

TRANSCRIPT

LEGISLATIVE COUNCIL LEGAL AND SOCIAL ISSUES COMMITTEE

Inquiry into Homelessness in Victoria

Melbourne—Thursday, 2 July 2020

(via videoconference)

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WITNESSES

Ms Tina Hogarth-Clarke, Chief Executive Officer, Council on the Ageing (COTA) Victoria; and

Ms Fiona York, Executive Officer, Housing for the Aged Action Group.

The CHAIR: Welcome back, everyone. The Legal and Social Issues Standing Committee's Inquiry into Homelessness in Victoria continues. Thank you, Tina Hogarth-Clarke from COTA and Fiona York from HAAG, for joining us this morning. We really appreciate it. We have received some of the extra information that you sent through and we have got your submissions.

I just need to make a quick statement for both of you. All evidence taken at this hearing is protected by parliamentary privilege, and that is through our *Constitution Act* but also through the standing orders of the Legislative Council. This means that the information that you provide to us today during this hearing is protected by law, but if you were to repeat the comments outside this hearing, they may not be protected. Any deliberately false evidence or misleading of the committee may be considered a contempt of Parliament. As you can see, obviously we are recording. We are also broadcasting, so, again, welcome to anyone who is watching the online broadcast of this hearing. Hansard is also recording, so they will be making a transcript of the session, and you will be given a copy of that to check and make sure that we have not made any substantial errors. Ultimately that transcript will make its way to the committee's website.

Again, thank you so much for your submissions and for making time for us this morning. If you would like to open with some comments and remarks, and then we will open it up to the committee for a more general discussion. Thank you.

Ms YORK: Thanks to the standing committee for allowing us the time to speak today. I would like to acknowledge my colleague Tina Hogarth-Clarke. She has generously allowed me to go first today. We have worked very closely with COTA Vic over a number of years on housing and homelessness, so it is really great to be here with her.

For those of you that do not know, Housing for the Aged Action Group is a community organisation. We have been advocating for housing and older people for about 35 years. We run a specialist older persons housing service, and so we are in the unique position of straddling both the aged-care system and the housing and homelessness system. Our Home at Last service houses around 12 people a month in long-term and affordable housing, mainly in public and social housing, and we also have a retirement housing service which advocates for people that live in retirement housing. We also have an early intervention and prevention approach particularly targeting culturally diverse people, and we are just moving into working with some of our LGBTI older people as well. And we have a national project which looks at housing outcomes from across the country, so we have a really unique perspective.

We can give you some insights into some of the circumstances facing older Victorians at the moment, who are often finding themselves facing homelessness for the first time as they are approaching retirement age. I should say that we are not a crisis service: most of our clients are not rough sleepers, and the majority of people that come to us have never accessed services before. We have a lot of older women in their late 50s and early 60s who have been struggling in private rental and may have been working their whole lives in low-paid jobs and then suddenly find themselves unable to make the rent and relying on families and friends for a place to sleep.

Yesterday we released a report which was co-authored by Dr Debbie Faulkner from the University of South Australia and our national project worker, Kobi Maglen. It looks at the census data and the specialist homelessness data to look at the trends for homelessness for people over 50 in Victoria. I am not going to go over much of the same ground that is in our submission, because I know you guys have that in front of you, but there were a few things that I would like to emphasise if I can today.

The first is that there are, as you are probably aware, increasing numbers of older people who are homeless. They are increasing at a faster rate than any other cohort—much faster than youth homelessness and anybody under the age of 55—and over the last 10 years the biggest increase has been for older women who are aged 65-plus, and this is not just due to the ageing population. The concern for us is that we know that this is just the tip of the iceberg. Most older women have used a range of coping mechanisms throughout their whole life, like

cutting back on electricity, cutting back on food and medication and doing things like house-sitting and staying with friends and family before they present at homelessness services. We know that this data is actually really not demonstrating the number of people that are at risk and the hidden homeless that we are really concerned about.

