith. That’s what one of the agents told me. I said ‘what do you mean?’ She said ‘if you don’t pay within 2 weeks, you get a letter, then the police will come with a locksmith, tell you to move all your stuff onto the nature strip and kick you out.’ So I’ll lose all my furniture too. So I’m scared and I’ve got to keep paying this rent.”

“I didn’t do the initial condition report. First the real estate agent did it, and then they got me to have a quick look and check what they’d written. They gave me three days to edit it, and when I brought it back, they said “he’s not here.” But I’m not sure it was true. I said ‘doesn’t he have to sign it?’ Because if he doesn’t sign, whatever he said on his report is what goes. I checked what he’d written, it was all rubbish. The place was leaking, there were problems. And the girl said to leave the paper and she would give it to him. It said in the book that if he didn’t sign mine, they would just go by his report. So now I just have to put in maintenance request form after maintenance request form.”

## **Sally**

“The owner of the property is 80 years old and she is poor health. So, it’s not very secure for me in terms of future housing. That is one of my worries. The other worry is that it’s very cold in winter, there is only one heater, and in summer it becomes very hot.”

## **Pete**

“When I was in private rental, the landlord used to enter the property without permission when I wasn’t home. And he used to take my mail from the letterbox.”

“There was no proper kitchen, there was no place to wash the dishes, I had to wash the dishes in the laundry tub, so there was just one sink for the dishes and for laundry. The cooker was like the size of a microwave, too little, and there was no flu to let the smoke out of the kitchen. The whole place just had one door.”

## Lucille

“I rented a house once where we had inspections every 3 months. They’d come in with a torch light, checking the tiles in the shower. They were totally neurotic people, and they had no concept that they didn’t have the right to do that. One of us put posters up, and there was a little mark on the wall, so they took our whole bond. There is a landlords and tenants act, which theoretically gives tenants the right to peaceful possession. But they get away with a lot still; they can make your life a bit hard. Especially if you’re a woman alone or with kids, you don’t want your landlord turning up at any time of the night or day.”

## Veronica

“I’ve also experienced a fair bit of sexual harassment. Every time I move in somewhere under different circumstances, the male took it upon himself to think that the rent included other favours. I expect this might happen with young women all the time, but it was mind-boggling that it would happen with a woman my age. Every time I moved, the same problem arose. But they all got put straight pretty quickly, and none of them liked it.”

“There are a lot of bad situations out there with landlords who prey on vulnerable people. I’m not vulnerable. I mean we are vulnerable, women, but I’m not going to allow them to put me in bad situations. I’ve found the worst situations in private rental as a tenant was, in my particular situations, it wasn’t the property, it was the person. And I knew they were doing bad things, I knew they had no right. But who would I appeal to and tell them? I didn’t always have a real estate agent. So if the owner was being nasty or narky, I was stuck. Either I could put up with it or I could leave. And I knew it was very difficult to find somewhere else to rent. So I either had to put up with it or sleep in the car.”



*(HAAG photographs of private rental properties)*

Therefore, our recommendations regarding private rental standards reviews and accountability are:

- Accountability of property owners in regards to making repairs should be improved by regular visits from a neutral third party, such as CAV or a body formed for the enforcement of rental property standards
- Information and support to tenants regarding their right to privacy and peace should be improved through the provision of materials or through visits from a body formed for the enforcement of tenant rights
- Education for tenants regarding the legal process of rent increases and evictions should be more targeted and specific, so as to make tenants clearly aware of their rights.



## **Reform to Public Housing Policy on Behaviour and Neighbours**

Ten out of twelve public housing tenants surveyed said they had complaints about their property. The nature of these complaints included unsuitable co-tenants and security of the building, as well as maintenance issues to do with heating, cooling, energy efficiency and insulation, cooking facilities, water leaks, blinds and also rent calculation. Of the ten tenants mentioned, four said that their complaints had not been satisfactorily resolved. In six cases, the situation had been resolved, but two of these tenants noted a negative ramification following the resolution of their complaint. When asked how their treatment by the property owner reflected the legislation, six public housing tenants said 'not at all well', two said 'moderately well' and four said 'extremely well.' Two tenants noted that they had not been given a copy of the consumer affairs booklet 'Renting a Home', while the other ten said they had. While not all public housing tenants surveyed said that they felt uncomfortable in their properties due to unsuitable neighbours, poor security and poor treatment by the property manager, some had profound difficulties in these areas.

