



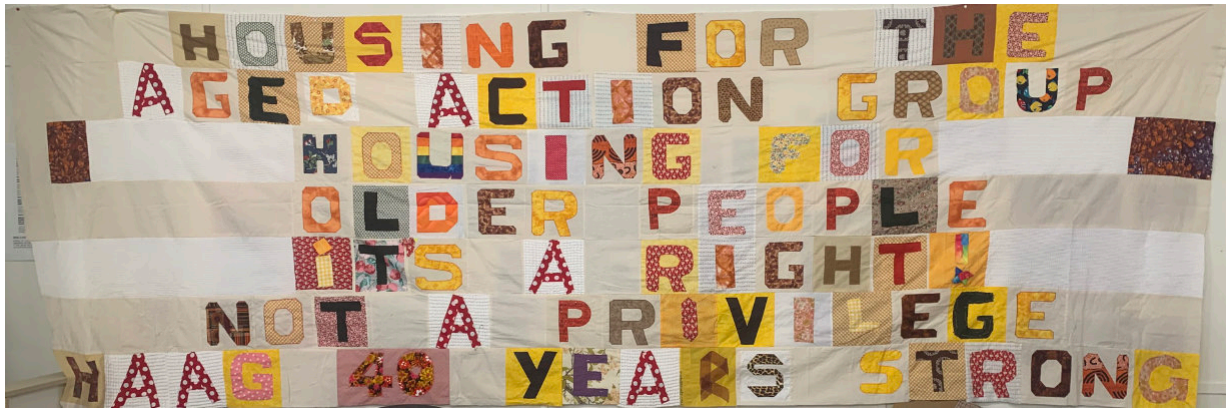
HOUSING FOR THE AGED ACTION GROUP

H A A G  
A N N U A L  
R E P O R T

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## Chairperson's Welcome



Dear members and supporters,

They say you can't judge a book by its cover, so despite the collage on the cover of this book appearing to be a ransom note, it is in fact our Annual Report for the 2023-2024 financial year.

This collage has been put together from letters hand sewn by members and staff for a commemorative quilt we presented at last year's Annual General Meeting, pictured above.

I believe the quilt is a great metaphor for the strength of HAAG. All of our members, clients and staff bring their own unique backgrounds and experiences to their small part of the

organisation. We each have a lot to bring, and contribute our extra time and energy to help the organisation where we can. It might not be much, but stitched together we create a big impact for our little organisation. We come together to deliver a strong message in our work to change the system that "housing for older people is a right not a privilege". Likewise our work to change lives brings together an array of complementary services that support older people to be safe and warm in their own homes.

We're now in our 41<sup>st</sup> year, and 5 years since we initiated our strategic plan. So in this report we'll take a look at how our organisation has grown year on year, but especially in comparison with 2019, which to be honest, feels like centuries ago, both in terms of how much the world has changed, as well as how far HAAG has come.

I'm proud of our organisation, and I'm proud of all of you who are here to support it,

Yours sincerely,

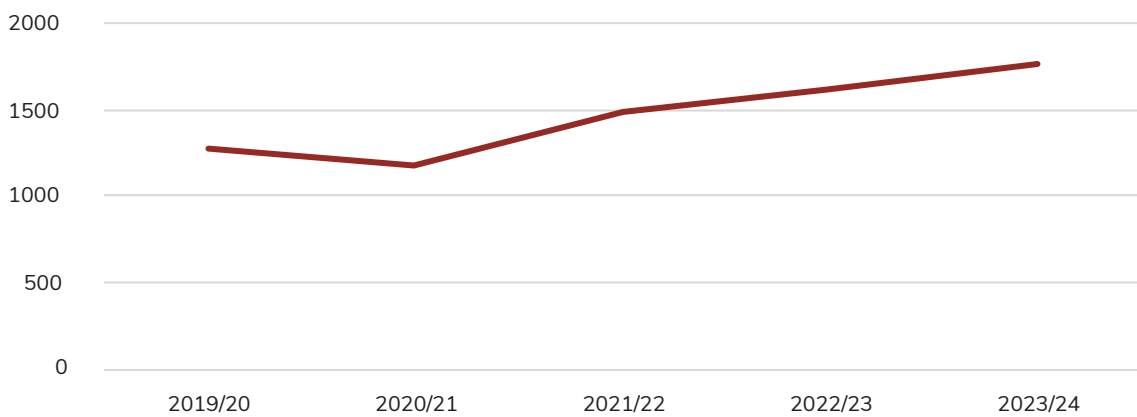
Pam Young, Chairperson



## CHANGING LIVES



TOTAL CLIENTS ASSISTED BY HOME AT LAST SERVICES BY YEAR

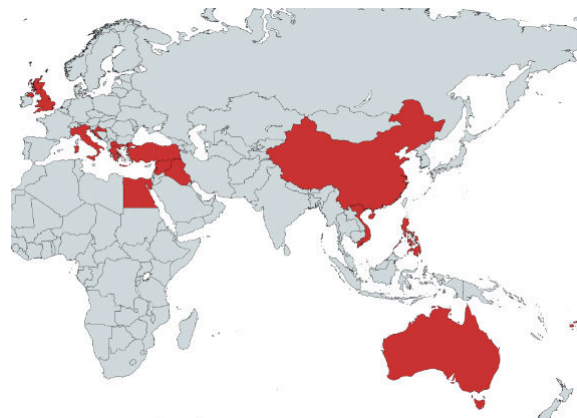


Over the five year period of HAAG's strategic plan, our Home at Last's (HAL) services for older Victorians have grown by 38%.

With these new services, we're expecting to be able to provide more assistance to more clients across the state in 2024-2025.

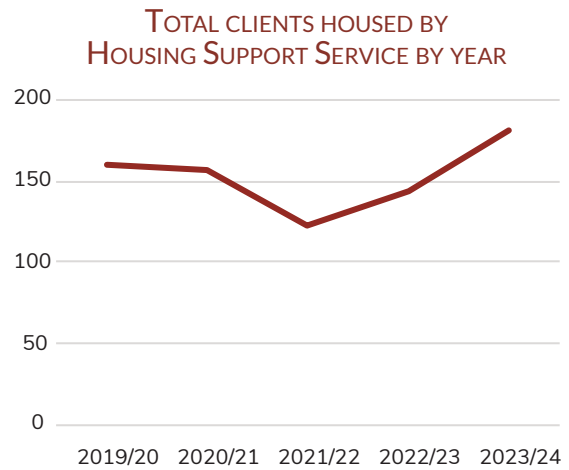
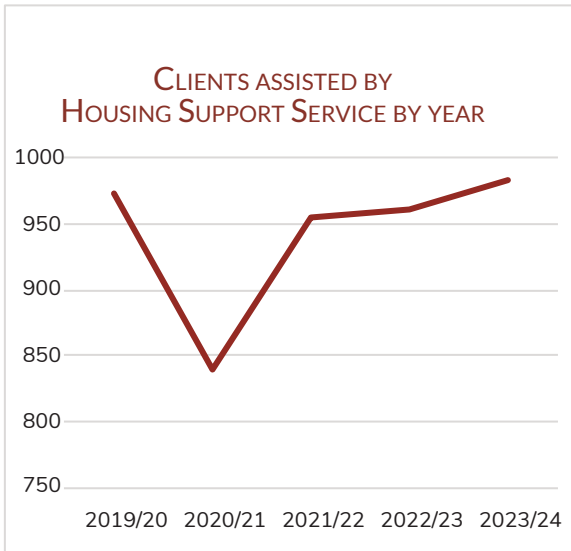
After the period of COVID restrictions the service grew steadily, with both Housing Support and Retirement Housing Advice Service teams working hard to assist more clients each year. In 2022-2023 we also commenced a pilot project in the Goulburn Valley - Hume region of Central Victoria. We'll dive more into each of these services in the following pages.

TOP 10 COUNTRIES OF BIRTH OF HOME AT LAST CLIENTS



Australia, Iraq, Turkey, England, Egypt, Italy, Syria, Lebanon, Croatia, China, Fiji, Greece, North Macedonia, Philippines, Vietnam

This year we gained funding for a new Tenancy Advice Service, which commenced providing advice to tenants living in private rental in July 2024.



