

Inquiry into Homelessness in Victoria

Ms Caroline Bayliss

Organisation Name: Probus Women's Housing Association of Victoria Inc.

Your position or role: Management Committee Member

SURVEY QUESTIONS

Drag the statements below to reorder them. In order of priority, please rank the themes you believe are most important for this inquiry into homelessness to consider::

Services, Public housing, Housing affordability, Employment, Family violence, Mental health, Indigenous people, Rough sleeping

What best describes your interest in our Inquiry? (select all that apply) :

Working in Homelessness services

Are there any additional themes we should consider?

YOUR SUBMISSION

Submission:

Please find attached the submission from Probus Women's Housing Association of Victoria Inc.

Do you have any additional comments or suggestions?:

FILE ATTACHMENTS

File1: [5e6f1888459bf-Probus Women's Housing Association Submission to Victorian Inquiry into Homelessness.pdf](#)

File2:

File3:

Signature:

Caroline Bayliss

**Probus Women's Housing Association
of Victoria Incorporated**
Registration No A0016734P ABN 93 674 890 137

**Submission to Parliament of Victoria
Inquiry into Homelessness in Victoria
16 March 2020**

Probus Women's Housing Association of Victoria Incorporated (Probus Women's Housing) welcomes the opportunity to make a submission to the Legal and Social Issues Committee (the Committee) of the Victorian Parliament in respect of the *Inquiry into Homelessness in Victoria*.

The submission is made by the Management Committee of Probus Women's Housing. We specifically wish to address Item Number 3 of the Terms of Reference for the Inquiry, namely:

Identify policies and practices from all areas of government that have a bearing on delivering services to the homeless.

Our submission is in response to growing concerns about the rapidly increasing numbers of women over 60 years of age who are currently homeless or at risk of homelessness¹.

Probus Women's Housing was borne in the 1960s out of the hard work and determination of visionary women who saw a critical need for housing for older women and advocated and worked tirelessly to create a practical, lasting response to this concern.

57 years later, the need to provide high quality, long term and low cost housing for older women still exists - and has increased dramatically in the past decade. The statistics are well known and caused due to a range of factors from domestic violence, a shortage of affordable housing, unemployment, mental illness, family breakdown and drug and alcohol abuse:

Increasing numbers of older women in Australia are experiencing, or are at risk of homelessness, with a rise of over 30% in just 5 years. Experts recognise that due to the 'hidden' nature of older women's homelessness, these figures may not represent the full extent of the issue today².

We recognise the need for a broad range of housing options to meet the needs of at risk, vulnerable older women, which in our view requires a concerted and cooperative response

¹ *Older Women's Risk of Homelessness : Background Paper – Exploring a growing problem*, Australian Human Rights Commission , April 2019, page 6

² *ibid*

from governments at all levels, corporations and businesses large and small, as well as not-for-profit and community organisations.

Probus Women's Housing makes this submission based on over five decades of providing long term, high quality, low cost housing for older women who may otherwise find themselves homeless or prematurely and unnecessarily admitted into public aged care. We believe that the Probus Women's Housing demonstrably sustainable model is worth examination by the Committee, with a view to potential future replication – subject to appropriate adaptations to meet current legislative requirements and societal needs.

Overview of Probus Women's Housing

Probus Women's Housing Association Inc, (Probus Women's Housing) is a non-profit organisation formed in 1963 to provide housing for retired women in need of safe, secure, comfortable and affordable accommodation. It is an Incorporated Association under the *Associations Incorporation Reform Act 2012 (Vic)*- registration number A0016734P. The Association is a registered charity operated under the auspices of the Australian Charities and Not-For-Profits Commission (ACNC) and has Charity Tax Concession Status (Income Tax Exempt, GST Concession, and FBT Rebate).

The Principal Purpose for which the Association was established is the public charitable purpose of the relief of needs of elderly women.

Specifically, Probus Women's Housing provides housing for women over 60 years of age, who are not in paid work, are able to live independently and do not own their own property. It is governed by the Management Committee pursuant to Rules registered under the Act, in addition to the *Retirement Villages Act 1986 (Vic)*.