### **Nicole**

"I had a very nice little Office of Housing unit in Brisbane. And it had polished floors and a lovely little balcony. Unfortunately I had a neighbour who had mental health issues. And she insisted I was trying to kill her. She started calling the police and all that sort of business. And I retaliated by calling the police, because she started throwing stones at my window and throwing rocks on the roof. So I spoke to the Office of Housing about it and they flatly refused to do anything. They said 'we're not doing anything, it's not our problem, it's a police matter.' The police said 'we can't do anything, it's up to the Office of Housing.' Now I believe the police. The Office of Housing weren't going to do anything because it wasn't their problem. That was their attitude. The police, on the other hand, were very sympathetic, but they said that the Office of Housing had to get rid of the tenant. And the Office of Housing made it very clear to me that they weren't getting rid of the tenant, and that they were not getting rid of me – even though they probably thought I was a trouble maker of the first order."

"Later on when I was in a very nice public housing block in Melbourne, a tenant from upstairs knocked on my door and accused me of hammering late at night. I didn't know what he was talking about. But he said 'I'm not an idiot, I know what I hear.' And he insisted he was going to complain to the Office of Housing. So I went out onto my balcony one day and it was smothered in raw eggs. Someone did say to me 'oh yes, I saw him throwing the eggs.' And I said 'would you be prepared to come to court and say that?' But no they wouldn't. Not only was he throwing eggs, he was pouring oil under my front door, and slashing it with a knife. There were these great slash marks across my front door. I had the police to look at that, and I took photos with my phone. I wrote letters to the Office of Housing. And they wrote a letter that said 'oh well, now you've involved the police, its nothing to do with us.' So I went to my local member of Parliament, who was very helpful. She wrote to the Minister, she wrote four letters to the ministry of housing, who would do nothing.

And people kept saying 'don't worry, we're going to put a camera there and we'll get him on tape.' So when we went to VCAT, they still hadn't put the camera there, and we lost the case because there was no evidence. The Office of Housing were very poorly prepared."

**John**

“The people living here in the high-rise are not great. Not like my last private rental place, much worse. Drunks, drug-addicts, I only associate with 2 people living in here. One lives a few floors below, and because I’ve got no car he goes shopping for me. And one lives down on the second floor. But the man who lives beneath me, he thinks he’s a sheriff. He dobs everybody in. I had the music going, he comes and says ‘too loud!’ Of course I was angry, I told him to get lost, so he dobed me in. Sunday afternoon, 2 o’clock, I had music going. What’s wrong with that? I love music, I have music all day. And then he also said ‘he has unauthorised people in the unit’. But who is unauthorised? My grandson has a set of keys, the office gave it to him to come any time he likes. And the two men come in who I told you about. I don’t think I’ve committed a crime, there’s a lot of anger around here.”

**Veronica**

“This problem has been going on for the two years I’ve lived here. That lady that’s been problematic, she thinks that she owns the place. And she’s not considerate of anyone else. I’ve come up against her in the shared laundry. She was letting her grandchildren kick their ball up against my door all the time, whenever they were there. She didn’t think that was a problem, it wasn’t her door. So for more than 18 months, I haven’t reported her, but I’m getting really tired of it. So recently when I ran into her, I said “listen to me, I’m going to report you.” And from the time I said that, she stopped letting the children disturb me. But she did start paying me back. She’s been scratching on the door, making little marks. But still, I had to get rid of them. And because I was getting rid of them, she’d keep doing it. I don’t think the housing department would be very happy to know that someone was damaging their property, but I haven’t reported it because I don’t have confidence in the local office, that they’ll do anything. People keep on reporting things. And I’ve seen a few major things happen where I live, and nothing is really done about it even when people report it.”

Therefore, our recommendations regarding public housing policy on neighbours and behaviour are:

- Tenant safety should be improved by the inclusion of a violence/aggression response plan into public housing policy
- Tenant wellbeing and security of mind should be improved by the open communication between the Office of Housing and new tenants around conflict resolution and violence/aggression response plan
- Transparency of Office of Housing policies around behaviour of tenants is vital in establishing good relationships between neighbours and clear routines for resolving conflict between neighbours. In the interest of resolving conflict in an efficient manner, these Office of Housing policy areas should also be made clear to Victoria Police.