With increasing pressure on the private rental market as COVID restrictions, and associated protections for renters eased, our Housing Support Service responded to the return to high demand for advice and support.

In 2023-24, 50% of clients were living in private rental and 20% were homeless when coming to us.

The main reasons people come to our service have stayed the same for a number of years:

- 29% inadequate or inappropriate dwelling (28% last year)
- 25% housing crisis, such as eviction (29% last year)
- 19% Housing Affordability Stress (20.3% last year)
- 4.8% financial difficulties

While advice and referral to other supporting organisations is a great service to our clients, ultimately assisting clients to move into safe,

secure and affordable public or community housing is the most lasting assistance HAAG can provide. In 2023-2024, HAAG housed 153 older clients.

55% of these clients were housed in public housing and 41% in community housing, providing a safe, secure, affordable and long term solution for their housing needs.

*“The staff – my worker - made me feel cared for, helped me. I would recommend the service to others. It's quite a life changer, you can thrive not just survive. The vibe was wonderful”*

*“I was homeless and helpless with nothing to my name. My worker helped to get everything I needed. I'm just so lucky. My appreciation is beyond words.”*

60 year old Jack had been living in his van for several years with his dog Carlos. He had been living in his van since a family breakdown, which was becoming increasingly difficult. The van had no standing room, a high step to enter, roof leaks had made it mouldy inside, it no longer locked securely and worst of all, the van did not start anymore. He had recently moved into a caravan park where he could park his van in a safer environment. His relationship with the manager at the caravan park began to deteriorate, and he was soon asked to leave.

Jack's daughter told him about the Home At Last service. When Jack contacted HAL he spoke in detail about his journey in life and the type of housing he will need to improve his declining health.

Outreach staff assisted him with his Victorian Housing Register application for the Homeless With Support category. His application was approved and placed on a waitlist. He was assisted with a housing application for a brand new social housing development that had just been completed in inner Melbourne managed by a community housing provider. Jack felt somewhat uneasy at first as he was afraid of lifts, however, he immediately accepted as his circumstances became more than urgent.

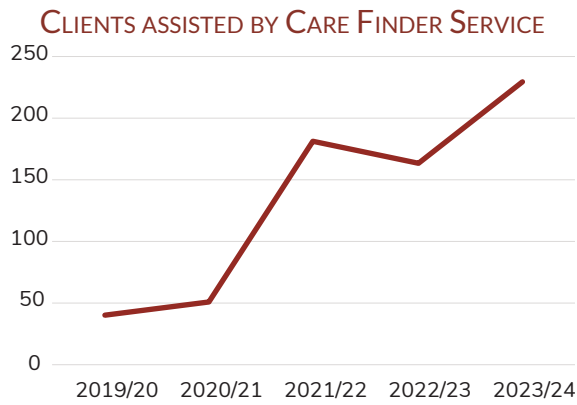
After a few days, Jack began to experience panic attacks due to the height of the building and the lift access. Jack had to relinquish his tenancy with a heavy heart. He did not feel this was the right home for him in the long-term. He moved back into the van temporarily and waited for his next and final housing offer.

Just two weeks later, Jack received a housing offer for a ground floor property in Melbourne's outer west. Upon seeing the property and going inside, Jack said he could see both himself and Carlos living there for the rest of their lives. He promptly accepted.

Jack was assisted by HAAG to purchase some whitegoods and household items. Jack said he was thankful for the help he had from HAAG and the support he received. After moving and settling into his new home with Carlos, he provided a note to his Outreach Worker:

"I am writing to say how appreciative I have been for all that you have done for me and Carlos whilst making the transition into my home... All this would've been impossible for me alone. Acquiring a place at my age was looking more like a dream than a reality. So, it feels like I have been truly blessed. Maybe I have?

I understand that it's your job, but your energy, politeness, and understanding were noted and very calming for me. That's an individual thing that made it so much more comfortable for my in my life changing event. And I absolutely love this little unit. I will have it looking like my own in no time."



In January 2023, the Assistance with Care and Housing (ACH) program was transitioned to the new care finder program, administered by Primary Health Networks. Care finders “provide specialist and intensive assistance to help people understand and access aged care and connect with other relevant supports in the community”.

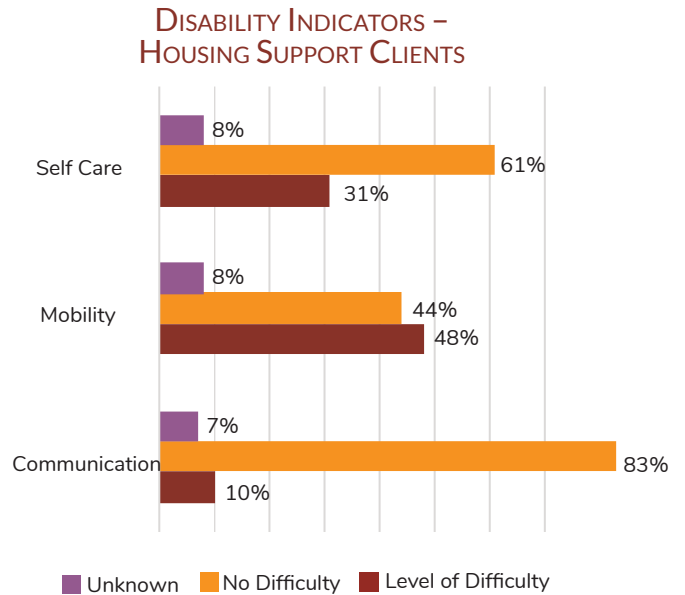
HAAG’s care finder program has a focus on people at risk of homelessness. We provide information and referral across the state, but only are funded to provide more intensive support in the North-West Region of Melbourne, the Mornington Peninsula and Western Victoria (one very part time worker).

We continue to provide housing support to older people at risk of homelessness in this program, as often they are unable or unwilling to think about aged care support while living in unstable housing. But the target group is people who have little to no other supports or have big barriers to accessing the system.

Our team of care finders provide fantastic support to a growing number of older people, and are adept at navigating both the housing and the

aged care system.

Care finders assisted 228 people in 2023-2024. The percentage of housing support clients who have difficulty with self care and mobility show how care finder compliments our housing service.



HOUSING FOR THE AGED ACTION GROUP  
FIGHTING FOR HOUSING JUSTICE FOR OLDER PEOPLE SINCE 1983



The friendly care finder team featured on the cover of the winter 2023 edition of our quarterly newsletter.

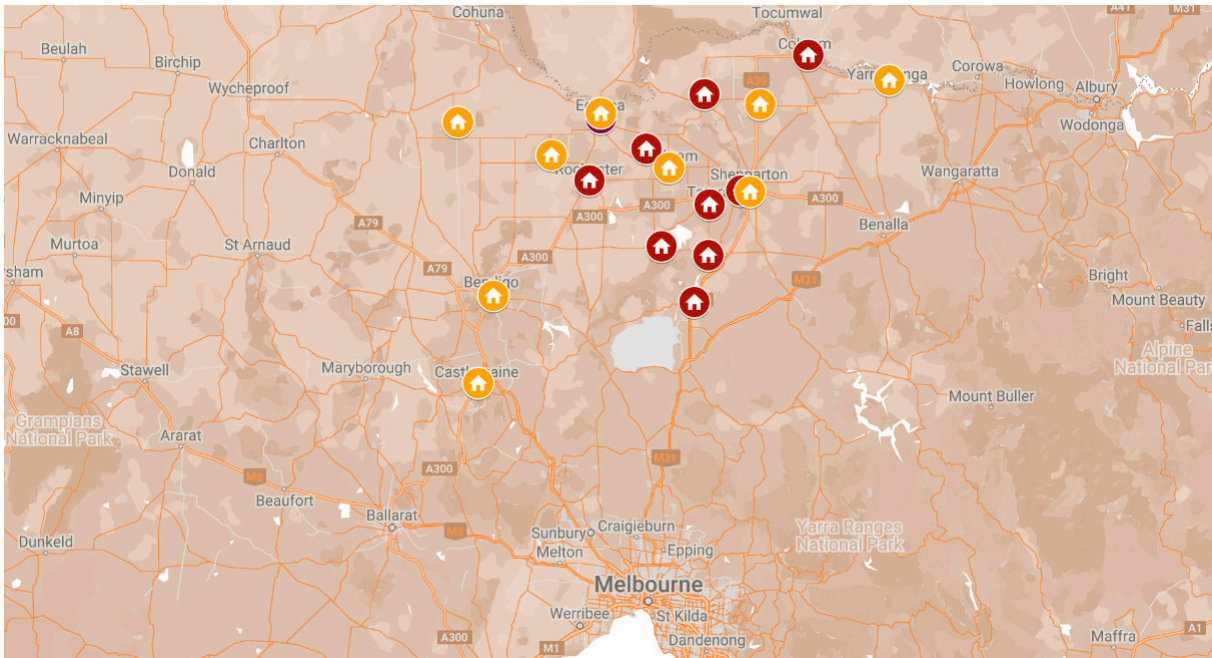
Rodney, in his 80's, was living in a bungalow at the back of a house in the western suburbs of Melbourne. He has lived independently his whole life, never married and has no children. Recently he had been experiencing some mobility and cognitive issues, which were impacting on his ability to live independently, and had a friend who was providing him support but was beginning to struggle to provide care. The owner of the property was keen to sell, and issued Rodney a notice to vacate from the bungalow, saying he could stay another 6 months. Rodney and his friend went to the local homelessness service for assistance, and they referred them to HAAG.