The organisation built, owns and manages two blocks of Probus Court flats, both located in residential streets in Glen Iris and housing 28 residents in total – at 36 Edgar Street and 11 Maverston Street.

Both blocks of Probus Court flats, which provide comfortable and affordable accommodation, are in spacious garden settings in quiet residential streets close to shops and public transport. Residents have exclusive use of their flat, sharing laundry and communal areas, including some car parking.

The flats are comfortable and affordable and allow residents to maintain an independent lifestyle while living with safety amongst a close, supportive community. Residents enjoy security of tenure as they live in their allocated flat until they pass away or are no longer able to live independently and move into aged care, or with family members.

The Edgar Street property has 16 self-contained flats, consisting of a bedroom, bathroom, living room and kitchen.

At Maverston Street there are 10 self-contained one bedroom flats and 2 flats comprising a bedsitting room, dressing room, kitchen, toilet and shower. A large, bright communal sunroom is available for use by Maverston Street residents.

At both properties each resident may, if she wishes, care for a portion of the garden.

Probus Women's Housing was founded by members of the Business and Professional Women's Association (BPW) of Victoria and continues to be managed by a voluntary Committee of Management, comprised of members of BPW Australia clubs throughout Victoria. (Probus Women's Housing employs a Property Manager one day per week to organise property maintenance and to address resident's concerns.)

BPW Australia continues to support Probus Women's Housing Incorporated and we are aware that BPW Australia has made a separate submission to the Inquiry. We defer to and support that submission.

Financials

Probus Women's Housing accommodation is a low-cost model but does involve up front and ongoing payments by the residents, based on its beginnings as providing accommodation for women who had retired from work with some savings. It is thus different from public housing but we contend that it is suitable and appropriate for a large cohort of older women into the future.

The Probus Women's Housing model asks residents to pay an initial ingoing (entry contribution) of \$20,000 in addition to a fortnightly maintenance fee of \$101.20 (less than public housing rent), which covers property insurance, property and water rates, upkeep and improvements to the properties. The contributions and fees are held in trust and banked in term deposits and the activities of the Association are strongly regulated by its Constitution and the abovementioned legislation.

According to the Memorandum of Agreement the ingoings are used to refurbish the flat and if a resident stays for less than 6 years, a proportion of this ingoing is returned.

Personal expenses such as contents insurance, gas, electricity and telephone are the responsibility of the resident.

The flats are managed by the Probus Committee of Management. All Committee Members are financial members of BPW Australia and give their time voluntarily. The Committee is responsible for general maintenance of the buildings and grounds.

All work is carried out by qualified tradespeople under the supervision of our Property Manager. Residents are responsible for the daily care of their own flats.

Because residents pay a small ingoing contribution, Probus Women's Housing sits under the *Retirement Villages Act 1986 (Vic)*, although it more closely resembles a Community Housing model.

History

In the 1950s and 1960s superannuation for women did not exist. Many single working women had to leave their jobs to stay at home and look after aging parents. When the parents died the family property was divided amongst the siblings. Often the women received less than their brothers and certainly not sufficient to buy a house for themselves.

In the early 1960s members of BPW Victorian Clubs recognised that there was a need for safe, secure housing for women over 60 who had retired from active work and commenced the laborious task of fundraising and seeking necessary regulatory and planning approvals, in addition to identifying suitable land upon which to build.

They lobbied BPW Australia and in 1962 gained permission to establish an autonomous body to establish accommodation for the care of elderly women who had retired from active work.

The Probus Women's Housing association held their first committee meeting in January 1963. PROBUS is derived from PROfessional and BUSiness and is the Latin word for Integrity. The title was taken from the Probus Women's Housing Society Limited in Great Britain.

The association was subsequently approved as a charitable organisation under the terms of the then *Commonwealth Aged Persons Act* and was eligible for Commonwealth subsidy towards building costs. This subsidy made it possible to build the Probus flats. Federal and State taxation Department exemptions were obtained regarding gifts and donations, sales tax and stamp duty, probate and estate duties. Apart from the Federal Government Subsidy, additional initial funds were raised through fundraising activities, donations and short-term loans, to raise funds for the deposit on suitable land, located at Edgar Street, Glen Iris.

