



SENIORS

FOR

HOUSING

*Stories from older people experiencing homelessness and
housing stress from around Australia
by the National Alliance of Seniors for Housing*



About this book

This book collates stories of housing insecurity for older people from across the country. They were collected by members of National Alliance of Seniors for Housing (NASH) both verbally and in writing over a period of two years between 2018-2020, and by the NASH coordinator. They put a human face to the terrifying statistics showing the huge increase in numbers of older people at risk of homelessness and illustrate the sometimes complicated series of life events and circumstances that can lead to homelessness for any one of us. We hope these stories are a call to action for decision makers across the country to urgently invest in better housing options and services for older people. No matter what, every person has the right to a safe, affordable and secure home.

* Pseudonyms are used in some of the stories.

Inadequate short-term housing and lack of support services

Seventy-year-old Peter shares the experience of many people, where family breakdown and job loss precipitated the unraveling of his life and the onset of homelessness

Peter*

“I’ve been homeless a couple of times in my life. At one stage I was in my little yellow Toyota Corolla down on the beach fore-shore with all the lovely people taking their boats out to fish and I’m there with half a dozen cans of VB because my marriage had broken up. I was fairly successful, I was working three jobs, paying the mortgage off for a house in the outer suburbs and the wheels fell off the marriage. I didn’t see my daughters for 15 years. I couched surfed with my parents until I got a room in a big boarding house for men. Forty blokes, two bathrooms, one washing machine and one fridge. You had to wait your turn! The rent was about 25 per cent of the dole. The boarding house was full of drunks, recovering alcoholics, young blokes with domestic issues, a lot of divorcees. Alcohol and fights. We’d have a row of chairs out the front and pass a four litre Moselle casks along. The blokes would be raucous with loud music, trying to forget the past. I’ve seen blokes starkers thrown into the back of a divi van. One young bloke who was a mate of mine hung himself in one of the rooms when I was doing my laundry downstairs. That was pretty sad.

I stayed there for 13 years, without a job. I was drinking the



whole time. I wouldn't say I was a drunk, but I just went through depression. Going from three jobs to nothing, that's when you get depressed and into the alcohol, going from a three bedroom house working my arse off paying the mortgage with two young girls and a wife... I had a breakdown. I'm not proud to say I made problems in the hostel... Women go shopping, men drink!

We had a lot of trouble with the boarding house landlord. If you were only one or two weeks behind in your rent, regardless of the reason, they would rip you into VCAT (Victorian Civil and Administrative Tribunal). I was representing all the guys at VCAT to stop them getting evicted because they had nowhere else to go. The rooming house was for temporary accommodation, not long term, and that's why they used the VCAT system to move people on. There were long waiting lists. My name was up on the board in reception as the person to see about being evicted! I realised after 13 years I was wasting my life there. There was a

moment when I could hear all the drunks bloody fighting, coppers coming around. I had to leave. One thing led to another and I got back on my feet. But there are a lot that don't, they get taken out... they drink themselves to death. I got into another relationship and I got a job. My daughters said they wanted to catch up with me. When we met after 15 years, I bawled my eyes out and they did too. I now have relationships with my daughters, grandchildren. It is good.

It's amazing how when you get back in the workforce you can pull your life back together. It was so hard for a single man to get a rental lease, trying to get a roof over your head even 15 years ago, but I was lucky because at that stage I had a job and had good references. I was lucky to get a house through an agent. I'm still there 15 years later. I feel quite safe as the owner has several rental properties. The only reason it is still affordable now I'm retired is that I inherited some money from my parents. Not enough to buy a house, and I couldn't get another mortgage anyway as I was retired. I hope the money lasts long enough! My daughters want me to move into a retirement home on the other side of Melbourne closer to where they are, but I don't want to leave my community. I'm very active here and do a lot of things. It is really important to stay involved. The moral of my story is don't give up hope. If I can try and help someone I will, and hopefully I can help others to get a roof over their head. ”

The shortage of affordable and appropriate housing across Australia

There has been a serious lack of investment in public housing by successive governments in Australia for many years. This had a human impact as older women struggle to find security and stability, moving again and again from inappropriate rentals with insecure tenure or to shared houses and living with family, due to a lack of any other options.

Edith

Edith lived in the USA with her husband where they ran a business together and lived comfortably. Her husband died unexpectedly when she was 58, forcing Edith to return to Australia without her belongings or income. Edith described the last few years of looking for a safe place to live as awful. Now age 64, she is exhausted by the constant instability and transience of struggling with housing stress.

After staying with relatives in southern QLD (she has 14 siblings), Edith rented a houseboat, which the owners promptly sold, giving her two days' notice to vacate. Her next rental was a "beautiful big house" shared with one male tenant. It was very hot and full of bugs but was otherwise comfortable. After a few weeks a new male housemate moved in who began tapping on Edith's door in the middle of the night, propositioning her. "I shouted at him to go away, and that I didn't know what he wanted, but I did know". The second night it happened again. Edith felt so unsafe that she left the next morning. Edith then stayed in Melbourne with a sister. After finding work she rented a room



from a woman. It was a nice room with its own en suite and she felt secure there. Not long after she moved in the woman rented out more space to two young women who she had to share her bathroom with. Soon after Edith lost her job and could no longer afford the rent and she was asked to leave. She moved into the house of a man who was advertising cheap rent in Melbourne's eastern suburbs. This landlord refused to sign her Centrelink forms for rental assistance but offered reduced rent in return for cash in hand. After a period of relative stability, the landlord requested that she vacate the property; he planned to move into

the granny flat and rent the whole house out for more money. When Edith stated she needed notice he began to harass her with verbal abuse and exposed himself to her, hoping she would leave.

Edith then went to WA to live with another sister in a town four hours north of Perth. She paid for Edith and her pet dog to fly over. But when Edith's daughter was diagnosed with cancer, she wanted to be nearer to her back in Melbourne. Her next place was in a woman's house where she paid reduced rent in exchange for keeping an eye on the woman's children when she was away at work. "They were shocking children" with behavioral problems. They banged on the walls and yelled at her. On a brother's suggestion, she moved to a Latrobe Valley town where the rent was cheap. Edith was able to afford her own place. Despite this luxury, living there was one of the saddest times in her life due to social isolation. Edith was accepted into government housing, but her landlord refused to let her out of her lease without a large fee that she couldn't afford. She felt so sad and isolated from friends and family that she decided she didn't want to stay.

Edith moved back in with her sister in Melbourne but was again displaced when her sister's boyfriend moved back into the house. Hearing about a housing assistance program for over 55's, she applied and was given a place in community housing in the inner west. The flat felt like the most stable place she'd lived in years. She enjoyed living with the other women there, who were mostly survivors of domestic violence. They were kind and social and did a lot of communal activities like baking. Most of the men, on the other hand were antisocial alcoholics and problem gamblers, pissing in the lift and the grounds. During this time

her daughter passed away. Edith thinks it was the grief of losing her daughter that caused her to make the “bad decision” to return home to Queensland.