## **Increase of Public Housing Stock**

29 renters were interviewed for this project, all of whom are between 55 and 85 years of age. 26 of the participants rely on an age or disability pension as their main source of income. Two receive newstart allowance, and one earns a salary of about \$500 per week. The lowest weekly income noted by the survey participants was below \$200. Eleven out of the twelve private rental tenants surveyed said their rent was unaffordable, and all twelve of them said they were seeking a change in accommodation. Ten out of twelve noted that they had complaints about their property. The average weekly rent recorded by private rental tenants was \$221, and the average weekly income they recorded was \$422. So on average, the private rental tenants surveyed for this project are paying 52.5% of their income in rent. Combined with their respective ages and the vast majority of them relying on Centrelink for their income, and the fact that 91.5% of them are seeking a change in accommodation, the obvious question is this: why have these people been unable to enter the public housing system? According to the Office of Housing Allocations Manual, "If Centrelink income is the only income received by each household member, the household is considered income eligible even though their total dollar income amount may be over the household income limit" (chapter 2.2.6 - page 11). So any applicant who relies on Centrelink for their income is considered income eligible for public housing. When public housing applicants are paying over 50% of their income in alternative rental, and seeking a change in accommodation based on both property quality and affordability, and are eligible for public housing based on their income, then there is surely no reason for them to remain in inappropriate and unaffordable housing. As of September 2013, 34,000 Victorian residents had applied for public housing and were awaiting placement in a property. On top of the twelve interviewed for this project, 33,988 other people are still in presumably inappropriate and/or unaffordable housing while they wait for a property they have already been approved for. In addition to the inefficiency of eligible applicants accessing a property, our research also exposed some issues regarding inefficient property maintenance. It has been suggested by some participants that Office of Housing procedures can be just as inefficient and unsatisfying as Real Estate agencies.

### **Sally**

"I am not on the list for public housing because I have a little bit of super, which it is just a bit above the limit. So I am one of those catch twenty-two situations where my income is pretty low, I mean I get almost the full pension, but I am just a bit above what is needed to apply for public housing."

### **Lucille**

"In public housing, there is a maintenance service, but it actually takes a long time to get onto the maintenance people. They have a very round about way, and it's a huge issue. Instead of sending out a maintenance person, whose got a huge list of things to do, they will only do one job at a time. So they come out and do one thing, and you then have to wait for the office to ring you again to arrange a time for the same man to come out and do another job. I just don't understand. It's ludicrous."

Therefore, our recommendations regarding public housing availability and efficiency are:

- Increased development of medium density, reasonably priced housing by the Office of Housing
- Acquisition of one additional Office of Housing property per tenant who exceeds the eligibility but retains their Office of Housing property at market rent
- Improved efficiency within the Office of Housing maintenance service through additional maintenance staff

## **Conclusion**

Secure, suitable and affordable housing is vital to the wellbeing of older people, and vice versa. It is insufficient to provide an older person with affordable housing which subjects them to stress for other environmental or social reasons. And likewise it is insufficient to provide an older person with a comfortable and appropriate dwelling in which they have no security of tenure, causing them to live with the fear of being evicted and facing homelessness. To this end, both private rental and public housing are accompanied by quite detailed policies on the rights of tenants. However, enforcing these rights is another story. While public tenants are able to enforce their right to affordable housing and a lasting tenancy, they can struggle to have their voices heard regarding their quality of life in the community in which they reside. Private tenants, however, often lack adequate knowledge or support to insist that their landlords adhere to their responsibilities regarding rent prices and property maintenance. This research has exposed the necessity of increased accountability for private landlords in abiding by the Residential Tenancies Act. So we have recommended that information and education for tenants on their rights and the legal processes outlined for landlords be more stringently provided, and that accountability for landlords be increased. The research has also revealed that Office of Housing tenant behaviour management is wanting and, in order to improve the quality of life for residents, transfers based on conflict and harassment could be introduced. So we have recommended that a tenant violence/aggression response plan be incorporated into Office of Housing policies, and that the details of such a policy be made available to tenants for their own reference and peace of mind. It is our hope that this research, and all the issues that it has raised, will go a long way towards improving the reality of being a renter in later life.

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