From over 100 initial inquiries, 16 applicants were approved and each paid a preliminary deposit, which covered the deposit on the land, leaving 12 months to pay the balance. Various committee members offered short term loans. The association commenced its activities in January 1963 without any funds and the building was completed and occupied and fully paid for at the end of 1965.

The total cost of Probus Court at 36 Edgar Street was \$119,483, less the Commonwealth subsidy of \$53,344. This property was officially opened in 1966 by Dame Ivy Wedgwood DBE, Victorian Senator in the Parliament of Australia.

By 1968 so many applicants were on the waiting list for accommodation that suitable land was located and purchased at Maverston Street, Burwood, now Glen Iris. The total cost of Probus Court at 11 Maverston Street was \$108,210 for which a total Commonwealth Government subsidy of \$48,000 was received.

The second property in Maverston Street, Glen Iris was officially opened in February 1970 by Dame Annabelle Rankin DBE, Senator for Queensland in the Australian Parliament and Federal Minister for Housing – the first woman to lead a federal government department.

The President's report from March 1972 reported that "The Constitution of Probus Women's Housing, registered with the Commonwealth Government, has been formed in such a manner that any other state in Australia may use the same Constitution in forming a Probus Women's Housing Association and be accepted for approval by the Commonwealth's Social Services under the terms of the Aged Persons Homes Act. The need for such accommodation will greatly increase as the years proceed, and this work will gain more and more importance in the work of Business and Professional Women's Clubs as related to their retired members. May the future see the establishment of more projects."

Unfortunately the subsidies that made both Probus Court properties no longer exist. Absent such funding, it is virtually impossible for Probus Women's Housing and BPW Australia to contemplate embarking on a fundraising drive to raise money to build further Probus Court accommodation. Indeed due to the cessation of such subsidies, plans to build a further Probus Court property in Wangaratta were abandoned in the early 1970s.

Benefits of the Probus Women's Housing Model

Probus Women's Housing has successfully housed hundreds of women in need over the past 50 years. Some residents have resided there for several years and others for several decades, until they move into supported accommodation, or nursing home care. The majority of women on the waiting list have been living in private rental accommodation, which has eroded their superannuation and savings. Many have been homeless or couch surfing with family and friends prior to being offered housing at Probus Court. Many applicants report working longer than they had intended or juggling several part time jobs in order to pay private rental. Many applicants report that the stress of constantly moving and the fear of being homeless has taken a huge toll on their physical and emotional health and wellbeing, as well as on their financial security. Once housed at Probus Court residents frequently comment that their quality of life has improved dramatically because the fear of being homeless and penniless is gone.

This model has been instrumental in securing long term housing for elderly women, extending their capacity to live independently – and in many cases, diverting them from the prospect of homelessness. Based on our experience of over 5 decades, the stability of living in secure housing with their own belongings and amongst a community of women of similar ages, promotes a sense of self-determination and safety that enhances residents' quality of life, general health and well-being. In our submission, not only is this an important outcome for individual women, it is a critical intervention that reduces the burden on government health, allied health, welfare and aged care services, in addition to the easing the strain on the private rental market.

The Probus model is one that is tried and tested - the fact that this model has worked for over five decades is a great testament that it works.

Because all the residents pay an ingoing fee of \$20,000 (which covers the complete refurbishment of the unit) means they are state of the art.

The residents have secured tenure for life and because some of their own money has been invested they feel a real sense of ownership and take great pride in their unit.

We have gardeners who maintain the gardens on a regular basis – however, the residents are given a place near their unit where they can plant out and care for if they choose. The installation of chairlifts has enabled ladies who have difficulty walking up stairs to remain in their units.

The low weekly maintenance fees which the women pay is deducted by Centre pay from their pensions which means the ladies do not have to physically pay this money themselves.

The fact that we have liaison offices at each Block of units to check that everything in the residents units is working and they are very happy is also an important link . The Probus Manager visits one day a week at both properties. Residents know they have a person they can confide in and know that if there are any issues they will be very quickly resolved.