Edith found a room in the Gold Coast. Although the homeowner was wealthy the house was infested with cockroaches, and she felt judged by her landlord. “He would tell me I needed a man to save me from this situation. I couldn’t do anything right”. Her next share house was with another owner who also refused to sign her Centrelink forms to claim rental assistance. He also refused to share the house; she had to borrow a fridge to keep in her room and had a single shelf outside of the kitchen to store the rest of her food. A new housemate also had issue with sharing, this time refusing to share crockery and cutlery, and bullied Edith about her use of the house.

At this time Edith met a Gold Coast woman who connects older women to accommodation. She offered Edith her granny flat to house-sit for a couple of weeks, which became six months. “It was so good to have somewhere comfortable and safe...it was a place to recover both physically and mentally”. After this Edith lived in four different share houses in the space of one month; a “dirty” house in the New England region of NSW, with a woman whose eight-year-old son persistently used the bathtub as a toilet. It had no hot water in the hand basins or kitchen. After this she found a cheap Gold Coast room but lost it almost immediately when the landlord’s son moved back. In her next house her housemate turned out to be an alcoholic who left rotting food out and defecated on the floor, leaving Edith to clean up human waste. After this Edith shared with an aged care worker and her 20-year-old son. She was hopeful it would work out and she unpacked some of her things that she hadn’t unpacked in a long

time. Just as she was feeling she had finally found a safe place, her housemate committed suicide. She is currently in a regional southern Queensland town, in what was supposed to be a lovely large house. She had to clean mouse droppings from her room before she could unpack.

With health issues and living on Centrelink, the very most rent Edith can afford is \$180 per week. Most granny flats in Southern Queensland are \$270 a week. “Where are people like me supposed to go?” Edith has managed to keep her dog. “He is my lifesaver”. Even though renting would be considerably easier without a pet, she can’t imagine life without him. “He’s really, really important, he’s my family”.



Housing shortages in the Northern Rivers region.

Airbnb¹ has changed the global rental scene, by increasing prices and removing properties from the long-term rental market. In Australia, there was an estimated 346,581 Airbnb listings between 2016 and 2019². Areas such as coastal New South Wales (NSW), Southern Queensland and Tasmania that attract tourism but also have large permanent renting populations are experiencing housing pressure as a result³. The Northern Rivers (Northern Rivers) region of NSW, that nudges Southern Queensland and includes seven local government areas (LGA), is one such place.

Northern Rivers has a large older population: 23 per cent are 65 years and older compared to the NSW average of 16 per cent, with a predicted increase in the aged population of 36 per cent by 2036. In 2016, Northern Rivers households had a third less income than the NSW average, including a high proportion of very low-income households (below \$650 per week). However,

1 Airbnb is an online marketplace that connects people who want to rent out their homes with people who are looking for short term/holiday accommodations in that locale.

2 Watson, M. (April 6th, 2020) Disrupting the disruptors: how Covid-19 will shake up Airbnb. *Guardian*. <https://www.theguardian.com/technology/2020/apr/06/disrupting-the-disruptors-how-covid-19-will-shake-up-airbnb>

3 Anglicare Australia. (2018). *Rental affordability snapshot 2018*. Canberra: Anglicare Australia. <http://www.anglicare.asn.au/docs/default-source/default-document-library/final---rental-affordability-snapshotb811d9309d-6962baacc1ff0000899bca.pdf?sfvrsn=4>

property prices can be as expensive for purchasers and renters as inner Sydney prices⁴.

Northern Rivers is also a hotspot for storms and floods which are increasing in frequency and severity, causing extreme housing disruptions⁵. Additionally, Northern Rivers is well known for a range of illegal dwellings, additions, sub-divisions, and converted garages⁶, with illegal conversions under houses being euphemistically called 'studios' where tenants often cannot claim government rent allowance as landlords will not declare the income or the dwelling.

People have moved to Northern Rivers seeking alternative lifestyles since the days of the Nimbin Aquarius Festival in 1973. Fifty years on many of those attracted to this idyllic part of Australia, and many born and working there, find themselves no longer able to afford rents in the ever-diminishing pool of long-term rentals. Up to 67 per cent of renting households experience rental stress, with few social housing options. 3.3 per cent of the total housing stock is social housing compared to 4.9 per cent for NSW . In a recent Byron LGA study, 42 per cent of participants who rented had recently been asked to leave, with 64 per cent of these reporting that their rental property was about to be listed

4 University Centre for Rural Health. (2017). After the flood. <https://ucrh.edu.au/after-the-flood/>

5 Watson, M (April 6th, 2020) Disrupting the disruptors: how Covid-19 will shake up Airbnb. Guardian. <https://www.theguardian.com/technology/2020/apr/06/disrupting-the-disruptors-how-covid-19-will-shake-up-airbnb>

6 Shand, A. (2020). Exploring the risks of illegal dwellings. *Echo*. <https://www.echo.net.au/2020/09/exploring-the-risks-of-illegal-dwellings/>

on Airbnb⁷. Even a local estate agent, says, “Airbnb should be banned up here, the cost of living is insane. I’ve lived in all sorts of places here, and it’s not uncommon to pay at least 50 per cent of your wage in rent”.

Older single women living on government payments are highly vulnerable in this housing environment. ‘Home’ can become a house share, a ‘studio’, staying with relatives, couch surfing, house sitting, dog sitting, living in sheds, camping, living out of cars and vans, and endlessly moving on. ‘Home’ can be hazardous and unhealthy, have no tenancy, no privacy or personal control. ‘Home’, rather than a refuge, becomes a wellspring of deep and ongoing insecurity and stress. To stay in their communities, many constantly move and downgrade until they are technically or unambiguously homeless.

Here are three snippets from the lives of older women which illustrate many of the shortage issues of appropriate housing in Northern Rivers.

7 Che, D., Muschter, S., Von der Heidt, T., & Caldicott, R. (2019). Airbnb in the Byron Shire– Bane or Blessing? An investigation into the nature and range of impacts of Airbnb on a local community. *Southern Cross University School of Business and Tourism (SBAT) Tourism Research Cluster Project*. https://www.scu.edu.au/media/scueduau/news/images/Airbnb_Byron_Community_Report-March-2019.pdf

Hanna*

Hanna (66 years old) came back to her hometown in early 2018.

“I came back to do a dog sit. The owner went away for a month to India. He put me under the house, it was a makeshift studio, but the kitchen was functional, it was nice. The weather was warm, and I thought I’ll give it one last chance to see if I can find something affordable, accommodation, because this is my heart home. I’d even tried (a depressed and low SES inland QLD town) last year for three months, but nupp.”

Hanna, as a single aged pensioner, considered living in an economically depressed outback town purely because it provided some of the last ‘affordable’ rent left in Australia. After 3 months, she preferred short-term dog sitting and ‘roofed’ homelessness to be back in her own community.

