older tenants voice

Housing for the Aged Action Groups Quarterly Newsletter Winter 2026



HOUSING FOR THE AGED ACTION GROUP

FIGHTING FOR HOUSING JUSTICE FOR OLDER PEOPLE SINCE 1983

CHAIRPERSON'S WELCOME



Dear members and supporters,

It was great to see the winding back of negative gearing and Capital Gains Tax discount, which might feel like small change, but I believe it marks a significant shift from Australians seeing housing as an easy investment, back to seeing housing as homes for people, and as our human right!

I'm proud of the work of our Retirement Team who have been working with Consumer Affairs Victoria investigating and then fining Rental Village operator Ingenia Gardens for not providing proper kitchens to older residents. Congratulations to all the residents and staff who fought long and hard for this!

We have recently brought in a lot of old HAAG archive material from storage, and it's been great to see our history over so many years. We are looking for office volunteers to help scan and upload these precious items for all to see, so if you are interested please give the office a call or go onto our website's volunteer form.

It's been great to see the old HAAG tradition of House Chats coming back over the last couple of months. These are a great opportunity for members to meet informally over a cuppa. Big thanks to Vanessa who has baked food for every one so far! We have changed the day to a Wednesday afternoon, details in this newsletter.

During Homelessness Week, we'll be holding a big film screening at the State Library of Victoria on the 7th of August, focussing on the lives of people affected by public housing demolitions and closures of crisis accommodation, I really hope you can come!

Enjoy this edition of Older Tenant's Voice and we hope to see you soon!

Yours faithfully, Pam Young, Chairperson

NATIONAL ALLIANCE OF SENIORS FOR HOUSING

Do you live inTasmania, South Australia, the ACT or Northern Territory? Are you over 50 and have experienced housing insecurity, housing stress or homelessness?

The National Alliance of Seniors for Housing (NASH) brings together older people who have experienced homelessness or housing stress from across Australia. We are seeking more members from these states to join us.

The group meets every two months online. The purpose is to share information about what's happening in housing in your state, contribute to HAAG's policies, advocate for housing and services for older people and be a voice for older people who have experienced housing stress. You don't need to be an expert in housing, just bring your life experience and a willingness to work together.

There is a small amount of money paid to participants, and we can assist people to connect online. The group is facilitated by one of HAAG's advocacy team, and is a great way to connect with others across the country as well as contributing to change.

If you're interested, or want to find out more, get in contact with us via haag@oldertenants.org.au or call the office on (03) 9654 7389.

EXECUTIVE OFFICER'S WELCOME



I want to address some concerning things we have been seeing and hearing of late, regarding migration and the housing crisis.

We know that we are in an unprecedented housing crisis. The crisis is the result of decades of decisions by Government to stop investing in public housing, and to give tax incentives to investors to treat housing as a way to make lots of money. Big profits are being made from housing, and as prices rise, many older people we care about are bearing the brunt.

Certain media outlets, commentators and political parties, including One Nation, have been trying to distract attention from the real causes of the crisis - property investors and lack of investment in public housing - by pointing the finger at migrants for some cheap and easy victim-blaming. This is being amplified by social media, owned by the extremely wealthy people who benefit from deflecting attention from them. The algorithms are pushing messages that create division. We must all be vigilant in staying true to HAAG's values of solidarity, equity, inclusiveness, integrity and respect.

In the upcoming Victorian election HAAG will be working hard to keep the attention on what's really causing the crisis, and what we can actually do about it!

We'll keep calling for more public housing and more support for older people, things that Pauline Hanson has always opposed and voted against throughout her years in Parliament.

Our election campaign will keep the focus on real people with real life experience. The Housing Champions will be making sure politicians hear from older people who have lived through homelessness and housing stress.

Talk to people, your family and friends, and remind them that there are things we can do to make our country fairer for everyone. Why blame ordinary people like migrants, workers, your neighbours and older people in your community for problems caused by a small group of people with a lot of wealth and politicians who benefit?

Our front cover photo features our long time volunteer Hoda Nahal, who has dedicated years of work to building awareness in the community about the problems facing older renters and the services that are available to help. Let's all be more like Hoda and help to raise awareness in our community too, instead of blaming people like her for problems they didn't cause.

Fiona York, Executive Officer



Dear friend,

Please come to this Homelessness Week special event hosted by the Mornington Community Support Centre & Housing for the Aged Action Group.

We will be screening two documentaries featuring the voices of people affected by redevelopments, closures of housing and the broader housing crisis.

Bay Views for All tells the story of residents of the Barak Beacon housing estate joining forces to fight for a future in safe, secure and affordable Public Housing.

The Ranch puts the focus on the Hidden Homelessness Crisis on the Mornington Peninsula - a picturesque region with only one crisis accommodation centre, which was threatened with imminent closure.