The second point that I would like to make is that there are more older people who are living in private rental, and therefore they are in housing stress. The stereotype in the media and in the popular imagination is that boomers have sucked up all the housing and that younger people are missing out because of that, but in actual fact there are fewer older people now who own their own homes than ever before. To be specific, there are 182 000 older Victorians who are renting in 2016, and combined with that, more people are retiring with mortgages. So of those people that are renting, there are 28 000 households in Victoria headed by someone who is over 65 and in housing stress—that means they are paying more than a third of their income on rent—and of these, a third are over 75 years old. So this is a real issue for many older Victorians, and it is not just confined to metropolitan Melbourne either. In 2016 there were 10 000 households in housing stress in regional Victoria, and that is nearly five years ago, so we can only imagine how much worse it is now.

The other thing is that the Anglicare rental affordability snapshot shows that there are very few affordable rentals for anyone on the age pension and even less so on Newstart. That is even with the recent supplements that have been given through the COVID crisis. The other statistic that is alarming is that half of the older people who presented at homelessness services last year did so because of financial issues, with only 3 per cent presenting due to medical reasons like mental health, so this is a housing affordability issue. The main message that we give to people in our community education as part of our early intervention approach is that if you are a single person and you are aged over 55 and you are on a fixed income like government support or a low income and you are living in private rental, then you are likely to be at risk of homelessness. That is a very scary thought.

We are releasing a report next month which is by some researchers in Adelaide, and it is looking at data that looks at: what is 'at risk of homelessness'?

It shows that there are 430 000 women aged 45 and over who are currently at risk of homelessness in Australia, with 130 000 of them in Victoria, so this problem is not going away.

I just want to quickly tell you a little story about a typical person that comes to our service. We see this sort of thing all the time. A client of ours, her name is Ann, came to us in her late 50s. She had worked her whole life in a professional career but she was made redundant, she went onto Newstart and she thought that she would be able to find cheaper rent by moving to the country. She moved to a rural area, but then she found that she was very reliant on her car, which was expensive, and the rent was not that much cheaper anyway. She got further and further behind in her rent, and she came to us as she had received a notice to vacate from her landlord for rent arrears. This was the first time that she had ever been in contact with any support agency in her life. She had managed her whole life to get by. Like most women her age she had very little superannuation and she had very little savings, and that meant that we were able to get her into community housing where she is now thriving. We are able to provide this support through our funding from the state government, but only in metropolitan areas and in the Barwon region of Victoria, so there is a big, big gap there for many, many older people who do need that level of support to assist them to get into affordable housing. That is just a really, really common story of older women who have spent their lives working, caring for children, caring for elderly relatives and then suddenly finding themselves in real trouble if the rent goes up or if they lose their income.

The third point I would like to make is that the main driver of homelessness is a lack of affordable housing. It seems like a no-brainer, but I think you need to think about what happens when older people age. Do not assume that older people do own their own home. They do need a range of affordable housing options where they can choose where they want to live. You have probably been hearing from lots of other speakers about the lack of investment into public housing by both sides of government for many, many years. Victoria has a lower rate of investment in social housing per capita than any other state, which is pretty disappointing. We really do need urgent public housing investment by both federal and state governments to meet what we are seeing now on the waitlist, but also for these 130 000 people that are in housing stress now. In Victoria we are in a slightly better position than other states because we do have the priority housing system for people aged 55-plus, which is a great thing, and we also have what used to be called the elderly persons housing units. But what we are seeing at HAAG is that this priority category is barely making a difference anymore, just because of the huge

demand. We have seen longer and longer wait times since our service started seven years ago just because of the sheer numbers coming through the door.

There are a couple of other things apart from public housing that I would like to draw your attention to which impact on choice for older people as they get older in their housing. One is independent living units, so that is cluster housing that is often owned by small not-for-profits. It is dotted around metropolitan and regional Melbourne, and it is often run by church groups or smaller agencies. It used to be a popular option. It is really popular for older people, especially if you do not have a great deal of assets, which may mean that you are ineligible for public housing but there is not much other choice. Unfortunately, our service data and our research show that this has been declining over a number of years and that it has been closed and turned into other types of housing, like expensive retirement housing or residential care. The other thing is caravan parks and residential parks. They also used to be a place for low-income older people to retire to, but they too are being sold and redeveloped. The other is the impact of elder abuse on people who do own their own homes, which Tina will be talking about shortly.