Enid’s* Story

“I changed dwellings 6 times in 6 years because it’s so expensive, every time I just came to the point, I’m going to have to get something cheaper... I’m going to have to get something cheaper. It is exhausting. You can never claim rent allowance in the studios, so I have a cheap mobile phone that I tell Centerlink is my landlords. They have never rung.”

Enid is now in a lovely but too expensive studio. To make the rent on her pension she lives very frugally and cannot afford to socialise. She has no tenancy and still has her special mobile phone.

Denise*

Denise (67 years old) came back to her hometown to help her homeless son, but the rental environment had changed since she last lived there 4 years earlier. “The price of rentals are off the charts and I blame Airbnb unequivocally. It was ridiculous that my son and his partner were living in cars and tents with their baby, in their own hometown”. Upon her return the 2017 floods hit.

“We couldn’t get the government help because we were homeless, you know, they were giving out money, \$1000, but no fixed address, so we were surfing (couch) and camping and sleeping in cars. How many places have we had? After the flood the community spirit lasted a month or so, people doubled their rents, me and the kids were in a shed for 6 months, \$600 a week... water keep coming up through the ground because it was illegal. Now we’re underneath a house. Now we’re all in together in one-and-a-half-bedroom studio with my son and his partner and my two grandkids. Between being with the kids I sleep in my car just to get a rest. Because I’m pretty exhausted. I can’t do it, too old for this shit. So, I just kind of stay in the background have no space, no life, to read or play music or anything and just engage with my granddaughter. I am virtually like a ghost.”

At the beginning of the COVID pandemic many Airbnb hosts pulled out to find cheaper long-term tenants or offered “14-day isolation suites”. There was hope that this would result in cheaper and more supply of long-term rent for locals in Northern Rivers. However, since COVID restrictions have eased, there has been a strong resurgence of demand, driven by overseas travel bans and people avoiding hotels due to virus concerns. By July, demand for holiday rentals in the Byron Shire was up 150 per cent, occupancy was reaching pre-COVID levels, and prices for holiday rentals across Australia had increased by 60 per cent since the beginning of the pandemic.⁸



8 Kelly M. (July 9th, 2020). Special Report – short term rentals bounce back, Byron Bay leads the way. Travel Trends

The Hidden Homeless - Ageing on the road

Travelling around the Australian countryside 'grey nomads' are a prominent feature; a grey nomad is someone who is 55 or older and is taking a long term but temporary camping trip around Australia. Hidden amongst this sea of grey, often passing as 'nomads' and sometimes interacting with them, are seniors like Anita; homeless and living in her campervan full-time. Due to pressure on the few remaining camping grounds, finding spots to stay has become harder and harder, and more expensive. Caravan Parks were traditionally homes for low income retirees, however, many parks have removed 'permanent residents', that is people, often retirees, residing full-time, forcing people, such as, Anita to stay on the move. In Victoria, HAAG advocates for the rights of residents living in caravan parks, who may face eviction if parks are sold due to increasing land values or are changed to Tourist Parks.

Anita*

“I turn 66 in October. I grew up in England. Both my parents worked at the BBC, Mum was a wardrobe mistress and Dad was an executive manager. Initially we lived in Shepherds Bush in London, close to Mum and Dads work, later moving out to Richmond on Thames. The Shepherds Bush home was a three-story house split into three apartments, we lived in the middle one. Later we had our own home in Richmond with a garden and a boat house and we were right on the river. I have “fur kids” only - at present Whippets. I got my first dog about three days after arriving in Australia, along with a ute and a swag and a tent! I have had no partner for quite a long time now. My first partner

was my big brother's best mate. When I left school, we three did a three-month motorbike tour of Europe....sadly Ari took his life after a cancer diagnosis - he and my brother were medics and he knew what was coming. On that trip we met quite a few Aussies doing roughly the same thing and I got 'infected' with the travel bug.....and just kept on going....and working and volunteering, down through Africa, across to India and down through there as well.....eventually getting a berth on a cargo ship to Australia, fell in love with the place and have only been back home one time.... In Darwin, I shared a house with the owner, who was a diabetic - he needed someone to share the house who was prepared to assist him in various tasks as he had lost a leg - we were mates rather than partners I suppose. I left Darwin after he passed. Most of my work has been with Local and State Governments, with a few spells doing very interesting and varied work. My housing has mostly been rented, although have owned two houses in my life but had to sell up due to finances and my great fear of debt in any shape.

I simply drifted into homelessness upon returning from the Northern Territory. A friend kindly put me up for several months, but real work was becoming really hard to find and eventually even my casual work dried up. I still feel 'why me' at times but I do not get really down - lucky for me I have my self-contained (almost) camper and I can keep my 'boys' and we are safe and comfy. Life is a fair bit easier on the Age Pension than Newstart. I do a lot of pet sits so usually have various animals to exercise and feed and clean up after as well as my own, I also have the camper-home to keep in good order. Between 'sits' I look for either a cheap or free camp to stay in or I wander and visit friends...sometimes I join up with others from the Campervan & Motorhome Club of Australia (CMCA) Solos group - in 2020, we

are doing a tagalong trip to Alice Springs and all points North... My dream is to have a tiny house or a cottage, very simple and with a well fenced garden for a dog or two - I could not live without a dog or two. ”



Older Women and Homelessness

Older women, the fastest growing cohort of homelessness; retiring after a lifetime of lower wages, less superannuation and the devaluation of their caring roles

Listing the systemic factors in older Australian women's housing stress is an account of the feminisation of poverty and the historic devaluation of women's work whereby women's traditional roles in society are largely responsible for their housing insecurity in their later years.⁹

While the factors behind housing distress for an individual may vary, the end result takes on a uniformity; renting into older age and being constantly moved on by evictions and rent rises, with often nowhere to go.

Wendy's story below of homelessness, tenure insecurity and retirement poverty is now common. While her tale of housing difficulty is unique, the systemic factors driving it are very typical of the experiences of older woman. Australian women do seventy-five per cent of the combined unpaid labor in this country, such as childcare, domestic work, other family care and volunteering, with the value of annual unpaid child care alone estimated to be worth \$345 billion, dwarfing any paid sector

in the entire Australian economy¹⁰. In 2016, women were paid on average 18 per cent less than men, amounting to approximately \$700,000 less over a working life, and retire on half a man's superannuation and half the savings of men¹¹. Prior to superannuation's compulsory introduction in 1992, the vast majority of recipients were men¹², with 55 per cent of women 60 years and older having no superannuation at all¹³. Until the mid-1970's, women's access to superannuation was primarily if they were single and through the public sector. Typically, this ceased upon marriage¹⁴. Also 66 per cent of single women renters over 55 years, once owned a home, compared to 27 per cent of the general rental population¹⁵.

10 Economic Views Australia (2017). Understanding the unpaid economy. <https://www.pwc.com.au/australia-in-transition/publications/understanding-the-unpaid-economy-mar17.pdf>.