Hope to see you there,
Please RSVP to oldertenants.org.au/screening
Or call (03) 9654 7389



3pm, Friday 7th of August

State Library Theatrette

Level 2, State Library of Victoria,

179 La Trobe St Melbourne.



3CR Community Day

3CR is turning 50 years old! We're pretty old ourselves but that is a serious achievement. They have been broadcasting the voices of marginalised communities for half a century and are still going strong!

Come to their community day on Saturday, 4th of July from 11am - 4pm at the Collingwood Town Hall to help celebrate.



3CR Radiothon

3CR Radiothon is back and we're not exaggerating, it's a pretty big deal! Our radio show and podcast is the only place you'll hear the voices of older renters and homeless people on on the airwaves each fortnight. So listen in and if you can please donate big! (or small we'd love that too)

givenow.com.au/cr/haagraisetheroof



House Chats

The gang at our regular catch up sessions in Melbourne have been growing, with members old and new coming in for a cuppa and a chat.

We've moved them to the second Wednesday of every month so more people can come along.

Our next house chats will be Wednesday the 8th of July at 1:30pm.

We'll also be getting together on the 12th of August and the 9th of September.

Please RSVP to haag@oldertenants.org.au

AUTUMN EVENTS



Members Mr Mouse and Anne at our May General Meeting celebrating HAAG's wonderful volunteers and working group members



Consumer Affairs Victoria zoomed in to the meeting to talk about changes to Retirement Villages law. Thanks to all the members who zoom in from around the country, keeping up the pressure to build services like HAAG in across all the states.



A cheerful crowd came along to the meeting. Save the date for the next General Meeting on the 20th of August.



The housing champion team shed their winter coats to get down to the business of championing housing for the Victorian state election.



The gang at house chats sharing home baked treats and conversation.

Older Persons High Rise update

In January, the Victorian Government announced redevelopment of seven Older Person's High Rises (those in Kensington, North Melbourne, Prahran, St Kilda and South Melbourne), with relocations commencing in July. There has been no announcement on the other five older person's high rises (Footscray, Brunswick, Windsor, Williamstown, and Northcote).

Since then, HAAG has continued to meet with residents, the Government, Homes Victoria and sector organisations to make sure that we don't lose older people's public housing, and that older residents are supported.

We wanted the Government to fund independent and specialist relocation support for older residents, to assist them to understand their rights and access support services. Homes Victoria have funded Better Health Network and Cohealth to provide relocation support for older renters - help to pack and move, help with connecting with aged care and ensuring continuity of services, assistance with connecting with utilities, and organising Occupational Therapists for any home modifications. This is supposed to be independent from the relocation teams at Homes Victoria. We are still working with Community Legal Centres so that they can get funding to support independent legal advice to residents.

We also want the Government to ensure the rights of residents are retained in any new tenancy, including rent setting, home modifications, bills, repairs and maintenance and complaints. Homes Victoria has stated that rights and rents in the new locations will be the same as they are now – that is, 25% of income – and this will remain the same for as long as they stay in the new home. They also say the residents will have the option to return when the development is complete.

It's not clear if the residents will remain public tenants, or become community housing tenants – and this is a big concern for residents. There is a lot of concern about community housing providers – especially with Housing First recently evicting older tenants in St Kilda. "They have no heart, they treat people badly" said one resident. Another is concerned that they are "never available, no office, no face to face".

Homes Victoria has set up a "Community Connector" Program, groups of eight residents per building who are meeting with Homes Victoria to raise concerns from tenants, and get information from Homes Victoria. 44Flats United, a grassroots advocacy organisation, has also set up resident groups in each building, and there is some cross membership of these groups.

We remain deeply concerned about the loss of public housing in Victoria, and the shift away from over 55+ specific housing. We developed a briefing paper on why 55+ housing is important policy for Victoria and briefed the new Minister's advisor. We have lobbied the Federal Government to stop disincentivising public housing through GST exemptions for the community housing sector, which is what the Victorian Government tells us is the main reason they won't build public housing.

We made a submission to the Flemington redevelopment in-fill proposal, outlining our concerns that the area will be effectively a building site for many years which will impact current residents in the existing towers, as well as older people moving onto the site from other towers. We want to see older person's housing built, and are asking for public housing on public land, despite the

ground lease model meaning any social housing built will be community housing, not public housing.

Many residents want to either stay in their buildings or stay in over 55's housing if they are moved.

"I've lived here for 27 years and I don't want to move"

"I thought I would be going out in a body bag"

"We don't want to have to move again - the next place needs to meet our needs"

"Feels like we are being pushed around because we are older"

There are worries about the new buildings, which haven't been built with older people in mind. For example, no peepholes in the door, swipe security means people can't have visitors drop in, and poor mobile reception inside. Some don't have community centres.

There are also safety issues in current buildings, and residents successfully lobbied for 24 hour security at one building, but residents in other buildings want the same.

Information isn't clear – there are lots of organisations visiting the buildings, and all have different information. Rent calculations and right of return is still not clear and there is confusion about whether they will remain public tenants or become community tenants if/when they return.