Perspectives from the Residents

The 50th anniversary celebration of the Probus Court flats at Maverston Street, Glen Iris was held on Saturday 14th of March. Two of the residents who have been liaison officers in each of our properties were invited to address the audience and to speak on behalf of the other residents. Both spoke in glowing terms of their association with Probus Women's Housing.

The speaker from our Edgar Street property is 85 years old. She has lived at Probus Court now for 18 years, and recounted that she has lived longer at Probus Court than anywhere else. She spoke of how fortunate she is to have safe, secure, affordable housing, to now be able to live comfortably and to know that any concerns regarding maintenance on the property are addressed quickly and to a high standard. She spoke of gaining a community of caring neighbours who look out for one another and spoke of her gratitude to current and past Probus Committee members for their dedication and commitment to the care and well being of all of the residents.

The Maverston Street representative spoke also about her good fortune in finding out about Probus and obtaining stable housing there. She spoke of her previous anxiety in private rental, the insecurity of such housing, the need to juggle 2 part time jobs to afford to rent privately and the fear of not being able to afford to live. She also spoke of an improved quality of health and wellbeing, and active participation in a supportive community of peers.

Another speaker, whose mother had been a Probus Court resident for 23 years, until reluctantly moving into nursing home care at age 93, spoke of a mother who when widowed, was unable to sustain the family business, was subsequently forced to sell the business and family home. She was unable to afford to rent privately on a meagre pension, and in her 70s was couch surfing with family and friends for 18 months before obtaining a

flat at Probus Court. Over the following two decades she maintained good health and a zest for life and was dearly loved and appreciated as a valuable neighbour and Probus community member.

Recommendations:

Probus Women's Housing takes the view that the current crisis in housing can only be addressed through multifaceted cooperation and partnerships between community organisations, large and small businesses and all levels of government. Where a successful model exists, it should be examined as a potential template for future initiatives.

We commend Probus Women's Housing as such a model, worthy of consideration and potential replication, with necessary adaptations and revisions to meet the needs of today. It was formed with a combination of government funding and philanthropy and is maintained through the affordable ongoing contributions of residents. This model is tried and tested, affordable to maintain and sustainable. It provides security and stability and enhances the health and well-being of older Australian women and is instrumental in building social capital.

We believe that the Probus Women's Housing model demonstrates the long term benefits of up-front capital investment (by government, the private sector or philanthropy or partnerships between these sectors) in building community housing for vulnerable older women, along with the creation of a sustainable framework for governance and property maintenance of such housing over the long term. Such benefits include the diversion of older women from potential homelessness or early and unnecessary entry into aged care residences which has obvious benefits for the physical and mental health and wellbeing of the women so housed – but also in turn, a reduction in demand for public health, welfare and aged care services.

Based on our experience over five decades and the gaps in affordable housing for older women offering security of tenure, Probus Women's Housing urges the Committee to consider:

1. Future government programs that fund or partially fund the building of community housing for women over 55 who are homeless or at risk of homelessness, in partnership with relevant not-for profit organisations with demonstrated experience and expertise;
2. Consider incentives for private sector organisations to fund or contribute pro bono support to building of community housing for women over 55 who are homeless or at risk of homelessness, in partnership with relevant not-for profit organisations with demonstrated experience and expertise; and
3. Explore a range of models for development of long – term, high-quality, affordable community housing specifically for women over 55 who are homeless or at risk of homelessness, in consultation with relevant not-for profit organisations with demonstrated experience and expertise.

We commend the Probus Women's Housing model to the Committee for consideration with a view to adaptation and replication to meet the current needs of women over 55 who may be at risk of homelessness. We would be happy to meet with Committee members to discuss the model and our experience of providing safe, secure, comfortable and affordable accommodation for older women over five decades.

Please do not hesitate to contact Barbara Clancy, President Probus Women's Housing, if you require further information.

Probus Women's Housing Association of Victoria Inc.

Administrative Office
11 Maverston Street, Glen Iris 3146
Email: probushousing@gmail.com

Australian Bureau of Statistics, *2049.0 Census of Population and Housing: Estimating homelessness, 2016: Key Findings* (2018). At <http://www.abs.gov.au/ausstats/abs@.nsf/mf/2049.0> (viewed 15 March 2020).