Rodney's friend had been helping him to apply for private rentals, but with no luck, and he doesn't have enough money for a retirement village. However, he had too much money for priority on the Victorian Housing Register, which meant he was only approved for Register of Interest.

Our care finder worker discussed the possibility of respite or residential aged care with Rodney which he was open to exploring. She registered him with My Aged Care and organised an Aged Care Assessment Service referral for him, so that he could be approved for these services. She advocated that he be prioritised due to the impending eviction. At the assessment he was also approved for a Home Care Package with case management and a personal alarm, as he had had a few falls.

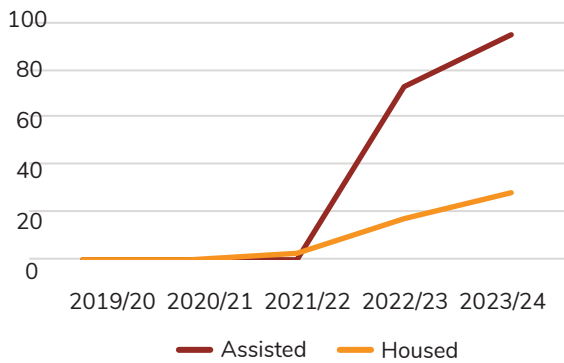
We organised a visit to a Residential Aged Care Facility that was very close to where Rodney used to live, and he liked the place. Although he was immediately put on the waitlist, there were difficulties in filling out the income and assets form due to a lack of Aged Care Specialist Officers at Centrelink. We were told they are no longer doing face-to-face appointments, and phone calls go to messages, without the option for a call back, or else over an hour on hold.

Rodney can't access respite, residential aged care or home care without these forms, or he would incur full fees with no government subsidy. This story demonstrates the frustrations with dealing with the aged care system for older people at risk of homelessness, and the need for care finder support.



-  Regular drop in sessions in the Goulburn Valley - Hume district
-  One-off community education sessions in the Goulburn Valley - Hume district

CLIENTS ASSISTED AND HOUSED IN GOULBURN VALLEY - HUME DISTRICT



As part of our early intervention approach, aiming to reach people who may not consider themselves “at risk” or unaware of where to go for help, we’ve been very active in hosting community information and drop-in sessions throughout the district. Professional education sessions have also developed strong awareness among other service providers in the district, increasing referrals.

Our Goulburn Valley - Hume Pilot Project commenced in 2022-2023 with support from the Ian Rollo Currie Foundation.

In 2023-24, 38% of clients presented to GV-Hume team were in a private rental and 21.3% were homeless.

Before this period, older people calling our Home at Last service from this region would need to be referred to other services without specialist older people’s support available.

GV-Hume team housed 28 people:

- 61% in public housing
- 21% in community housing
- 14% in independent living units
- 4% in private rental

Thanks to this project, in 2023-2024 we’ve been able to assist 95 and house 28 people in secure housing.





Sue is 74 years old and became homeless when her daughter asked her to leave her property in NSW. She moved to Victoria to stay with a friend, who helped her to connect with the local crisis homelessness service, Beyond Housing. She was referred into our program by Beyond Housing Seymour.

In late July, case worker Nat met with Sue at Seymour Library to complete assessment and obtain consent to support with her housing needs.

They discussed a Transitional Housing property (Malogo House) which is based in Nathalia, managed by Salvation Army and supports women who are homeless.

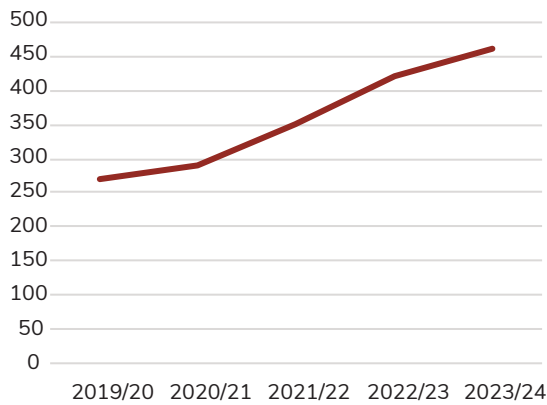
After several phone calls and emails to Salvation Army to arrange a time, Nat supported Sue to visit Malogo House in Nathalia. Sue was very happy and was willing to enter the property as a tenant until long-term housing came available.

In early September, Bendigo housing office contacted Nat regarding a public housing property available in Kyabram. Sue did not know where Kyabram was, so Nat explained the location and gave her a brief summary of the town. Sue had a quick google of Kyabram district and agreed to view the property.

Nat supported Sue with viewing of property, Sue was excited, stating she has a look around the small township and felt that it is a lovely town, close to Echuca and Shepparton, and so she accepted the offer.

In late September, Nat helped her with the sign up, she was given the keys and moved in. HAAG supported her with whitegoods, a bed and small household items. Nat also assisted her with connecting utilities, and is still supporting her today to connect with the local community and medical services.

CLIENTS SUPPORTED BY RHAS BY YEAR



The Retirement Housing Advice Service (RHAS) assisted 461 people in 2023-2024.

The main reasons for people seeking assistance are:

- Management issues (10%)
- Contractual disputes (10%)
- Breach of duty (6.5%)
- Maintenance (5.6%)
- Charges/fees (5.6%)
- Other (38.4%)

The majority of the “other” category are people seeking Independent Living Unit information (177 people) – this is one indicator of the “missing middle” - people not rich enough to afford to buy or rent privately, but with too many assets to be eligible for housing assistance.

A woman in her mid-seventies living in a for-profit retirement village contacted our service due to bullying by the on-site manager. She had endured persistent bullying and harassment from this manager over several years, including threats, sarcasm and personal insults. We often find it difficult to help residents in this situation because the bullying takes place in private and is difficult to prove. This time the manager had loudly abused her in front of other residents in a way that was undeniably unprofessional and inappropriate. Along with other incidents she and our team had been able to document, we were able to compile clear evidence for a formal complaint. This resulted in the village investigating and spoke to our service as well as the resident about it. The manager resigned and a new manager was appointed, who was much better.

We often hear from residents who are experiencing bad behaviour from managers, and fear being targeted if they raise complaints. This is one of the reasons we are calling for better training and accreditation for retirement village managers, and a mandatory code of conduct that is enforced by the regulator.



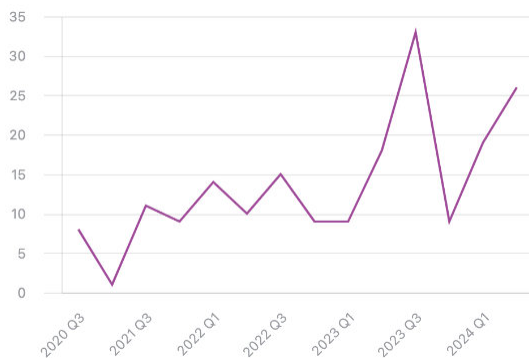
## CHANGING THE SYSTEM



To change the system, we are working with housing, homelessness and aged care organisations, advocacy partners, peak bodies, government and the community. This year we have made more submissions to government, released more reports and had more meetings with decision makers than ever before.