On top of those issues, the system is really difficult to navigate. Both COTA Victoria and ourselves are part of a pilot called the aged-care system navigator, and we know how important it is for older people to have face-to-face and over-the-phone information. Lots of people do not have the internet. If they do have the internet, it still is really difficult to get good clear information on how to make choices about what to do and what options you have. That is why it is really important to have services like ourselves and like COTA Victoria to be able to help older people just work out where to go and what to do.

Very quickly, I just wanted to quickly mention a couple of the impacts of COVID. Obviously, we need to talk about it right now.

I think it is important to say that the virus really has shown the importance of housing for public health—and particularly for the health of older people. In May and April we spoke to 102 older Victorians aged between 55 and 85 about how the pandemic has been impacting on their housing in particular. A lot of people were struggling to pay the rent before the pandemic, and now they still are—but they are feeling less secure and they expect things to be getting harder. There are groups of older women who had been using house-sitting as a way to stave off homelessness, and they had found that their options dried up overnight. Older people who had been staying with relatives in overcrowded housing or on the couch found that they were no longer welcome to be there anymore. Also you may be surprised to hear that people in their 70s and 80s were doing casual jobs like delivering papers and cleaning in order to make the rent, and of course all of those options dried up too. But people on the aged pension are not eligible for the COVID supplements, and they find it very difficult. They may not be eligible to negotiate rent reductions with landlords; everything has gone online. The Brotherhood of St Laurence actually put out a report this week talking about the significant job losses of people aged 51 to 65, and we know from our experience that that can lead to homelessness. I probably have run out of time, so I just wanted to also say that people who are living in retirement villages and caravan parks have seen a reduction in their services and some really overzealous managers who have basically been closing the doors as a result of this pandemic.

So hopefully that has given you a bit of a picture of some of the issues for older people and housing. We hope that the government will consider investment in public housing not just as a response to a crisis like COVID and an economic stimulus—which is really important—but also as part of ongoing, regular budgeting. Just like you budget for public schools and public libraries, there really needs to be an investment in public housing as a response for the health and wellbeing of everyone—but particularly older people.

I will hand over to you, Tina.

Ms HOGARTH-CLARKE: Thank you, Fiona. I am going to be covering a couple of things that Fiona has also covered, but I think they are really important points so that you can hear it from both sides and from both organisations' perspectives. But I will also be covering a little bit about—I sent it out to you—the submission of Seniors Rights Victoria, which is a very significant program of COTA Victoria, and their focus on elder abuse, and I think it is important to highlight how that really impacts on older people in homelessness.

So again, thank you to the committee for inviting me here today and for the opportunity to present on behalf of COTA Victoria—and it is a real honour, actually, to be here with Fiona. Our organisations are united in our

belief that all older Victorians have a right to safe, secure, accessible and affordable housing. To this end we do have a very strong history of working together on many different projects in relation to older people's access to housing.

We are very concerned about the rise in homelessness in the ageing population, noting that one in seven people experiencing homelessness is over the age of 55. The number of older people experiencing homelessness has been steadily increasing over the past few years, and single older women are the fastest growing group of people experiencing homelessness in Australia. In our submission we highlighted that there is a complex web of issues that can lead to financial stress, housing insecurity and homelessness amongst the ageing population. Some of these are, as Fiona highlighted earlier, a lack of affordable and accessible housing, barriers that prevent residents from making modifications to their homes if they are renting, financial pressures imposed by gaps in the Australian social security system, elder abuse as a major factor, problems associated with financial literacy in the older people and difficulty navigating complex service systems, as Fiona highlighted. But even so, we know from the work that we do and have been doing for many, many years the effective prevention, early intervention and response to homelessness and housing stress across Victoria's ageing population is a matter of increasing public concern.