11 Archer, A. (2016). The housing crisis for older women, Feminartsy. <http://feminartsy.com/the-housing-crisis-for-older-women> ;

12 Australian Human Rights Commission. (2016). Face the facts: Gender inequality. <https://www.humanrights.gov.au/education/face-facts/face-facts-gender-equality>

13 McFerran, L. (2008). The disappearing age: A strategy to address violence against older women. Older Women's Network NSW Inc.

14 Darab, S., & Hartman, Y. (2013). Understanding single older women's invisibility in housing issues in Australia. *Housing, Theory and Society*, 30, 4, 348–367

15 National Shelter (2018). Disrupted: The consumer experience of renting in Australia. National Shelter, The National Association of Tenant Organisations (NATO) and Choice.

Wendy

Wendy married when she was twenty-three, had four children and bought a suburban house in Perth. As a qualified drafts-person she worked for mining companies and later, while raising her children, as an English tutor and newspaper proof-reader. In the 1980's, when Wendy was in her late thirties, her family had a 'tree change' and moved from Perth to Collie, a small working town mainly known as a coal-producing centre. The move was to give her husband a fresh start with his addiction issues. Unfortunately, his problems followed him, and Wendy left the marriage in 1994, at the age of 48. They sold their family home for \$38,000. Her share was not enough to buy another dwelling as a single mother without a full-time job. Instead it bought her a car, a crown on a tooth, some white goods and furniture (her husband kept their car, all the white goods and furniture, while she was left to care of their remaining child at home). They moved to Bunbury as Wendy had connections there through her Catholic Church community and rented a furnished granny flat. However, they were given notice after nine months as the landlord required it for a family member. Nine months of homelessness followed during which time her daughter moved to Perth to work and Wendy house sat for a friend. Now on unemployment benefits, affordable private rental was impossible to find. A friend for whom she was housesitting allowed her to stay while searching for an affordable place.

Wendy's church contacts eventually led to her involvement in a not for profit housing cooperative, funded by a Commonwealth Government Seeding Grant and administered by the tenants who were accountable to the State Housing Authority. The rent was 25 per cent of your gross income. Wendy lived happily for seven years in the housing co-operative, helping to manage it,

finding stable full-time work and becoming involved with a local opera company. The co-operative was safe, secure and affordable, until one tenant caused so much legal disruption with other tenants that the co-operative effectively dissolved and was taken over by the Bunbury Housing Association. Several tenants, including Wendy, left due to the stress caused by the disruption. During her time in Bunbury, Wendy retrained as a librarian by doing an Associate Degree in Library Technology. This proved to be a very successful late career, providing Wendy with various fulfilling roles over the next fifteen years until her retirement. In 2001, she moved back to Perth at the cusp of the mining boom, to take up a one term contract as a Librarian at a Catholic school. She would go on to work short contracts for other schools and Edith Cowan University (ECU). After two years of short contracts with ECU, she eventually became permanent. The contract work had taken its toll on her savings as she was ineligible for New-start between contracts. Also, the contract work diminished her promotion (and income) opportunities.

Upon returning to Perth, Wendy moved in with a daughter, sharing a room with her granddaughter and housesitting when she could. She went on to house share/rent many dwellings in outer suburban locations, moving on to ever cheaper and further out dwellings as the property boom hit Perth. At one point, while sharing with one of her sons, she had to flee because of his addiction issues. She ended up at a daughter's home, frequently housesitting so as to take pressure off the arrangement. However, her daughter asked her not to return after one house-sit, leaving her with nowhere to go. This was a very low period as Wendy was not only in shock, but homeless as well. It was around this time that she was diagnosed with anxiety and depression and prescribed medication.

When this occurred, Wendy was 65, working part-time and planning to retire. Rents in Perth were sky high. Unable to afford private rentals, in a panic, she made a “disastrous decision”. Her superannuation was now accessible, so she bought a transportable park home in a residential caravan park close to where she worked. Wendy spent \$72,000 on the park home which was the bulk of her super. She bought her dwelling outright but paid affordable ground rent to the park. All went well for four years, at which point the village land was sold, which is a story repeated across Australia with residential caravan park villages, due to the rise in land value. With no legal protection the residents lost their homes with no compensation. The cost to relocate the so called ‘portable’ homes was prohibitive to nearly all residents, even if they could find a place to relocate them.

Wendy was so incensed that she managed to get her unit relocated to bushfire victims using volunteer labor and some of her own savings. While organising to move yet again, her health gave way and her doctor diagnosed a “mini emotional breakdown” and heart issues. Having retired in 2016, her ability to pay rent has been dramatically reduced.

She currently lives in a tiny house that she rents from a benevolent younger couple at the back of a bush block in the Perth Hills. Wendy is concerned for her future as she ages without a secure rental. After three years in the area Wendy has settled into the community with a good network of friends and volunteer positions. The waiting list for public housing is several years long in WA and you are struck off the list if you refuse an offer, even if it is unsuitable or a long way from your familiar territory.

Wendy is a late convert to atheism, having experienced an epiphany while walking the Camino trail in Spain in her own

when she was sixty. Her deeply felt humanist convictions are channeled through volunteering for wildlife conservation and advocating for housing for seniors. Since her divorce Wendy has lived in ten rentals and innumerable house sits; eight rentals in Perth and two in Bunbury.



Sell offs of public housing



Across Australia, what little public housing stock we have is being sold off to private developers or community housing providers, often under the guise of “renewal” of run-down estates. This means a reduction in tenant rights and access, as this story illustrates.

Marie

Marie, who is now 66 years old, came to Melbourne in the 1960s on one of the big boats that sailed between England and Australia full of migrating “Ten Pound Poms”. She lived with her family

in Footscray and Macleod. Her father was a dock worker and her mother did home duties. Her father decided he wanted to go home, but they were not back in England long before he decided they were all to return, this time on a boat to Sydney. The boat journeys between the two hemispheres, going either through the Panama Canal or the Suez, stopping at countries along the way, was an amazing experience of a world that seems now to be largely gone. Marie got to do it three times.

Marie has stayed in Sydney and NSW since but has fond memories of Melbourne. Her father was a very active unionist and Labor Party member and instilled in Marie a strong sense of the need for fairness and justice for working class communities, and a passionate mission to act and advocate. Marie married, had two children and was a full-time stay at home mum in their private rental. Her husband, while still relatively young, had to stop work because of ill health. After an 11-year wait, in 1989, they got into public housing in West Ryde. Fifteen years ago, Marie decided to end her marriage but remains very close to her ex-husband. He stayed in their public housing dwelling with their adult daughter and her children. They are still there.

Marie moved to the NSW Central Coast for a while, privately renting, but felt lonely and isolated from her friends and family and decided to return to Sydney. As she was by now herself experiencing severe health problems due to an auto immune disease, Marie managed to get onto the Widows Allowance, which was for women born before July 1955, widowed, divorced or separated since turning 40, with little or no recent workforce experience. It no longer exists and was far more generous than Newstart.

