Home at Last: Time for Action on Housing Services and Options for Older People
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Housing for the Aged Action Group (HAAG) has been funded by the Victorian Government for an 18 month period to provide a service called the *Home at Last-Older Persons Housing Information and Support Service* as one of 11 Homelessness Innovations Action Projects as part of the state government’s Homelessness Action Plan. The central purpose of the project is the development of innovative prevention and early intervention strategies to address the problem of older people at risk of homelessness.

Older People Living in Housing Poverty: A Hidden Problem
It is an unfortunate fact that older people are the least likely group in society to seek help when they have a problem that needs to be addressed and putting up with housing hardship is also unfortunately very common. Stoicism, fear of the consequences of complaining and social isolation are just some of the reasons why many older people are putting up with great hardship just to get by on a day to day basis. The reluctance to act before a housing problem occurs can often cause a major personal crisis, a rapid decline in an older person’s health and their subsequent ability to continue to live independently.

Older people are the least likely group to make contact with Specialist Homeless Services with less than two per cent of all clients aged 65 years or older. Older people usually avoid short term crisis services such as emergency housing, referrals to rooming houses and accommodation vouchers and will, in many cases, make their own short term arrangements by staying with family and friends. These outcomes can however prove troublesome with overcrowding and relationship conflicts are common. Developing innovative ways to encourage older people to act before a housing crisis occurs is therefore vital to the wellbeing of older people as well as saving enormous resources in emergency housing, health and aged care assistance.

The latest evidence meanwhile is showing that the private rental trap for older people is getting worse. Data from the Australian Bureau of Statistics between 2006 and 2011 alarmingly shows that there has been significant change in the housing tenure of older people over this short period of time. Lower rates of outright homeownership, more retirees with mortgages, and most concerning, a 44 per cent increase in the numbers of older people living in private rental accommodation demonstrates a dramatic trend that governments need to address with urgency. (1)

Home at Last
Since the Home at Last service began, more than 3000 older people have been advised and assisted to address their future housing options. An additional 600 clients under threat of losing their homes have received help to either stabilise their housing, supported in transition towards a long term affordable housing solution or have been assisted to access public, social housing or one of many other options.
sourced by Home at Last such as independent living units, movable dwellings (otherwise known as granny flats), Council housing, Abbeyfield housing etc.

Key Lessons from the Home at Last Project

There have been a number of key lessons from the Home at Last project that provide some direction towards a much needed framework for an older persons’ homelessness strategy in this neglected area of housing and homelessness policy. HAAG’s Home at Last service has presented these recommendations to the Victorian Government for consideration in the next stage of their homelessness services review.

Some of the important findings from Home at Last are:

Why factors cause older people to experience rental housing stress?
Data collected from the Home at Last service has highlighted the circumstances that have caused many older people to find themselves facing their retirement years in insecure, unaffordable and unadaptable rental housing.

Factors presented by clients include: people with careers on low wages where they have saved few assets to enable them to buy a home; more people with mortgages that extend well into retirement years causing people to fall out of home ownership when they are faced with reliance on the aged pension; unforeseen life changing factors that create barriers to home ownership such as family breakdown and personal or family illness; an increase in the numbers of single older women who have had interrupted careers due to raising families; and not being able to access public housing during years where a person’s working income has been higher than the housing eligibility guidelines. Most significantly, since the mid-1980 there has been a lack of supply of public and social housing as a viable option.

Therefore many older people are caught in the increasing housing trap of private rental accommodation with escalating costs and reduced income on the aged pension. As the wave of baby boomers reach aged pension age (beginning with those turning 65 in 2012) the ‘population bulge’ of this group is going to become a major community problem if not urgently addressed.

Early Intervention and prevention requires new thinking about homelessness services
As Home at Last has focused on early intervention strategies it has challenged the way many homelessness services currently operate. For example, the Home at Last community education workers have given a wide range of talks encouraging older people to seek early advice about their housing situation in advance of escalating rents and threats of eviction. Crisis housing services contacted by these clients are challenged to prioritise such cases when inundated with clients presenting as homeless on any given day. In HAAG’s view, if early intervention and prevention strategies are to be strengthened in the future then it may be necessary to develop a two-tier service system for crisis and early intervention. Early intervention service responses should focus on longer term case assistance by providing a wide range of
housing options to suit the needs of a client, assistance with processing affordable housing applications and taking steps to stabilise a person’s existing housing situation until long term solutions are found.

Also, Home at Last believes it is important to present housing options to older people as a natural transition that we should take for granted as part of our life cycle. Through life we make decisions about leaving home, share housing when younger and perhaps then having families. However, decisions in later years are often fraught with anxiety and fears for the future. Too many times Home at Last sees older people go through great trauma when housing assistance is belatedly sought after a serious health incident or landlord eviction has forced an urgent, and often inappropriate, outcome. If older people viewed retirement housing as a normal pro-active decision then it may encourage more positive planning and early action to achieve the best possible housing solution available.