The number of people over the age of 65 is projected to increase by 1.1 million by 2021, which, scarily, is next year, growing at more than twice the rate of the general Victorian population.

Increasingly the availability of public housing must remain the number one priority for the Victorian government. It is unacceptable that there are still 84 000 adults and children on the public housing waiting list, and this grows by 500 each month. The conservative commitment that has been made to increase the availability of public housing under the Homes for Victorians initiative is still not going to adequately address the current and the growing gap in public housing, as Fiona has highlighted.

In our submission continuing to develop new properties that do not meet the universal design guidelines is an extremely short-sighted approach. It will limit the number of properties available to meet the needs of Victoria's ageing population into the future, and it will greatly restrict people's ability to age in place, which means to stay in the same place and get services coming in. So we are asking that the Victorian government ensure the inclusion of universal design principles in all new properties as a matter of urgency, because we believe it is far more cost effective for accessibility to be built in at the beginning than it is for it to be bolted on afterwards.

On financial security we know that the primary reason many older people are at risk of homelessness comes down to the simple fact that they just cannot afford to pay the rent. Some statistics that we have got from the 2019 Rental Affordability Index reveal that of all properties that were surveyed there were no properties that were affordable for rent for a single person on Newstart and only 0.8 per cent of properties were not only affordable but appropriate for a single person on the age pension. We also know that the number of people aged 55 to 64 on Newstart has dramatically increased over the past five years, and this is often a result of people being locked out of the workforce due to systemic ageism. We believe that this may be impacted by COVID as well and that in the longer term older people will take longer to secure employment after the pandemic eases.

We know that older people now make up the fastest growing segment of the private rental market and that there are over 28 000 households of people aged 65 and older who are renting in Victoria who are in severe housing stress. I know Fiona covered that, but I think that is a really scary statistic and it is important to emphasise. We understand that a lot of this is beyond the Victorian government and that it is the commonwealth government, but I think that it is a duty of the Victorian government to champion the needs of its citizens and take proactive steps to prevent people from falling into poverty—things like championing review of the basic level of the age pension with the commonwealth government, increasing rent assistance and permanently increasing Newstart by at least \$75 per week.

I sent through a submission from Seniors Rights Victoria, which is a significant program of COTA Victoria; that is our community legal centre that is a specialist in dealing with elder abuse in Victoria. They submitted a separate submission, because we thought it was very important to highlight elder abuse specifically in the older population and the impacts that has on homelessness. The complex issues that may lead to an individual becoming homeless have been well described by a number of submissions to this inquiry, but what has not been adequately captured is the impact on ageing parents who will desperately try to allow their family member

not to be homeless. So it is a twofold impact in terms of elder abuse. Returning to the family home is commonly seen as an appropriate response when a person faces homelessness or difficult circumstances—so unemployment, mental health issues and drug abuse. Not only that, it is also reinforced by service providers as an appropriate response, and this puts older people potentially in a very vulnerable position. Recent case data from Seniors Rights Victoria revealed that 39 per cent of perpetrators of elder abuse have experienced a mental health problem and 36 per cent have experienced drug, alcohol or gambling problems, so it just highlights that that is one of the major causes of elder abuse.

Many older people will not take steps to stop the elder abuse that they are experiencing for fear that their usually adult child will become homeless. So it is a significant issue. Our experience tells us that this situation can directly contribute to financial stress and homelessness for the older person. A staggering 46.9 per cent of women over the age of 55 who access specialist homelessness services have reported some form of family violence as the primary reason for them seeking support, and alarmingly the Rapid Housing Assistance Fund for victims of family violence currently excludes older people on government benefits who are unable to sustain private rental due to the high costs. So this has left a significant service gap that really needs to be urgently filled. Supporting family violence and housing services to properly understand the dynamics of that intergenerational abuse, as it differs from intimate partner violence. This will then encourage older people to see family violence services as an appropriate support mechanism and ensure that the housing services can properly assist older people who have experienced abuse at the hands of their family member.