Marie privately rented in the St Mary's area until she was offered

a public housing unit at Ivanhoe Estate, in Macquarie Park. Ivanhoe Estate was the largest public housing development within the City of Ryde, adjacent to Macquarie University, Macquarie Shopping Centre, a railway line and the fast-growing Macquarie Park central business district. Built 25 years ago, the Estate consisted of 260 households, with the number of residents living in these households estimated at between 464 and 600. Marie recalls her eight years of living at the Estate as the most meaningful experience of community in her life. She was the leader of the Ivanhoe Estate Tenants Advocacy Group and was involved in all sorts of activities at the Estate's bustling community center, including knitting classes and the weekly free delivery and distribution of food from Oz Harvest. Marie recalls the Estate had few social problems and the housing was great with a mixture of town houses and low-density apartments, with plenty of trees and green space close to shops, transport and medical facilities. On 18 March 2012, the NSW Government, without previous consultation with residents, announced the demolition and redevelopment of the Estate. This was devastating to the tight knit community and felt like the equivalent of breaking up a happy family. Marie became deeply involved in the fight to save the Estate. Meeting Bob Hawke as part of the campaign "was a highlight. He was so gracious. He gave Ivanhoe hope". The communities battle to stay demolition was unsuccessful and, in 2017, Marie was one of the first tenants to leave for a social housing dwelling. She returned to the estate frequently for tenants' meetings. Marie and her tenant committee were awarded NSW Volunteer Group of the Year in 2016 and she was runner up Volunteer of the Year.

The Ivanhoe site has remained intact but empty since the last inhabitants left. The new private development is proposed to

increase the dwellings density from 259 dwellings to 3,500 dwellings, with the large bulk for private housing. Only 950 units will be public housing and 128 'affordable' rental units for low to middle income earners. As Marie notes, there is no guarantee affordable means affordable for those on a government payment. The Ivanhoe Estate redevelopment plans have been described by Ryde's Mayor Jerome Laxale as an ecological disaster of over development that contradicts the NSW Government's Environment and Heritage Office guidance by the wholesale felling of large numbers of mature trees and the loss of open green space. The NSW Land and Housing Corporation assured Marie and other ex-Ivanhoe Estate tenants that they would not be disadvantaged when moved to other areas and then on to social housing providers and dwellings. Marie says this is appearing to be far more difficult than promised, with rising numbers of tenants confused by the difference in rent setting between community housing and public housing. Marie says it has been impossible for her to track the fortunes of many of her former Ivanhoe neighbors as the department refuses to pass on information about their whereabouts. Marie says that the Government scattered and destroyed a functioning happy community. Marie's poor health has not been helped by the trauma of the loss of her community, and the stress she is now experiencing in her community trying to understand the social housing sector. However, she is determined to spend her remaining energy fighting for equitable housing outcomes and the prevention of homelessness, especially seniors. Marie now lives in an age appropriate social housing dwelling and is spending her time lobbying politicians to assist the homeless, assisting tenants who have been transferred to community housing, giving tenants a voice and convincing them that they can achieve changes for the good of everyone.

Lack of tenancy management and housing options in public housing



Due to the lack of affordable housing options, older women may be forced into accepting housing that is unsuitable or forced to put up with living in places they don't want to be, with no choice to move into other housing. Tenancy management is often problematic, exacerbating the issues between tenants.

Angelia*

Angelia was enormously relieved and pleased when at the beginning of the year she finally got the keys to her social housing unit after four years of being on the priority housing waiting list. The unit had everything she needed to help her manage her multiple sclerosis (MS); it was a ground floor, it had bathroom facilities she did not need to step up into, air-conditioning which is crucial for someone with MS, and as a bonus it was a small

block of ten units in a really nice inner suburb close to her social networks.

In the first week she was surprised to discover her porch being cleaned by a neighbour, Barry*, one of several men in the block. Angelia initially thought he was just over enthusiastic and welcoming, but he stood too close to her and spoke in an over-familiar manner when she asked him what he was doing. This immediately set off her inner alarm. It was not a public space; it was her own private area. He had a 'proprietary' air that extended to herself which was alarming. She politely told him thanks, but she would clean it herself. Later that week, he put his bin under her lounge window which was nowhere near a common area. To do this he would have had to get the bin over her garden bed. The act was clearly territorial and aggressive. Catching sight of him she asked him to move it, pretending she had a male friend in her unit as this act had made her feel her instincts to be wary of him were on the money.

Upon inquiring about him with other neighbours Angelia was told he had been relocated to their block from another Department of Health and Human Services (DHHS) property because of anti-social behaviour, assault of other tenants, drunkenness, and other tenancy breaches. Barry had a long history of incarceration for violent offences and had not long been released from jail before causing havoc at his previous residence. He is also on anti-psychotics for a serious mental health issue. Another male resident in the block is also an ex prisoner, Joe*, who Angelia describes as a quiet and polite man who busies himself looking after his garden. After the bin episode Joe became the object of Barry's ire, apparently jealously and paranoidly blaming Joe for the deterioration of his relationships with a female resident Vera*

who had been Barry's friend and was the one privy to his history. This came to a head about two months after Angelia moved in when Barry physically assaulted Joe and threatened both Vera and Joe with a knife, which to Angelia's horror she was informed he carries at all times. Joe and Vera, both of whom use walking frames, went to the local police station but the police would not make a report. Another resident, Kay, a very capable retired hospital administrator (who has also been subject to Barry's verbal abuse when she politely asked him to move his car from her allocated car parking spot) went to assist in making the report but also failed to get it officially recorded.

Angelia and a group of residents including Joe and Vera reported Barry's behaviour in writing to the DHHS, but they refused to issue him with a tenancy breach because there was no police report. However, Angelia found out DHHS can indeed issue a tenancy breach if an incident is witnessed. Other residents who co-signed the letter to DHHS testified they had observed the assault and knife threat. Due to the Corona virus lockdown things have since gone quiet with Barry but the DHHS claims this is due to their single phone call to him. Given Barry's history with the DHHS and at his recent behaviour, residents feel ongoing peace is unlikely, and realistically expect more trouble from Barry again once lockdown is eased.

Angelia was subjected to violence at the hands of a former partner and from the moment she realised she was in close proximity to a violent male she has been on alert. Most of her belongings remain unpacked. She finds it impossible to convince herself her unit is her home because it does not feel like a sanctuary. Her boxes stacked up in the corner of her living room are constant reminder of her unease. Angelia, Vera and Kay do not enjoy the full

amenity of their units because they avoid spending time in their small gardens, so they're not seen or accosted by Barry. They also always check if Barry is outside before leaving their units along the block's paths. Kay now parks her car in the street instead of the units' car park as Barry has decided to use her spot to park his second car. Angelia also completely avoids the units' paths by using a side public lane which has access to the rear of her unit. "I don't want to live two doors up from a drunken, psychotic gambler with a violent history who carries a knife. What are DHHS waiting for, for him to stab someone? I can safely negotiate my way around a difficult female resident, but you can't do that with a male who's clearly not in control of himself. His history and recent acts of violence towards other residents is extremely stressful for me. Fear and wariness are survival emotions triggered in the face of threat, which is why I hate living here now, I'm constantly on edge. It's a frightening fact that I left a violent marriage only to find myself in my later years living so close to another violent dangerous man. It's disgusting that social housing forces women to compromise personal security for housing security. Forcing women into a physically and emotionally threatening association is as unjust and as dangerous to women as would be forcing them to stay in a bad marriage. Corona virus lockdown will be lifted, however, Vera, Kay and I will continue to live in a form of lockdown due to a violent abusive male resident. Angelia is pursuing more legal avenues to get the DHHS to act and wants to move even though the flat is so ideal in every other way.