Need for an Older Persons Homelessness Support (OPHS) Program
As stated previously, older people are highly reluctant to approach crisis housing services for assistance. The Specialist Housing Service program has not been designed to respond to the needs of older Australians but instead they require a purpose-designed program that can provide the tailored assistance that older people need.

Such a program should be designed to expand on the excellent but poorly funded Commonwealth Government Assistance with Care and Housing for the Aged (ACHA) Program that provides one-to-one support for frail older people living in housing difficulty. An OPHS Program would have central information and support services in each state linked to regionally represented workers in a nationwide network structure. The OPHS Program would ideally provide training, service development, data collection and research components which responded to the rapidly changing housing landscape for older people.

Integration with other services appropriate for older people
A specialist older persons program should be closely aligned with allied services that are significant to older people such as Aged Care Assessment Services (ACAS), the Home and Community Care (HACC) Program, hospital and medical professions, local government and agencies such as Centrelink. For example, Home at Last has found that aged care services do not often identify housing problems even though the quality of a person’s home is crucial to the successful provision of their client care.

Also, such services refer many older people at risk of homelessness into the residential care system simply because it fits their service framework whilst better linkages with housing services would provide more appropriate outcomes. Many of these clients could otherwise continue to live independently were appropriate external supports provided. Similarly, older people exiting hospital after recovery from serious health problems may not be receiving appropriate advice or support if housing factors are not considered as part of standard hospital discharge planning. For example, major life-changing decisions may be required regarding home
modifications or, where a person’s accommodation design and landscape prohibits their return home altogether, rapid action may be required to obtain alternative housing. Home at Last has been developing service referral protocols with many of these agencies to better integrate housing services and outcomes with clients’ health and aged care plans.

A further important area of service integration has involved support from HAAG’s existing tenancy advice and retirement housing services funded by Consumer Affairs Victoria. The tenancy advice service provides advice on legal notices served on clients and regularly negotiates with landlords and appears at the tenancy tribunal to seek extensions on Orders of Possession. This pre-emptive work often provides much needed extra time for the Home at Last service to be able to seek suitable housing outcomes. The Retirement Housing Service provides advice to clients on the range of not-for-profit housing and residential park options that clients may consider.

**Targeted assistance to older people in key locations**

An important strategy of Home at Last has been the targeting of its community education work in ways that aims to communicate with older people who are isolated and have limited or no links with family or social services. A pilot project was developed in the northern suburbs of Melbourne that partnered with the City of Darebin, North East Housing Services, Merri Outreach Support Services, Spectrum Migrant Resource Centre and HomeGround to improve overall housing service integration assistance to vulnerable older people.

The project has involved a number of strategies including local neighbourhood initiatives that delivered posters, leaflets and other materials to small shopping centres and through direct mail distribution. This approach aimed to communicate with socially isolated older people who rely on services within a small radius of their home such as local milk bars, chemists, medical clinics, hairdressers, newsagents etc. Success of this strategy was demonstrated by the fact that the City of Darebin has provided the highest referrals to Home at Last from any local government area during the project.

**Older persons’ public and social housing policy development**

The Home at Last service has demonstrated that a significant public and social housing policy review is required to ensure effective outcomes are achieved when linked with early intervention service strategies. For example, there is a need for government housing policy to consider the future as well as the current eligibility criteria of older people who are on low working incomes and planning for retirement.

Older people are often caught in a wedge where they cannot afford to stop working because they could not afford their rent, but are consequently ineligible for public housing due to their level of income being higher than the policy guidelines. A person planning retirement should be offered special consideration to assist them through the transition that may also include moving from private rental housing to public and social housing. Similarly, clients who are eligible for worker-based social
housing are sometimes heavily penalised and face eviction upon retirement as the social housing landlord may not reduce their rent when their working income ceases.

**National housing policy development**

The strong evidence of a trend towards older persons’ reliance on rental housing rather than home ownership requires a major re-think about Australians’ housing aspirations. While home ownership will continue to be a significant housing tenure in the future there is clearly a need for federal and state governments to lead a national conversation that would legitimise, promote and develop a range of alternative long term rental housing options that are viable and desirable forms of secure and affordable housing.

A range of housing options are needed that go far beyond the current trend towards industry driven options such as resort style retirement villages. Such options must be based on concepts that link people with local neighbourhood communities; housing integrated with aged care services and housing choices to suit a range of needs as we age such as inter-generational housing and a wide range of service integrated housing models.

Home at Last see first-hand the extraordinary health and wellbeing outcomes experienced by older people when they are able to obtain secure, affordable and appropriate housing. That is an aspiration we all deserve to achieve in our later years.

Endnote
1. Dr. Maree Petersen, University of Queensland from presentation at Home at Last Forum 18.4.13