- 13 submissions, 10 including the voices of older people
- 4 significant reports
- 90 meetings with decision makers, 24 of them with older people with a lived experience
- 20 forums
- 17 network meetings
- 210 other meetings

MEETINGS WITH  
DECISION MAKERS BY QUARTER



Outcome from our advocacy work in 2023-24 included

- Victorian Government planning to implement minimum energy efficiency standards for cooling and insulation in private rental and rooming houses
- Residential Parks research and improvements to the law (including standard forms)
- Peak bodies supporting our recommendations (for example, COTA Victoria, NSW Council of Social Services, Council to Homeless Persons, Everybody's Home)
- Being commissioned as subject matter experts for a national training package for the aged care workforce
- Under Cover documentary impact campaign adopting our recommendations
- Increased funding for HAAG's care finder service in the north west, and receiving funding for a new tenancy service (Victorian Govt Rental Support package funding)

## Housing

In November 2023 we made a **submission to the National Housing and Homelessness Plan**, which included a broad range of recommendations. They included:

- Recognise housing as a human right
- Establish a lived experience advisory group
- Ensure better coordination between aged care, mental health, disability and housing
- Increase care finder funding and funding for specialist housing and homelessness services, including funding to establish a Home at Last style service in every state and territory.
- Strengthen nationally consistent renting laws
- Build more public and community housing for people 55 years and older
- Include a definition of affordable housing that is genuinely affordable, and ensure that it remains affordable in perpetuity
- Fund a range of “below market” housing options (co-operative housing low cost retirement housing etc)
- Retain and restore public housing on public land
- Include mandatory inclusionary

zoning with clear targets

- Remove capital gain tax exemptions and negative gearing
- Make homes heatwave safe, including retrofitting of existing homes, with priority for older people and people with a disability.

We made a submission and two of our members gave evidence at the People’s Commission into the Housing Crisis in Sydney, put on by the Everybody’s Home campaign. We also endorsed the CFMEU submission to the ACT inquiry into the Property Developers Bill.

We consulted members and older residents of Public Housing to inform our **position on plans to demolish 44 Public Housing Towers**.

We supported film screenings across the country for the **“Things will be different” documentary** about the demolition of public housing in Northcote, and our members spoke at panels in Perth and Brisbane.



Giving evidence at the People’s Commission into the Housing Crisis

## Renting

In July 2023 we made two submissions to the **Victorian Parliamentary Inquiry into the Rental and Housing Affordability Crisis**, and gave evidence to the inquiry in August. Our submission was informed by HAAG's member advisory groups, including Retirement Accommodation Action Group, CALD and LGBTIQ+ reference groups. Our recommendations were to build more public and community housing, expand the Home at Last model across the state, better regulate the retirement housing industry, increase funding for tenancy advice and support, expand inclusionary zoning, and provide immediate relief for renters.

In July 2023, we made a **joint submission to the Federal Inquiry into the Worsening Rental Crisis in Australia**, alongside our partners across the country. We made our own submissions and gave evidence to the inquiry in October. This time we also included regulating short-stay accommodation, universal design principles and climate change adaptability in the National Construction Code, and removal of tax incentives such as Capital Gains Tax exemptions and negative gearing. We also called for mandatory inclusionary zoning with a minimum 10% to be public or community housing.

In February 2024, we made a **submission to Improving NSW rental laws**, as part of the Ageing on the Edge coalition, with our partners Shelter NSW, Homelessness NSW, COTA

NSW, Older Women's Network, Women's Electoral Lobby and Mercy Foundation. Our recommendations endorsed the recommendations of Shelter NSW and COTA NSW, which highlighted the need for a raft of measures to protect renters rights, like removing no grounds evictions, allowing pets, and funding a support service for older people.

In June 2024, we made another **submission to the Residential Tenancies Amendment NSW**, which was to prohibit no grounds evictions. Yumi Lee from the Older Women's Movement gave evidence at the inquiry on behalf of the Ageing on the Edge Coalition.

## Retirement Housing

We have continued our long-term advocacy efforts to improve the lives of residents in retirement housing - Retirement Villages, Residential Parks, Caravan Parks, Rental Villages and Independent Living Units. We have regularly participated in the Residential Tenancies Commissioner's Stakeholder Reference Group, and the newly formed Consumer Affairs Victoria Stakeholder Engagement Framework. We have also met with a number of members of Parliament to talk about residential parks in particular, including Martha Haylett MP, Nina Taylor MP, Kathleen Mathews-Ward MP, and Katie Hall MP, as well as a number of meetings with Advisors to Gabrielle Williams, Minister for Consumer Affairs.

We raised awareness of the issues of

retirement housing in a **long-form article in Parity Magazine**, and some of our RAAG group members who lives in a retirement village featured in our film on **older women's housing histories** and in an **ABC article about tiny houses**.

We also provided support to the new residents group Manufactured Home Owners Association, providing advocacy training and assisting them to develop an advocacy plan. To assist with this, we updated our **briefing note on residential parks**, which we have used as an advocacy tool to raise awareness amongst decision makers about some of the specific issues for residential parks.

## Aged Care

HAAG is a member of the Diversity Consultative Committee, which provides direction and guidance to the Department of Health and Aged care on the ways that the aged care system can better cater to people with diverse characteristics and life experiences. This Committee provided feedback to the draft aged care funding principles, and expressed serious concerns that the current aged care system will not ensure equity, access and inclusion for older people from marginalised groups, particularly older people in and at risk of homelessness.

HAAG made **submissions to the new Aged Care Act** and the **exposure draft for the Aged Care Bill**, which has been presented to Federal Parliament. The focus of these submissions was to:

- Strengthen protections for the “diverse population groups” identified in the Act, which include people who are at risk of, or experiencing homelessness
- Recognise housing as a human right
- Recognise the impact of housing and homelessness on the aged care service system, and ensure that there is early intervention and support for older people to assist their housing issues
- Fund specialist housing support services for older people and ensure that the focus of Care Finder remains on assisting people at risk of homelessness with care and housing.

## Climate Change

We have increased our focus on the impact of climate change this year, highlighting that older people, especially those living in private rental or on low incomes, are disproportionately affected by the impacts of extreme weather events, especially heat waves. We partnered with ACOSS on their **Blueprint for fast fair and inclusive climate action** and with **Sweltering Cities** on their work on heatwaves, promoting their survey to our members and clients. Our peer educator, Vanessa Heart, participated in an **ACOSS videos** highlighting how her public housing home needs better protection against dangerous heat, and we worked with Better Renting and VCOSS advocating for minimum cooling standards in rental properties.

In December 2023, we welcomed the announcement from the Victorian Government that they will review the energy efficiency standards for rental homes, including ceiling insulation, draught sealing, hot water, heating and cooling.

Recommendations:

- Invest in making homes heatwave safe, starting with the homes of older people, including funding a wide-spread retrofitting program for existing homes.
- Ensure that the National Construction Code contains measures that allow all current and future social and affordable housing stock to be adaptable to climate change and embed universal housing design principles for accessibility.
- Make homes climate safe for older people by prioritising retrofitting of public and community housing to withstand extreme weather events.



=Our delegation in Parliament House Canberra, August 2023

## New Research and Canberra Trips

### Ageing in a Housing Crisis report

In August during Homelessness Week, we were excited to launch a comprehensive new research report into the housing circumstances of people aged 55+, based on census and homelessness estimates. This report was made possible by the Wicking Trust and was written by researchers at Swinburne University of Technology, Western Sydney University and Curtin University.

The **Ageing in a Housing Crisis report** identified housing precarity for older people across the entire housing system, with fewer older people living in homes that are owned outright, higher proportions of older people living with a mortgage, decreasing proportions of older people in social housing, and an alarming 73% increase in ten years of older people living in private rental.

### Our delegation to Canberra

We used this report in our advocacy, by combining this rigorous research with our members with a lived experience, who put a human face to the stark statistics. We took a delegation of eight older women, four researchers and Executive Officer Fiona York and Advocacy Lead Dini Liyanarachchi to Canberra in August, in what turned out to be a significant and impactful trip for all involved.



Our delegation to Canberra in August 2023

We attended 22 meetings with decision makers in 3 days, armed with a concise set of recommendations to improve the housing circumstances and prevent homelessness for older people.