Ellie*

“I am a 76-year-old lone female living in Queensland with few family members. I am a former registered nurse. After retiring as a nurse, I added two degrees to my portfolio, and taught in China and Korea. In 2010, after working as an English teacher in China for 5 months, I returned to find my husband has financially ruined us due to his gambling, drinking and lying. He had sold my car and our house was about to be repossessed. I left him and our 43-year marriage with little other than my suitcase and computer. Someone asked me to house sit for her – so I packed my suitcase, grabbed my computer and phone and left, never to return. People ask me why I can’t live with one of my two adult my children. Neither have a spare room for starters. And it wouldn’t work.

I did house sitting for several years before renting in a norther Brisbane beachside town, then more house sitting. Health issues forced me to stop that lifestyle and I rented closer to Brisbane, paying \$660 a fortnight from my \$1,052 pension. On good weeks I could save a few dollars, but mostly I didn’t. I have not been out at night to a show or dinner for years. I do have lunch with friends – probably three times a month, and generally help out a son who has financial challenges.

I had applied for public housing three times over a five-year period. The first time, I was refused as the Housing Department Queensland believed I had \$130,000, which I did not. I applied again, but the Department has no record of it. I applied again in 2019 and again my documents were lost, and I was told that I had never even attended a Department of Housing office! I had a witness though, and the documents mysteriously reappeared. Suddenly in March 2020, I was offered a unit in a bayside area,

and given just a couple of days to accept. I moved in on March 20th.

I was familiar with the property as I had helped a desperate friend, who was about to be homeless 18 years earlier after being bashed and robbed, get into housing there. My unit is around 30 years old. Maintenance of the property has always been of poor standard. There is no onsite manager and little communication with the department. Requests for maintenance have apparently been ignored, and many of the residents have stories about bullying and bad behaviour by the staff at the department. There are also some men with violent backgrounds, and I am on 'high alert' at times. Two have ongoing violence issues and have been seen and heard to be trashing items in their units or having fights with visitors. One man has a history of sexual abuse for which he has been imprisoned. He tends to 'favour' some women, who reject his attention. Since I have been here, he slipped into one lady's bedroom when she was asleep. She had forgotten to lock her door and awoke to see him standing over her. She said it was a waste of time reporting it. It had happened before and been reported but no action resulted. We are always on guard when he is around.

It is thought that at least one other male has a criminal history. My female neighbours tell me there are occasional violent episodes at the property. I often wonder how the Department of Housing can house such males in units next to vulnerable women! The man next door to me is foul mouthed and violent and I have been told the police have been called several times before I arrived. I contacted the Housing Department about his behaviour, as I witnessed him physically and verbally abusing a young disabled girl, and they sent me to the police, but the police

refused to act. Another man recently appeared with an axe and demolished a tree in the garden which had been nurtured by his male neighbour. There is an icy relationship between them, and I worry why a man in such housing needs an axe!

The men rarely interact or speak with the females and generally isolate themselves in their units 24 hours a day. Some people remain in their units all day and night. One woman was found to have been dead for six weeks and no one noticed. The units are too small for us and have no wardrobes or similar. Women's only accommodation should be provided, not just for the different space needs but so we can be free of fear in our own units. Some would prefer female only accommodation as a few have had sexual abuse incidents in the workplace and in their marriages and can get very distressed in certain circumstances. We do not always feel safe here. ”

Precarious home ownership



Housing stress in later life takes on many forms. Factors that push older people into difficulty can affect those in the seemingly privileged and fortunate position of owning one's own home. Family violence, relationship breakups, illness, isolation, lack of superannuation and retirement savings, and coming from a lower socio-economic background can all contribute to precarious home ownership.

Wilma*

Wilma was born in 1945 and grew up on a poor farm in the South Australian Mallee. She was a frail child with a suspected heart murmur and her parents felt she could not withstand the long and bumpy school bus rides so when Wilma started school she went to live with her grandparents in a larger town on the Murray River. Wilma recalls the years with them as some of the happiest in her life. Wilma returned to live with her parents but was shocked and traumatized by the violence of her parents towards her.

“Grandma and Grandpa were kind, quiet gentle souls. Encouraged me in all I did. Returning to Mum and Dad I had all that belted out of me. Mum would tell Dad I needed a darn good belting. I'd run around the house trying to get away. The more he chased me the angrier he got. This happened when I went back to live with them when I was ten years old. When I was 14, I met my husband from a well to do family. I didn't want to continue seeing him, but Mum wouldn't let me go anywhere unless it was with him. Apart from the beatings I saw Dad as a gentle happy man. Remember going out in the tractor when I was really small, sewing up wheat bags, sitting on the ground with our bottle of cold tea. All great memories I'll never forget. In my teens, I used to go on the milk truck with him, picking up milk from dairies in the country. Dad wasn't a drinker. He was well respected. He died very young in 1963. He had heart condition, and the stress Mum put him through was enough to kill him. We never really wanted for anything looking back. Dad had worked hard getting two farms set up. As for my relationship with Mum, I feel sure something was wrong right back to when I was born, plus the 'heart murmur' I supposedly had. I couldn't do a thing right. I am the only one she treated like this, not my four younger siblings.

Mum turned on her own Mother in the end ””.

Wilma was made to marry her boyfriend, but not before a trip to Adelaide to have a hole in the heart operation; this had been the cause of her fragility all along, and heart problems have followed her ever since. Wilma’s marriage was a case of out of the frying pan into the fire. Her husband was also violent. Wilma thought by this time that this was just how life was. However, when her two children were 3 and 5 years’ old, she managed to flee. Wilma remarried and had another child. Her older children never liked her new partner. Wilma was in denial about his treatment of them until she ended the relationship 14 years later. Her second husband’s behavior towards the children contributed to the breakdown of her relationship with them, bonds that have never mended. Her daughter left home at fourteen, just as Wilma had, and has had a troubled life. Wilma’s youngest child, who she remained close to, died suddenly from a heart attack at the age of 30, after going for a run. This is a loss that she will never recover from.

In addition to raising her children, Wilma always worked, primarily as a sales representative, even though she continued to have heart problems, with eventually 6 stents inserted in her arteries. She managed on her own to buy a unit in Adelaide and a cheap holiday house in a remote coastal town in South Australia. As a result of the breakup of another relationship, Wilma had to heavily mortgage her unit to pay out her ex-partner. Then, 9 years ago she was diagnosed with breast cancer which abruptly put an end to her working life and her ability to service her large mortgage.