We also believe that funding a lift in the level of financial literacy of people as they approach retirement will act as a safeguard against financial abuse. This should involve encouraging all people to seek financial planning well in advance of retirement or any major financial decision and ensuring that ageing parents who support adult children or family members with mental illness, substance abuse issues or other complex needs are given adequate support to ensure their own circumstances and finances are not eroded by that situation. Then finally, to invest in solutions to improve access to housing for older people, such as prioritisation for social housing or subsidised rent in private rental.

Fiona touched on the fact that we are an organisation that also participates in the aged-care system Navigator pilot program. In our submission we highlighted the need for the availability of tailored services to help older people to navigate a very scarce and complex housing market. This is supporting referral pathways between aged care, homelessness and housing, and family violence sectors, so bringing all of those areas together to provide a holistic approach to systems navigation.

In relation to access and navigation, we remind the committee of the increasing impact of the digital divide; Fiona touched on that as well. But it is very, very important because the statistics tell us that over 45 per cent of people over the age of 65 do not use the internet. This strengthens the business case for greater investment in low-tech person-to-person support to help older people navigate a really complex system. It is also frustrating that an increasing number of government services—not only private but also government services—are moving entirely online, so that completely disregards the needs of people who do not use the internet, such as older people. We ask that the Victorian government issue a directive to all government departments responsible for administering relief packages and associated programs to inform them of their obligation to make the application processes accessible to people who do not have access to the internet. One of those is the government's government rent relief package. Registration and access was all online, which excluded quite a number of older people who (a) do not have the internet, and if they did, they generally do not have the skill in a lot of cases to be able to fill in forms online.

I would like to thank the committee once again for inviting us and for inviting HAAG to provide evidence at this hearing. Even though I covered only a few issues, we have covered many issues in both our Seniors Rights Victoria and COTA Victoria submissions that you have there in front of you. I welcome any questions that you might have.

The CHAIR: Thanks, Tina, thanks, Fiona, and thank you for the work that you are doing in this area. I must say I found that statement really striking, that the effect of homelessness is when the adult child returns to the ageing parent. I must say that I just had not quite had that concept in my mind, so it is a really important point. We know we need more housing. We probably could have written a one-page report saying 'build more housing', but as you have pointed out, there are more nuances to it, whether it is navigating existing systems,

whether it is universal design principles. So could you give me a couple of recommendations that we should make that might not cost a lot of money but would actually assist people here and now?

Ms HOGARTH-CLARKE: Do you want me to answer that, Fiona, or will you have a go?

The CHAIR: We can hear from both of you.

Ms HOGARTH-CLARKE: In relation to universal design principles, ageing in place is very important, so settling in a place and looking at long term is very important. That provides stability, and that has many health benefits. There are a couple of issues that are starting to be addressed already, and one of those is universal design principles—that is, making it accessible as you age, so ramps and wider doorframes, bigger bathrooms so you can move around. Those sorts of things—bigger shower spaces, all one level, that sort of thing. We are finding certainly in the rental market, we did touch on a little bit about the appropriateness of apartments and housing for older people, and the multistoreys tend not to be as accessible, particularly if they do not have lift access, et cetera, et cetera, with age. So we find that a lot of older people have to move out of those circumstances because they just cannot in and out of their house or their accommodation. So that is one thing.

The other thing is the intersect I guess of all the different services and bringing it all together so that the referral systems between each of the government bodies, both federal and state, are much more fluid and flow and refer and understand what other services are available. I think when we are funded for programs we tend to really focus on just a particular project, and it would be great for government to bring all of these groups together and start to work out a really nice, fluid system through the process, not only for design of housing but also for referral systems and helping navigate through that process.

The CHAIR: So this would be I guess encouraging governments to create a standardised template. As I even say that, I imagine that is impossible, but some sort of standardisation so when someone fills in a form, it is not dissimilar when they fill in a housing form or when they are filling in something around health or something around another area?