“We got to meet some incredible women who are advocating and researching for change so our legacy will be very different to the one we have been left. It has been truly a very inspiring and energising experience. We are definitely not alone, so many are contributing to collective efforts to make a real difference!”

Maggie, 67 years old.

“Thank you to everyone for an exhilarating journey...I feel that something shifted and a mark has been left with the powers that be. I've learned that I can actually do more than I thought...this was a journey of resilience and one I will never forget.”

Marie, 70 years old.

“Thank you all for the inspiration to keep pushing our message. It's been incredible. Powerful together!”

Wendy

### Ageing in a Housing Crisis Older People's Roundtable

In June, we went back to Canberra and organised a roundtable to discuss older people's housing, hosted by Parliamentary Friends of Housing. Chaired by our Executive Officer Fiona York, speakers included Josh Burns MP (ALP), Angie Bell MP (Lib) and Professor Wendy Stone, and most importantly, two women with a lived experience of homelessness, Helen and Vanessa. While in Canberra, we had 11 meetings in two days, with a fresh set of recommendations for decision-makers to fix older people's housing.



Arriving at the Older People's Roundtable in Canberra



## NSW Advocacy

HAAG continued to drive the Ageing on the Edge Coalition, with regular meetings of the coordination group and a number of joint submissions throughout the year to address housing issues for older people. This included submissions into improving renting laws in NSW and the rough sleeping protocol.

In March we held a large forum of the wider coalition members, with speakers including the now Minister for Housing, Rose Jackson, the member for Sydney Alex Greenwich, and new Renting Commissioner Trina Jones. Around 90 people attended the meeting.



Roundtable discussions at the Ageing on the Edge Forum meeting in March

### HAAG's NSW Lived Experience Action Group (LEAG)

LEAG members and other members with lived experience from the broader Ageing on the Edge Coalition met with Trina Jones, the NSW Rental Commissioner to advocate for better renting laws. They also were consulted by Homes NSW, and by Uniting NSW/ACT who were developing a healthy ageing plan.

We were disappointed that despite our best efforts over many years, a Home at Last style service was not funded in the NSW budget on 18th June.

## Queensland Advocacy

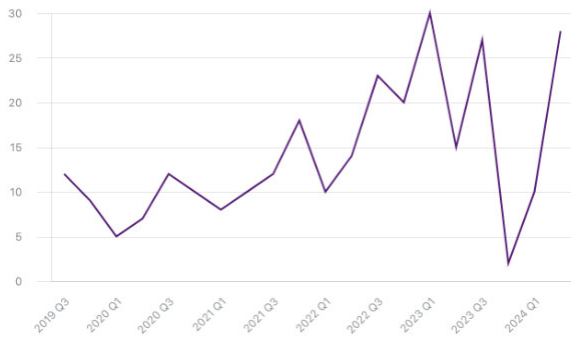
In March 2024, Fiona York attended the Gold Coast Homelessness Symposium as key note speaker to address their theme, "Housing older Australians – Now and into the Future, where she presented the data from HAAG's Ageing in a Housing Crisis report.

We continue to actively support the Housing Older Women's Movement in Queensland, and the Housing Older Women's Service run by Footprints, including meeting with them regularly to share data and provide peer support to the intake, outreach and community education staff in Victoria and Queensland. We really value the continued connection between our two services.



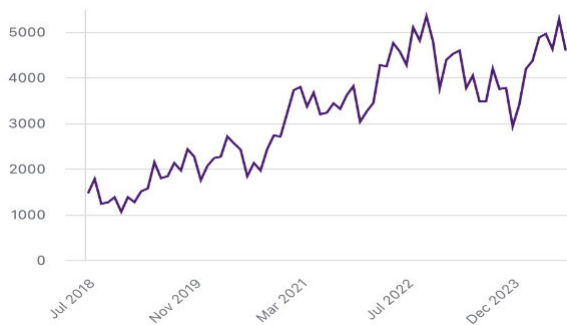
We attended the Queensland Symposium alongside Housing Older Women's Movement (HOWM)

QUARTERLY MEDIA MENTIONS 2019-2024



A slump in media mentions during the fourth quarter of 2023 meant 2023-2024 was only our second best year for media publicity overall - but with a record 13 television appearances, we reached a larger audience than ever before.

WEBSITE MONTHLY VISITS 2019-2024

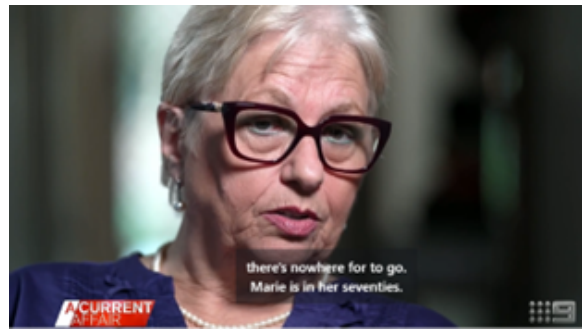


The increased media reach drove interest in HAAG’s campaigns and enquiries about our services, shown here by the monthly visits to our website.

Our social media audience continued to grow despite the changing landscape of social media platforms.



SBS insight 24/6/24



A Current Affair 11/6/24



Presenting the Ageing in a Housing Crisis report on ABC News 11/8/23



HAAG clients share their life experiences illustrating the impact of the housing affordability crisis, SBS news 5/7/23

We spoke to almost 2,000 professionals who work in community organisations, health services, local government, and state government about housing issues for older people at risk factors for homelessness.



HAAG and Switchboard stalls at the Better Together Conference in Geelong in June 2024

“I was very pleased to find out about this service - have already directed two clients to HAAG since the session - one of whom I had only just assessed before the session.”



At the Oral Health Innovation Conference in September 2023



HAAG's panel at the Council to Homeless Persons Conference in November 2023



Goulburn Valley - Hume Regional Project workers meeting with Beyond Housing in June 2024

“The session was very informative and provided additional information on housing options for older adults and the importance of reducing reliance on private rentals. Collected many resources for referrals and information that could be shared with clients including HAAG phone assistance service”



Promoting our care finder and housing support services at the Whittlesea Ageing Expo



## HONOURING OUR HERITAGE

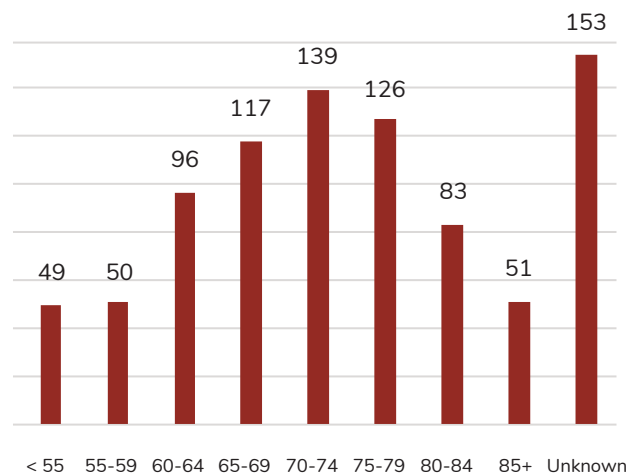


We now have 850 members – almost doubled from 439 in 2019. The average age of our membership is 70. 62% of our membership are female.

AGE DISTRIBUTION OF CURRENT MEMBERS

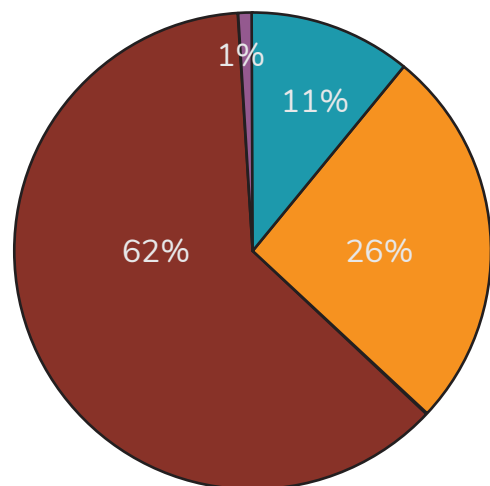
We now support six working groups - up from 3 in 2019.