Like the vast majority of women her age, she had no superannuation¹⁶. Wilma put her unit on the market, but it took over a year to sell, forcing her to remortgage her holiday house to stay in front of the unit's payments. The holiday house had been paid off over the 22 years since she bought it. Finally, her unit sold. Wilma had never been overseas, and thinking she was not long for this world used some of the money to travel. Upon her return she moved full-time into her now mortgaged, remote beach front holiday house.

Three and a half years ago, Wilma's cancer returned. The mortgage had always exceeded Wilma's ability to pay and her illness was expensive; travelling constantly the two-and-a-half-hour trip to Adelaide for her cancer treatments cost around \$70 a round trip. Her medications and health insurance, and serious complications she experienced with her bones and teeth as a result of chemotherapy, all added up. The bank allowed Wilma to continue remortgaging her home until she had no remaining equity and was making interest only payments. Wilma says she always found dealings with the bank stressful and confusing and entered into new loan agreements with them without a clear understanding of long-term consequences. She thinks her fear of financial matters has not helped her, although she feels she has always been a frugal person and it has simply been the cost of living that has exceeded her pension. Recently the reduction in interest rates has kept the bank from her door, but soon her interest only loan will expire, and she has no hope of paying a principle plus interest loan. Wilma has always remained resourceful

16 McFerran, L. (2008). The disappearing age: A strategy to address violence against older women. *Older Women's Network NSW Inc.*

and makes a small amount of irregular income from Airbnb, mostly from the trickle of foreign tourists visiting the remote and beautiful SA coast. She advertised to share her house with an older woman but had no takers. The remoteness is impracticable for older woman and of interest to few. Wilma makes jams and grows plants to sell out the front of her house. Every bit helps. Recently she has received assistance with patient transport cost being paid for her, saving the monthly expense of \$70 on petrol for the return trip to Adelaide. She is constantly juggling to pay irregular big bills, having only \$240 a month to live on after her mortgage and regular expenses are taken out. Currently Wilma's big challenge is getting the money to service her car, having just found the money for new tires that her car was desperately needing. And there is a plumber's bill for something horribly wrong with her drains. She will put off paying her council rates to pay for these bills but will have to pay additional interest. Wilma has done this before. Robbing Peter to pay Paul. Wilma is sustained by her two cats, a deep faith in God, and her love of her home and its beautiful spot in the world. As long as she has cat food and milk in the fridge, she is ok. She does not know what the future will bring and tries not to think about what will happen when her loan arrangements change. She wants no material goods except one thing she used to love when she worked was perfume. She hopes to save enough to buy herself a bottle for Christmas. The day before Wilma proofread this story a big storm had blown over part of her fence and gate, \$985 damage but with the insurance excess of \$500 she will have to find \$485....

Precarious Home Ownership

Margaret*

“I was born in the early 60’s and grew up in Sydney. I was part of a loving family and had a happy childhood. My parents loved me dearly, but they had their issues, Mum had been a teenager in France during WWII and had some trauma associated with the war and German occupation. Dad was a gentle and intelligent man who had a problem with gambling and drinking. My family was always poor, and we moved between rented houses every few years. I remember my primary school days as very happy and enjoyable. I felt accepted. In contrast my high school years were a nightmare and I was bullied relentlessly; I also had a form of dyslexia which made certain tasks extremely difficult and stressful. In those days there was no help for dyslexic kids. To make things worse, when I was in my mid-teens I suffered a deeply traumatic kidnapping and assault. I was violently assaulted and abandoned in remote bushland late at night. I found myself dazed and traumatised standing by the side of the road where I was eventually picked up by a kind older couple who drove me home. In the seventies the support available for girls and women who had been assaulted was almost non-existent and the legal and medical response I did receive was inappropriate and profoundly damaging. My parents had their own issues and were not able to help me. In those days one didn’t speak about such things and I was left to manage as best I could. Due to the unaddressed trauma from my assault and bullying at school, I was not able to matriculate - as it was called in the day - but I went on to study at TAFE and worked for a few years in a trade.

I became a mum at 20 I think because I was lonely and lost and wanted a family. My baby's father had a substance abuse issue and was not able to look after us and I was soon a single mother. I was unable to work because there was no childcare then and being unsupported I really struggled for money. I rented a tiny house by the river with no electricity. I remember one day there was no food in the house except a packet of dried barley. I boiled this up on the gas stove and ate it, but it made me so sick I threw it all up. Being a strong and resilient person, however, I struggled on and was mostly able to make ends meet. When my child was a toddler, I met and married my wonderful husband and we had another baby. We both were able to get jobs, albeit low paying. In those days, there was no super or Centrelink except for 25 dollars per month child allowance. There was enough money to support our family but not to accumulate savings. We were very lucky, however, because a family member gave us some money for a house deposit and in those days low income families could get a loan from the Housing Commission. We bought a lovely little house in a rural area, sold it for a small profit then bought another with Housing Commission finance under a rental purchase plan.

When the children grew up and moved away, we decided to sell again because the house was too large and too expensive to maintain. We made only a modest profit because the house was half owned by the department. This was stashed away in the bank to put towards our next house while we rented. In those days, it was easy and affordable to rent and there didn't seem an urgency to buy another house. We were incredibly lucky to find a long-term rental on a rural acreage with a wonderful landlord and it felt as if we could stay there forever. One day, however, he came to us and announced he had to sell due to ill health. We

were devastated as this had been our home for 10 years and we had invested our hearts and souls into the place, planted trees, buried beloved pets and put down roots. We had been naïve and had totally lost touch with what was going on in the property and rental market.

We became desperate to stay and approached the banks for a loan. Unfortunately, over the years, our house deposit savings had eroded. We had helped one son who had taken on an unsustainable bank loan and another with legal fees for family court. Dad had died years ago leaving mum totally broke. When Mum died there was no money to pay for the funeral, so we had to pay most of the costs.

We were devastated then when our loan application was rejected due to not having a large enough deposit. It seemed inevitable that we would be at the mercy of an insecure and overpriced rental market for the rest of our lives. This was a terrifying realisation. Serendipity struck again, however, and a dear friend gave us enough money to make up the deposit. Incredibly we were homeowners again albeit with a sizable mortgage. We were confident we could manage this because we both had jobs. To backtrack to my thirties, I always had a desire to go to university and I returned to high school to attain my high school certificate and then went on to gain an Honours degree and a Masters. I became employed in the human services sector working with vulnerable and disadvantaged people. I loved this work and was good at it. Mum had always taught me to be accepting of everyone no matter what their background and circumstances and, she was such a humanitarian, it inspired my working life. Unfortunately, due to workplace stress including bullying and harassment, I was forced to resign from a position I had held for

many years. In the first year of my unemployment, I applied unsuccessfully for nearly 20 jobs many of which I was well qualified and experienced to do. This was the year I learnt about ageism in the workforce!