Ms HOGARTH-CLARKE: I think so, and I think certainly for the older cohort that they—I just remember some of the government forms when you are looking at moving into residential aged care—and I realise that is federal and not state—but they are 85 pages long, and there is a lot of them, a lot of different paperwork. So it would be great to simplify it. We find that it is a really, really complex system—housing, full stop, let alone residential aged care and home care—and it is made complex because of the so many protective layers that have been added over to it, as well as access. So it would be great if it could be simplified, but I also understand that maybe it cannot be simplified because it is a very complex area, particularly around funding for it. So it is actually then going, okay, it is complex, so people actually need assistance to be able to access it and to be able to do the right thing and not make a mistake, like selling their house when they do not need to, for example, just so that they can afford care.

So with systems like that, I think if it is a complex system, which this is, we do need navigators. We do need funding for those that cannot afford to pay for private navigation services or advocacy services. There do need to be some government-funded services that for those that just really do not know where to start or how to start. Websites that are confusing for people that understand how to access websites are even more confusing when somebody is really uneasy about getting information and filling in forms online.

The CHAIR: Sure. Thank you. Just a quick final question: I know in a previous inquiry when we were looking into this there was a recommendation for a retirement housing ombudsman. Is that something that both of your organisations would still advocate for?

Ms HOGARTH-CLARKE: Absolutely, yes.

Ms YORK: Yes, we know that the internal dispute resolution processes in retirement housing are not working particularly well, and we have a lot of residents come into our retirement housing service. First of all, they are afraid to bring up issues with their managers. But also, although we advocate on behalf of those residents, our input is not binding. So without a binding resolution that is actually enforced by the regulator, it is on the goodwill of the parties. The residents are too afraid to speak out, and the managers do not necessarily have a particular interest in resolving it. Both COTA Victoria and the Consumer Action Law Centre still advocate for a retirement housing ombudsman, absolutely.

Dr KIEU: Thank you, Fiona and Tina, for the submission. It is alarming that the fastest growing cohort in homelessness is the elderly, and that is something that we will have to deal with and face for a long time to come because the demography of the society is moving to the older age bracket. Particularly it makes it more difficult when people are financially illiterate and also lack the ability to deal with digital and online platforms. On top of that, for the CALD community in particular, cultural and language skills are also some big barriers, and also maybe some elder abuse in those kinds of communities as well. Coming from a migrant background, a lot of developing countries have been and still are having people have many children because the children are their insurance for the future. There is no social safety net to catch them, particularly their old age, so they tend to rely on the children and then they have to live with their children and elder abuse is very rife. So I would just like to seek your view and any experience that you have in dealing with people from the CALD community, particularly in regard to the cultural and linguistic barriers and the difficulties that they may have on top of their financial literacy and on top of their lack of ability to deal with online platforms.

Ms YORK: We partnered with the Ethnic Communities Council of Victoria a number of years ago on an early intervention project with 10 culturally diverse communities in Melbourne, and we looked at those communities who had high numbers of older people who are in private rental. We worked with ECCV to help identify the ethno-specific and multicultural services that exist and also identify community leaders in those places. Then we worked with them to develop some community education materials that were then translated. So now we have a team of bilingual educators who go out to the communities. They talk to groups of older people. They talk to the adult children. We do not use terms like ‘elder abuse’ because it puts up barriers. And then we help them navigate into both housing and aged care as they need it. Now that we are a trusted agency in those communities, we saw in the first year our referrals increase by 300 percent, just through that really targeted community education that was culturally appropriate and in language.

Now, consistently over the last five years, 60 per cent of our clients are from a culturally and linguistically diverse background. So we think that that is a model that definitely works, but we do not have the funding to be able to roll it out to all of the language groups and all of the older people in Victoria. We would love to be able to do that. But on the concept of partnering with ethno-specific agencies and finding out, ‘What are the circumstances for older people in the home? What are the family dynamics that are creating stressors that could lead to elder abuse or stressors that could lead to homelessness?’ and, ‘How do we get to them before they end up sleeping in their cars or in their garages?’, that approach has really worked for us, and we have a really great success rate with that and we would love to continue to be able to do that.