- Culturally & Linguistically Diverse Working Group
- Housing Older Women Movement (HOWM) Queensland
- LGBTIQA+ Working Group
- National Alliance of Seniors for Housing (NASH)
- NSW Lived Experience Action Group
- Retirement Accommodation Action Group (RAAG)



These groups met regularly throughout the year, hosted community education sessions, and informed our advocacy as well as service provision.

GENDERS OF HAAG MEMBERS



● Female ● Male ● Other Genders ● Unknown



Our 40th anniversary AGM in November 2023 was attended by several generations of members and staff, honouring the history of HAAG.



Participation in meeting via video conferencing has continued post-COVID, allowing a strong presence of regional and interstate members at HAAG events.



Our May 2024 General Meeting was held during Volunteer Week, honouring the many volunteers and working groups that give strength to HAAG.



With all working groups coming together to meet at Ross House as well as online, the room was filled to capacity.



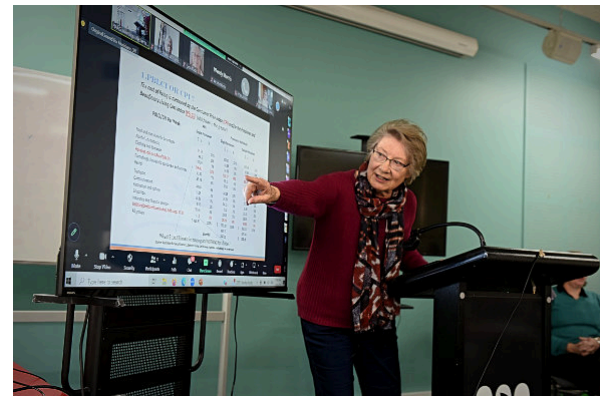
Our February 2024 General Meeting kicked off the Warm Safe Home project crafting paper houses to represent safety at home.



2023-24 was a year of artistic endeavour. Volunteers put in a huge amount of stitches to craft the anniversary quilt featured on the cover of this report.



Our August General Meetings always feature staff made soup and good cheer.



Presentations at meetings, as well as writing for our newsletter, are more ways members contribute to the culture and community of HAAG.

During 2023-24, 105 sessions were held throughout Victoria to provide communities information about housing issues and the risk factors of homelessness amongst older people, to an estimated audience of around 4,000 people.



We partnered with Council on the Ageing Victoria and Seniors Rights Victoria on a series of events in the leading up to World Elder Abuse Awareness Day, including information sessions in regional Victoria and across Melbourne.



Decorating paper models of houses encouraged participants to discuss the concept of safety from elder abuse.



Community information session at the Lockington Men's Shed in the Goulburn Valley - Hume region



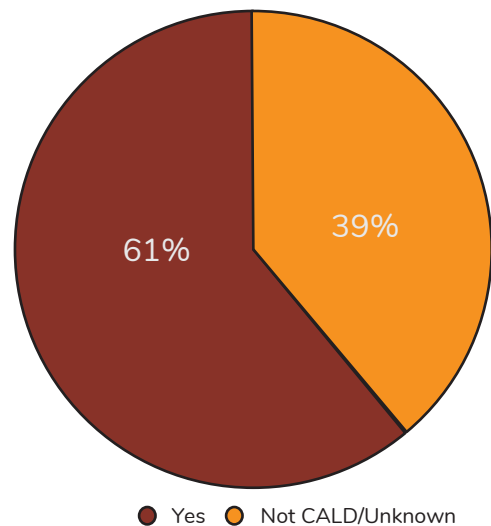
HAAG members and residents hosted a community consultation about the planned demolition of Public Housing towers in St Kilda.



HAAG Community Educators spoke with participants at the Ageing Well Expo in Melbourne.

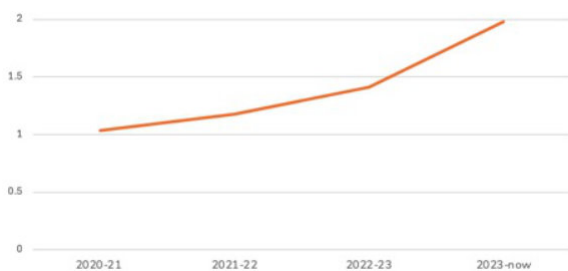
The work of our community educators greatly increases the number of Culturally and Linguistically Diverse (CALD) clients accessing our service.

CALD HOUSING SUPPORT SERVICE CLIENTS



The LGBTIQA+ working group is made up of dedicated volunteers from the Rainbow community, who are passionate about housing issues impacting LGBTIQA+ older people. Many have a lived experience of housing stress and homelessness and use this knowledge to inform HAAG’s policies and service provision. This year, HAAG was re-accredited under Rainbow Tick, and the LGBTIQA+ reference group support this by helping to identify barriers and provide solutions to increase accessibility.

PERCENTAGE OF LGBTIQA+ CLIENTS SINCE START OF PROJECT



Reference group members have also been trained to deliver community education to raise awareness of the housing issues impacting the Rainbow community and provide information on where LGBTIQA+ older people can go to access appropriate support. This year members of the group:

- Ran a stall at Midsumma festival
- Appeared on radio stations JoyFM and 3CR, and Bent TV
- Made a **short video** about their experiences
- Participated in a **video** funded by

the Victorian Government’s Investing in Grassroots Women grant and released on International Women’s Day

- Held two “Loud Proud and Unhoused” community education sessions at the Cranbourne and Fitzroy Libraries
- Received the Molly Hadfield Social Housing award (runner up) for their volunteering
- Came to Canberra to speak to politicians about their experiences of housing insecurity
- Presented our report **Out of the Closet, Into the Future** at the Better Together Conference.

We were excited to release our new report in May, updating the results of our October 2020 report Out of the Closet, Out of Options. Over five years, we have surveyed 295 older LGBTIQA+ people, mostly between the ages of 50-85 years old, with a diverse range of genders and sexualities. We found that only 23% owned their own home outright, less than half of the national average for over 55’s, and there were three times as many people living in private rental.



LGBTIQA+ working group members with HAAG staff presenting our report



## ORGANISATIONAL STRENGTH



Our total funding has increased from \$2.04 million in 2018 to \$3.47million this year, enabling us to grow to meet demand as well as expand into new regions and establish new services.

Our Committee has 9 people elected for 3 years, ensuring continuity in our governance team, instead of 12 elected every year pre 2019.

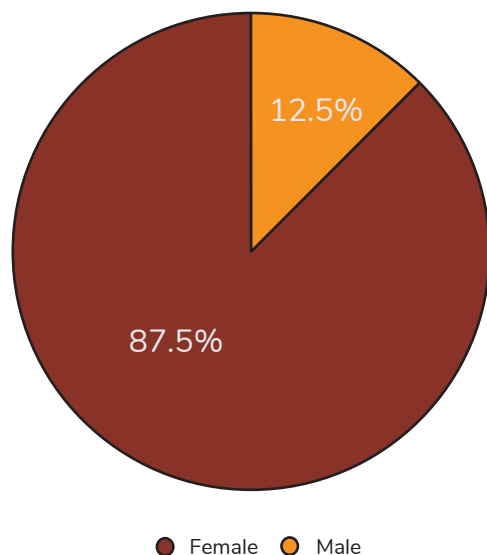
We now have 33 staff - up from 21 in 2018. Our team is led by women and women make up a strong majority of staff members.

Our staff team come from diverse backgrounds speaking a wide variety of languages, including Bosnian, Cantonese, Croatian, German, Greek, Hindi, Lao, Mandarin, Punjabi, Serbian, Tagalog, Thai, Turkish, Urdu and Vietnamese.

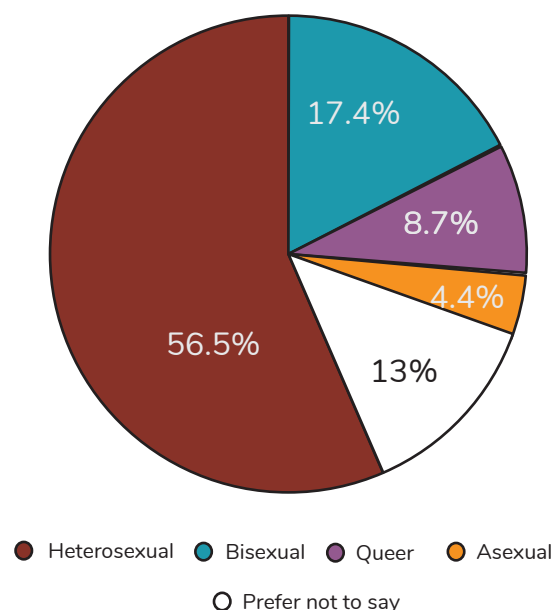
We have an array of sexualities, with 30.5% identifying as part of the LGBTIQ+ community.