Shortly after I became physically unwell and was unable to continue seeking work. This turned out to be a blessing in disguise because it presented an opportunity for me to address my physical and mental health, particularly to get help for my latent and long term post-traumatic stress disorder (PTSD).

Anyway, we were just managing on one income until my husband became unemployed and had to apply for the aged pension. It was a year before I could bring myself to apply for Newstart. I felt ashamed of being unemployed and felt I couldn't endure the stigma and humiliation of being 'a dole bludger'. My low point came when I needed to see a doctor and was unable to get a bulk billed appointment because I had no health care card, and I also realised I had been skipping meals to make ends meet. I had to swallow my pride and apply for Centrelink. Currently our primary income comes from Centrelink. We are very lucky to also have a granny flat which we rent out. If it wasn't for this, we would be unable to pay our mortgage. We were also fortunate that during my employment we had been able to pay extra on the mortgage via salary sacrificing.

We just manage financially although the budget is tight and there are a lot of things we can't afford. Our non-negotiable housing costs, i.e. mortgage payments, rates and insurance, take up 51 percent of our fortnightly income. We have a rural property with no town water so sewage and bore pumps are expensive to maintain. It's also getting hotter and dryer which brings added risks for people living on bush properties. Our housing

situation is only sustainable if there are two of us and if we have no major financial shocks. We can't really afford to be sick and as I joke to my husband, we can afford for me to die because I have insurance on my superannuation, but not him. Between us we have a little super but not enough to make a dent in the mortgage. What keeps me up in the middle of the night is the fear that the property will deteriorate, and we will not be able to repair it or that interest rates will rise. I also worry about our tenant in the granny flat who is a single pensioner with few other housing options. If we were forced to sell where would she go?

My story as presented above sounds sad, but, actually I have been blessed with a rich, happy and interesting life full of exciting experiences and surrounded by loving family and friends. Nevertheless, I can see now how elements in my family background and personal experience have contributed to disadvantage in my later life. Generational poverty, a critical life event along with structural economic factors particularly affecting older people have contributed to the housing stress in which my husband and I now find ourselves. I remain optimistic and use meditation to manage stress and to practice acceptance. One of the best things that has happened to me recently is the healing from PTSD and in learning about the strong links between physical illness and PTSD. I now feel very positive about my mental and physical health into the future. I am a resilient and highly engaged person and have a great deal to contribute. Due to my own experiences, I have a keen interest in housing justice and in encouraging and advocating for the use of trauma focused approaches to understand and assist people experiencing disadvantage, particularly women. ”

Experience of the National Rental Assistance Scheme (NRAS)

The National Rental Assistance Scheme is a federal initiative for investors to build new private rental properties with the aim of providing affordable housing and security for vulnerable people. "Affordable" rents in the scheme are supposed to be at least 20 per cent below market value. Bonuses are offered to investors of \$11,048 per year for each property, for ten years, after which the property reverts to normal market rent. However, rents resulting from the scheme are not necessarily 'affordable' to those on low incomes.

Lyn*

“I fall into the fastest growing category of people at risk of homelessness; older, single women. Being qualified in a profession has not given me immunity to poverty nor security from homelessness. A series of factors combined to break my resilience, including malicious actions in the workplace and in relationships, the gender pay gap, and continuing family of origin trauma. Unfortunately, these are issues experienced by many women, contributing to our loss of security and even homelessness through no fault of our own unless you count giving selfless support to a man as a fault.

I found myself in my 50's qualifying for Centrelink support, enduring these feelings of humiliation and stigma on top of other trauma. I slept in my car or did a series of short unpaid pet-sitting jobs while renting a storage unit for my belongings. My mental health plummeted to a seriously low level.

During my widespread online searches for housing I came across NRAS properties. An advantage of the scheme seemed to be that my lack of rental history for references was not a barrier. However, NRAS rents appeared only about \$10 per week less than the general market rents for a less expensive area. Additionally, there is no security for tenants and an invasive demand for proof of income and assets every year. This would be understandable if the housing was actually “affordable”, but it was not. However, I got a NRAS dwelling for \$300 per week which was nearly all my weekly income of \$330 per week, including my pitifully low rent allowance of \$35 per week. I thought maybe I could share, but any potential housemate would have to go through the same invasive income and asset scrutiny, and I had people come but not even enter the door saying they would not live in such a bad area.

Clearly my finances didn't add up and I lived only by using savings, with no super to speak of. I continued to search for a cheaper rental and saw the post boom Western Australian rental market drop significantly. After a period of nearly a year getting zero replies from my property manager about the high rent, I was told rents were only required to be adjusted every five years. I discovered years later this was not true. Eventually my rent was reduced, after intensive complaining, to \$260.

I was in the place three years; it was filthy when I moved in. The building standards are shocking. Properties are falling apart. My seven-year-old unit had major cracks and subsidence. The kitchen and bathroom (shower only) units are such poor quality that they were all water damaged before I moved in. There is little to no insulation so heating and cooling is expensive – I could feel the heat beating down from the ceiling. The floor plan is so tiny,

only 71 square metres for a nominally three-bedroom two-bathroom unit (so they can charge 3x2 rent), not big enough living space for a sofa and a small dining table and kitchen units around one corner of the only room. I don't use much gas as I hardly cook, yet I had to pay high gas bills to keep a big hot water tank outside in the cold.

I had improved the unit from filthy to spotless showroom sparkling, when I was forced to move out with a no fault eviction notice over Christmas, and still the inspection said I must pay for a contractor to steam clean the laundry yard and to replace a bulb that was working when I left. I believe they charge tenants from their bonds every time but don't actually get the work done. I managed to contact the maintenance man who is commissioned to do bond "rectification" work and his stories are very alarming! Further proof that my rent was NOT below market rent by 20 per cent is that after my eventual eviction the unit was rented out at exactly the SAME rent I had been paying, but on the open market as the NRAS 10 year bonuses had expired and the unit was no longer part of it.

This NRAS was meant to increase 'affordable' houses in the rental market. However, my experience of the NRAS is it's a sort of taxpayer money providing lucrative bonuses to investors of \$11,048 per year for each property, on top of near market rent or above market rent. At the end of the property's ten year bonus period (or before) they can kick a tenant out with no reason given, then will nit-pick to extremes and land the tenant with false and exaggerated claims on their bond with no opportunity for the tenant to mitigate costs. Rather than support the vulnerable there are a whole lot of extra harsh practices imposed on people by this scheme such as the invasive demand for proof of income

and assets every year. The actual beneficiaries of the NRAS are investors for whom the lack of policing has been a goldmine. If only half of that NRAS bonus money were paid to me in increased rental allowance support, I would have more choice from the still appalling condition homes at the lower end of the market. That has to be better “value for money” than the present exploitation, waste and giving money away to those who already have plenty. ”





oldertenants.org.au

National Alliance of Seniors for Housing

Housing for the Aged Action Group

247-251 Flinders Lane, Melbourne

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