Dr KIEU: May I also seek your view about the lack of ethno-specific aged care, because maybe for second- or third-generation people their language more of the time would be English, but for people who come here of the first generation, when they get old they tend to revert to their own language, then we have the old customs, the old culture and also particularly the food they eat as well. Particularly if we just take an example in the Vietnamese community, where I am coming from, people have come here in the 1970s and 80s and now they start getting to retirement villages, and there are a lot of problems because they cannot understand and they cannot fit into the culture and so on and so forth. So what is your view about the ethno-specific aged care or residential care or home care that may be appropriate?

Ms YORK: I think in the past there was a focus on having ethno-specific aged care and retirement villages, but now the approach is more to get all of the agencies more culturally appropriate. Tina, you probably have got some things to say about this as well. But there are benchmarks around diversity and trying to ensure that wherever you go you will receive a good tailored service. It is definitely a work in progress. I do not think it is fixed yet, but I know that—

We are on the diversity subgroup for the commonwealth aged-care home support program, and I know that there are definitely guidelines and steps taking place but there is a long way to go. Would you agree with that, Tina?

Ms HOGARTH-CLARKE: Yes, I agree. I think with the move away from smaller—40-, 50-, 60-resident-sized aged-care facilities about eight to 10 years ago, they just were not being sustainable, and that is where you do get the diversity. You can have a smaller, embedded residential aged-care facility that then also has some sort of home care support. It is becoming more sustainable to have over 100 residents within an aged-care facility. There was a view that being bigger meant that they could then provide better care because of

economies of scale and all the economics behind it, but what that then missed out on is those really niched and tailored care facilities.

So I agree with Fiona, it is on the horizon, it is on their radar but it is something that needs to be addressed within the new sort of model of aged care which has those much bigger facilities and how it is in the understanding of providers about, you know, when they are building a facility really understanding the community that they are building it in, which they tend not to. They are just looking for big blocks of land where they can build and then they sort of retrofit it afterwards. So it is really putting that thought and that design in early on, and government is really starting to help them focus with that by acknowledging the percentages that need to be in relation to CALD communities. So it is definitely a work in progress, but it is slowly, slowly happening.

The CHAIR: Thank you. They are some really growing numbers, aren't they?

Ms LOVELL: Thank you, Fiona and Tina, for your presentation this morning and also for your ongoing advocacy, which I have been on the end of both as shadow minister and former housing minister. I worked particularly closely with Jeff Fiedler and April Bragg at HAAG for some time on policy for the older people. I am particularly interested in the over-55 women. I think we have really only just hit the tip of the iceberg and it is actually going to be a much bigger problem moving forward. But in addition to housing, another problem for that age group of course is isolation and loneliness, so much so that the UK has actually appointed a Minister for Loneliness. So I am interested in the type of housing that you think is most appropriate for that age group and what recommendations we might be able to make to government on that and, particularly given your comments around a commissioner for retirement villages et cetera, what your thoughts are on those lifestyle villages that are popping up right throughout country Victoria where they provide some sorts of cheaper living options because they operate under caravan park regulations rather than housing regulations.

Ms YORK: I think you are right. People do like the cluster type of housing, and certainly the older women that we speak to talk about things like housing co-ops—cooperative living, co-housing developments. Most of the developments that exist of that style require quite a lot of ingoing amounts of money, which puts them out of the reach of most women that do not have any superannuation or savings. So I think there is a case to be made for some scaling of some of those models. I think people want to be able to have, as Tina mentioned, universal housing design and also areas where they can have both privacy and a communal space. With those lifestyle villages that are popping up I guess the issue, as I mentioned, is that they are paying site fees and they do not own the land, and that puts them at risk of homelessness if the place closes or gets redeveloped. At the moment there are compensations under the *Residential Tenancies Act* for caravan park and residential park closures, but they have been put off due to COVID until 1 January. There are some compensation provisions in place for the more recent ones that have been popping up but not pre a certain time. So when COVID is finished and 1 January kicks on, then those things will be in place. But again it is the management.