Thanks to the whole team of staff, members and volunteers.

GENDER IDENTITY OF HAAG STAFF



SEXUALITY OF HAAG STAFF





# The people of HAAG

## Our Committee of Management

Pam Young	Chairperson
Kris Spark	Deputy Chairperson
Margaret O'Laughlin	Secretary
Karen Abol	Treasurer
Hoda Nahal	General Member
Andrew Rogers	General Member
Vera Considine	General Member commenced November 23
Pauline Crameri	General Member retired November 23
Ann Bronwell	General Member resigned June 24
Phyll Williams	Appointed Community Advisor
Maeve Browne-Cooper	General Member resigned Jan 24
Garry White	Appointed Community Advisor January 24

## Volunteers and Working Group members

Beverley Williams	Bee Teh	Pam Young
Bill McKenzie	Judy Duff	Phyll Williams
Carmel Perkins	Lee Lim	Ricki Spencer
Chuping Yu	Lesley Wheeler	Robert Brierley
Dani Kehoe	Liz Sidiropoulos	Rosemary Jones
Dianne Hill	Lyn Bailey	Satinder Chawla
Frances Every	Lynn Slade	Susan Hawkeswood
Garry White	Maggie Shambrook	Tanya Rafass
Georgie Yovanovic	Margaret O' Loughlin	Veda Bloom
Glenda Roberts	Greta Angel	Vera Considine
Greg Dollin	Marie Chase-Sillars	Vicki Gutsjahr
Hoda Nahal	Max Primmer	Vijay Laxmi
Jennifer Brown	Michael Scanlan	Wendy Morris
Jennifer Lonergan	Michelle Cook	Yukiko Ueno

## Staff

### Familiar Faces

Anne Maher  
Christine Stapleton  
Chung Cheng  
Claire Hurren  
Dimitra Lagoudaki  
Dini Liyanarachchi  
Elizabeth Heath  
Fiona York  
Hanh Vu  
Joanne Maguire  
Jodie Lawson  
Jorelle Palanca

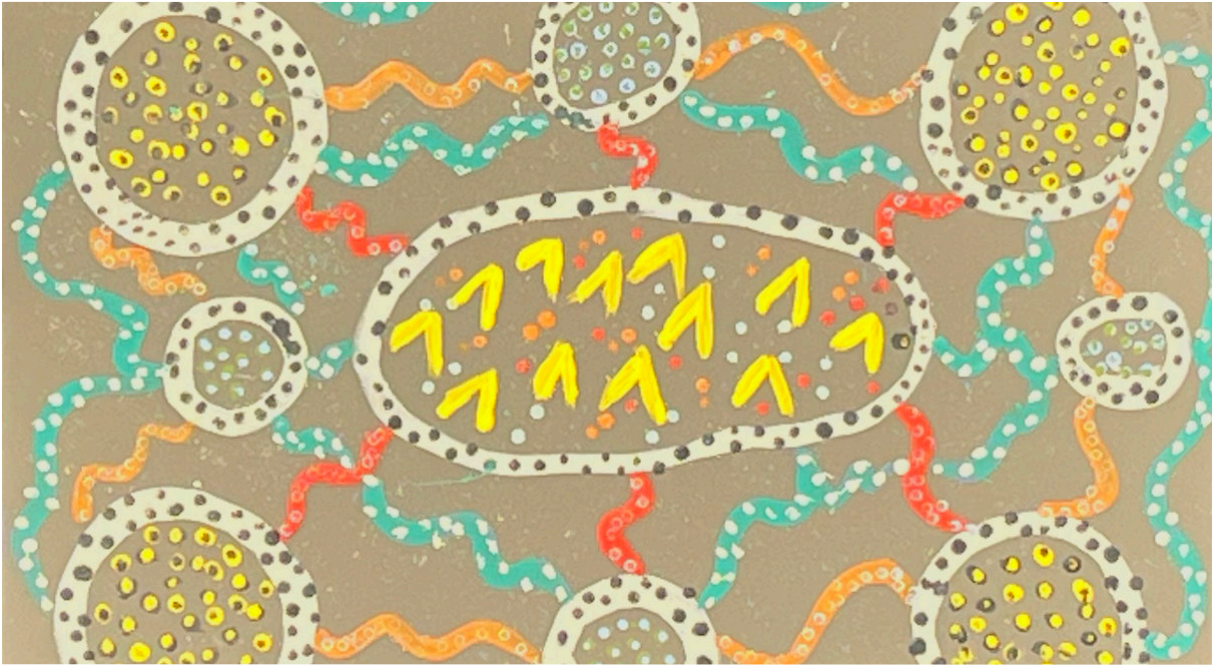
Leila Keating  
Maria Cozzi  
Melis Cevik  
Nese Duran  
Paola Posso  
Rebecca Cook  
Reuben Endean  
Shane McGrath  
Stephanie Agius  
Susan McQueen  
Theresa Dennis  
Tristan Dang

### Welcome

Esma Becirevic  
Moya Tucker  
Natasha McLaughlin

### Farewell

Fiona Waters  
Lorraine Stark  
Luke Franz

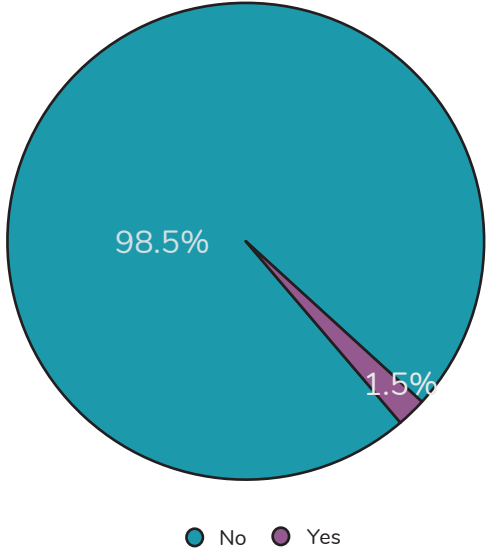


During 2023-2024 we developed our first **Reconciliation Action Plan**, where we outlined a plan to:

- Build relationships with Aboriginal and Torres Strait Islander stakeholders and organisations, promote reconciliation and anti-discrimination strategies
- Build respect for Aboriginal and Torres Strait Islander cultures, traditions, protocols and events
- Create opportunities for employment and support Aboriginal and Torres Strait Islander businesses
- And continue a process of reconciliation by maintaining a RAP working group to ensure implementing these commitments and working towards updating this plan.

We hope this work leads to improved participation with HAAG and more housing outcomes for older Aboriginal people.

ABORIGINAL AND TORRES STRAIT ISLANDER CLIENTS



HAAG's two proud Aboriginal staff members created the above artwork to represent how HAAG works in the community to achieve housing outcomes.



With my third year in the role as Treasurer now complete, I am incredibly pleased to present to members our financial statements for the period ending 30th June 2024. Once again, we have covered our commitments and increased our equity position. Our cash reserves are healthy, and we are in a strong financial position to support our strategic plans, our vision, and our mission.

HAAG had a remarkably busy and productive year in 2023 – 2024. This increased activity is reflected in our financial statements.

I am pleased to announce once again we have a 2024 surplus of \$149,413. This surplus, along with previous years' surpluses, puts us in a strong financial position to continue with our budgeted projects going forward.

Our equity position now stands at \$1,625,527 an increase on the 2023 figure of \$1,476,114.

HAAG supports and advocates for members and clients by investing all available resources in a manner that will directly or indirectly benefit them.

Fundamental to the financial stability of HAAG is the recurrent funding we receive from the state Department of Families, Fairness and Housing (DFFH), the Department of Justice and Community Safety (Consumer Affairs Victoria). We thank our government partners for their ongoing support.