We are calling for four things really: one is an ombudsman, one is better training for managers and the other is around standardised fees and contracts for people, because a lot of people do not realise these things when they enter into the agreements and it is not until something goes wrong—

So standardised agreements similar to the *Residential Tenancies Act*, which has a standardised lease and everyone knows what it is. There is nothing like that in the retirement housing sector. So that is the reform that we are looking for both through the *Residential Tenancies Act* and the *Retirement Villages Act*, which is under review at the moment.

Ms LOVELL: Fiona, I acknowledge the threat of only leasing the land, particularly if the tenant or the person themselves is buying into that. But would it be appropriate perhaps for the office of housing to spot purchase some properties in some of those places where then, if something did happen where they need to relocate, it is actually the housing office's problem to relocate rather than the tenant's? It might be a way of housing some of those women who are over 55 in an environment where they have that communal living and company around them.

Ms YORK: Yes, I think that sort of mixed tenure is really appropriate for older people generally and, yes, older women in rural areas, for sure.

Ms VAGHELA: Thanks, Fiona and Tina, for your time and your submission. You have highlighted very well some of the aspects that could lead a woman over 55 years into homelessness or housing issues, and a big emphasis has been put on their economic condition. Maybe for many reasons they do not have enough finance to go and secure their own accommodation.

Amongst us we have got former housing minister Wendy Lovell. I want to ask Tina and Fiona: if you were, say, Minister for Housing for a day, what are the two things you would do immediately? Of course, like our Chair, Fiona Patten, has highlighted, the easiest thing is to go and build X number of houses—the requirement—and the inquiry is done. I wish it was that easy. But if you were Minister for Housing for a day, Tina and Fiona, both of you, what are the two things you would do immediately to address the homelessness and the housing issue?

Ms YORK: I would fund services to help navigate the existing system. There is no one place where an older person can go to find out what their housing options are. At the moment you have to navigate a range of different things to work out, ‘What’s the difference between a nursing home and a residential park and a lifestyle village, how does it cost and how do I get into it?’. This is a problem, and our service can only provide so much information about certain services in certain suburbs because that is the way it has been funded, and people need support then to be able to get into the housing. So that is number one: yes, housing is the big number one underlying problem, but there are also services that need to support people getting into that housing.

The second thing I would say is inclusionary zoning. Of course we need to build public housing, and there is a lot of underutilised state-government-owned land that is up for sale at the moment which could be used for public housing, but in the meantime we need inclusionary zoning.

Ms VAGHELA: And Tina?

Ms HOGARTH-CLARKE: I think, from our perspective, we try not to be the voice of older Victorians but their mouthpiece, and we encourage them to speak for themselves. I think that probably the first thing I would be doing is finding out what they want and where they want it and what their needs are, and building as a co-design around some really solid co-design principles.

Ms VAGHELA: Fiona, in terms of services, are you talking about on a short-term basis providing services while we build enough houses so that we are able to provide the accommodation, or do you think providing services could be a long-term strategy?

Ms YORK: Ideally it would not be long-term. I think people need a small amount of information to start with to help them make choices, and then they are assisted into finding housing. In our experience, mostly, once people are housed securely and safely and affordably for the rest of their lives, all of the other things tend to drop away. The complexity is around not having stable housing—so, short-term support to help as many people as possible navigate what exists and get into that housing and then supports to link in with home care or whatever it is they need, and then mainly they are fine. So I do not envisage that it would be a long-term thing if the housing supply is there, but in the meantime support to access what exists is what is needed.

The CHAIR: Thank you both. That was really enlightening. I think given the size and the impending growth—well, the already growth but the impending growth—of our ageing population, this is just such a crucial aspect for our committee to consider. As I mentioned, this has been recorded and obviously Hansard have been recording it themselves. They will send you a transcript of this session, and please have a look at it to make sure that we have not made any errors. Again, Tina and Fiona, thank you so much for your presentations today. I, on behalf of the whole committee, thank you both for the work that your organisations do. It really is crucial in engaging with governments and ensuring that the voice—and as you say, Tina, you become the mouthpiece—of older people in our community is heard. Thanks, everyone.

Witnesses withdrew.