Our partnership with six Primary Health Networks enables us to provide care finder services to eligible clients, and we thank them for their continued support:

- North Western Primary Health Network
- South Eastern Primary Health Network
- Eastern Primary Health Network
- Western Victoria Primary Health Network
- Murray Primary Health Network
- Gippsland Primary Health Network

HAAG successfully partnered with or received philanthropic grants from the following organisations, listed alphabetically:

- CC&F Darcas Fund
- Ducas Paul Foundation
- GW Vowell Foundation
- Ian Rollo Currie Foundation
- The J.O. & J.R. Wicking Trust
- Liberty Financial Pty Ltd

Perpetual Trustees – grants from the following trust funds:

- E J Howe Charitable Trust
- Estate of the Late John William Fleming re: Discretionary Trust
- Ethel Herman Charitable Trust
- Ethel Paxton Trust Fund
- G Brooke Hutchings Bequest
- H & L Hecht Trust
- Irene Reid Trust
- Isobel Hill Brown Charitable Trust

Our sincere thanks to the following organisation for their generous donations:

- Dykes on Bikes
- Equity Trustees Workplace Giving
- Harcourt Family Bequest
- Liberty Financial Workplace Giving
- Street Smart Australia

Importantly we appreciate the support we have received from the 21 generous individuals who donated to HAAG during the 2023-2024 financial year. Your donations are sincerely appreciated and we thank you for your support!

To conclude, I want to thank my fellow members of our Finance Committee, Kris and Andrew. Once again, they have made an important contribution to financial matters.

A big thank you to the Committee for the continued support they have given me.

Finally, thanks to Fiona and Libby for their continued help during the year, it is appreciated very much.

Karen Abols,  
Treasurer



Thanks from all the staff and members of HAAG! Photo from 2023's 40th Anniversary AGM by HAAG's member photographer Guruswamy Perumal

# Statement of Profit or Loss and Other Comprehensive Income

For the Year Ended 30 June 2024

	2024 \$	2023 \$
<b>Income</b>		
Revenue	3,521,880	3,520,552
<b>Total Income</b>	<b>3,521,880</b>	<b>3,520,552</b>
<b>Expenses</b>		
Accounting & consultancy fees	10,673	7,859
Audit expenses	8,200	4,850
Client brokerage	277,791	270,498
Depreciation and amortisation expense	125,312	57,354
Employee benefits expense	2,543,914	2,321,810
Finance costs	31,646	11,759
Meeting expenses	5,114	3,367
Motor vehicle expenses	82,123	62,876
Office expenses	79,856	79,181
Other expenses	51,822	24,848
Rent & storage	1,807	40,076
Research project expenses	106,541	54,303
Training & development	2,698	8,655
Travel and accommodation	12,491	22,826
Volunteer & student expenses	32,479	28,874
<b>Total Expenses</b>	<b>3,372,467</b>	<b>2,999,136</b>
<b>Surplus for the year</b>	<b>149,413</b>	<b>521,416</b>
Other Comprehensive Income	-	-
<b>Total Comprehensive Income for the year</b>	<b>149,413</b>	<b>521,416</b>

## Statement of Cash Flows

As at 30 June 2024

	2024 \$	2023 \$
<b>Cash flows from operating activities:</b>		
Receipts from grants, trust income, donations and other sources	4213792	4096327
Payments to suppliers & employees	(3,804,614)	(4,011,962)
Interest received	33,265	9,732
Interest and finance costs paid	(82,123)	(62,876)
<b>Net cash provided by operating activities</b>	<b>360,320</b>	<b>31,221</b>
<b>Cash flows from investing activities:</b>		
Payments for purchase of plant and equipment	(34,102)	(38,013)
Proceeds from sale of property, plant and equipment	10,545	-
<b>Net cash used in investing activities</b>	<b>(23,557)</b>	<b>(38,013)</b>
<b>Cash flows from financing activities:</b>		
Leases (repaid) - Right-of-Use assets	(104,882)	(34,365)
<b>Net cash used in financing activities</b>	<b>(104,882)</b>	<b>(34,365)</b>
<b>Net increase / (decrease) in cash and cash equivalents held</b>	<b>231,881</b>	<b>(41,157)</b>
<b>Cash &amp; cash equivalents at beginning of year</b>	<b>2,094,498</b>	<b>2,135,655</b>
<b>Cash &amp; cash equivalents at end of financial year</b>	<b>2,326,379</b>	<b>2,094,498</b>

## Statement of Financial Position

As at 30 June 2024

	2024	2023
	\$	\$
<b>Assets</b>		
<b>Current Assets</b>		
Cash and cash equivalents	2,326,379	2,094,498
Trade and other receivables	180,608	184,904
Other assets	49,514	33,623
<b>Total Current Assets</b>	<b>2,556,501</b>	<b>2,313,025</b>
<b>Non-Current Assets</b>		
Plant & equipment	71,741	68,512
Right-of-use assets	346,274	440,713
Other assets	32,796	20,183
<b>Total Non-Current Assets</b>	<b>450,811</b>	<b>529,408</b>
<b>Total Assets</b>	<b>3,007,312</b>	<b>2,842,433</b>
<b>Liabilities</b>		
<b>Current Liabilities</b>		
Trade and other payables	123,310	144,135
Income in advance	559,095	408,430
Employee benefits	291,233	338,127
Lease liabilities	84,803	73,236
<b>Total Current Liabilities</b>	<b>1,058,441</b>	<b>963,928</b>
<b>Non Current Liabilities</b>		
Employee benefits	31,797	26,041
Lease liabilities	291,547	376,350
<b>Total Non Current Liabilities</b>	<b>323,344</b>	<b>402,391</b>
<b>Total Liabilities</b>	<b>1,381,785</b>	<b>1,366,319</b>
<b>Net Assets</b>	<b>1,625,527</b>	<b>1,476,114</b>
<b>Equity</b>		
Retained Earnings	1,625,527	1,476,114
<b>Total Equity</b>	<b>1,625,527</b>	<b>1,476,114</b>

## Statement of Changes in Equity

For the Year Ended 30 June 2024

	2024	2023
	\$	\$
<b>Retained Earnings</b>		
Opening Balance	1,476,114	954,698
Surplus for the Period	149,413	521,416
Other Comprehensive Income -	-	-
<b>Closing Balance of Retained Earnings</b>	<b>1,625,527</b>	<b>1,476,114</b>

## Independent Auditor's Report

to the members of Housing for the Aged Action Group Inc,

### Report of the independent auditor on the summary financial statements

#### Opinion

The summary financial statements, which comprise the:

- Summary Statement of Financial Position as at 30 June 2024;
- Summary Statement of Profit or Loss and Other Comprehensive Income;
- Summary Statement of Changes in Equity;
- Summary Statement of Cash Flows for the year then ended; and
- and any related notes;

derived from the audited financial report of Housing for the Aged Action Group Inc for the year ended 30 June 2024.

In our opinion, the accompanying summary financial statements are consistent, in all material respects, with the audited financial report on the basis described in Note 1.

#### Summary Financial Statements

The summary financial statements do not contain all the disclosures required by the Australian Charities and Not for Profits Commission Act 2012 applied in preparation of the audited financial report of Housing for the Aged Action

Group Inc. Reading the summary financial statements and the auditor's report thereon, therefore, is not a substitute for reading the audited financial report and the auditor's report thereon.

The summary financial statements and the audited financial report do not reflect the effects of events that occurred subsequent to the date of our report on the audited financial report.

#### The Audited Financial Report and Our Report Thereon

We expressed an unmodified audit opinion on the audited financial report in our report dated 23 October 2024 with an emphasis of matter on the basis of accounting.

#### Responsibilities of the Committee for the Summary Financial Statements

The Committee of the Housing for the Aged Action Group Inc are responsible for the preparation of the summary financial statements on the basis described in Note 1.

#### Auditor's Responsibility

Our responsibility is to express an opinion on whether the summary financial statements are consistent, in all material respects, with the audited financial report based on our procedures, which were conducted in accordance with Auditing Standard ASA 810 Engagements to Report on Summary Financial Statements.

*Oak Audit & Assurance*  
**OAK AUDIT & ASSURANCE PTY LTD**  
 Authorised Audit Company (Reg No. 527784)

Dated in Mornington on this 23<sup>rd</sup> day of October 2024.

  
**Scott A Cosgriff**  
 Director



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ABN: 80 348 538 001