"The extra time without information is just causing stress"

"Everyone is very frustrated by the lack of clarity and the lack of accountability"



A large crowd gathered at the Save Public Housing Rally at the State Library on March 30th. Photo courtesy Save Public Housing Collective.



Inkerman street St Kilda Older Persons High Rise residents protesting to keep older peoples public housing. Photo courtesy 100% Public Housing Facebook.


HOUSING COMMISSION TENANTS ARE CONSCIENCE OF VICTORIA

VICTA

President's Message

Victorian Tenants' Association

MASS PROTEST RALLY

WIRTH'S OLYMPIA

THIS WEDNESDAY NIGHT

19th October at 8 p.m.

Resolution

DONT PAY THE

1955 Newsletter from the Victorian Tenants Association unearthed from the archives. The newsletter calls for a mass protest of public housing tenants and a rent strike.

If you'd like to dive into more of this history, we're welcoming new volunteers to the office to scan and archive more newsletters like this.

National Shelter's *Housing at the Edge Forum*

National Shelter organised a forum in Canberra on the 14th of May, *Housing at the Edge: Retiring Australians in the Private Rental Market*. The event focussed on challenges older people experience in the private rental market and solutions. Jenny Horst, a HAAG volunteer and Fiona York spoke at the event. Jenny's story highlighted the systemic and structural failures of the housing system that has failed a generation of older renters, particularly older women. These included banks refusing home loans, lack of superannuation and precarity and unaffordability of private rental market for older renters who rely on income support payments. Fiona highlighted the increased demand for our services, the nexus between insecure private housing and limited access to aged care supports, challenges with current shared equity and other pathways for home ownership and the need to urgently increase public and community housing for older people.



Jenny, Dini and Fiona at Parliament House in Canberra in May

Tax reforms welcome but more needed for older people's housing

In May the Federal Government announced desperately needed reform to negative gearing and the Capital Gains Tax (CGT) discount. It is a strong first step towards a fairer and more affordable housing market.

The changes are a good start towards shifting emphasis from housing as an investment, towards housing as a home. The tax discounts had favoured property investors, significantly contributing to the rising cost of housing.

HAAG is campaigning for the revenue raised from winding back the discounts to be directly invested in increasing public and community housing stock

The Government must do more to address the housing crisis. We are disappointed there was no further funding committed to ensuring older people have secure, affordable housing, particularly older women struggling to survive in the private rental market.

Since May the Government has announced revisions to some aspects of the proposed changes. HAAG made a submission to the Senate inquiry calling on the Government to urgently pass the bills to give effect to the changes, and to reinvest the savings from these reforms directly into construction and acquisition of public and community housing to meet current and future need.

NSW Mandatory Minimum Energy Efficiency Standards consultation

NSW Ageing on the Edge Coalition made a submission to the Investigation into Minimum Energy Efficiency Rental Standards Consultation Paper. The submission highlighted the disproportionate impact of extreme weather events such as heatwaves and winter on older people. The prohibitive costs of electricity or gas results in older people not using heating in winter or risking their health in summer as they are unable to make their homes energy efficient. The submission also supported the calls from the community sector organisations to implement these standards as a matter of priority.



Action for Public Housing are protesting the demolition of public housing on the Waterloo estate in Sydney, with people camping out and locking themselves to trucks and demolition equipment. On Friday 19 June, the police raided the protest and arrested one person. Photo courtesy Action for Public Housing

Expressions of interest to join NSW Lived Experience Advocacy Group

NSW Lived Experience Advocacy Group (LEAG) was established in 2022 leading up to the last NSW election. With the next state election in March 2027, we are reviving the membership of this group.

About you

If you have ever struggled to pay rent, wondered where to go for help, had to move many times, received an eviction notice, relied on friends and family for a place to stay, lived in poor-quality housing, or otherwise experienced or been at risk of homelessness we would love to hear from you. We are welcoming new members living in NSW and aged over 50, from all backgrounds and life experiences.

What's involved?

LEAG meets once every two months, online, for 1.5 hours during the day.

Members share their experiences and insights, and those of the communities they're part of. They contribute to policy development, submissions to inquiries and consultations. There may be opportunities to speak to members of Parliament or the media, if that's of interest. Members receive a financial reimbursement for their participation.

I'm interested - how do I find out more?

Contact Claudia Burgner from HAAG on (03) 9654 7389 or email claudia.burgner@oldertenants.org.au

Ingenia Gardens to pay $1.5 million after HAAG complaint

Rental villages are a relatively obscure kind of retirement housing. They offer small units to older people at a high cost (up to 80% of the pension) that includes some meals – which can be a good deal if that's what you need. But for many years, we've had complaints from residents about the food – that it's not worth the cost due to small portions and poor quality in terms of taste and nutrition, and is not always adjusted to meet people's dietary requirements.

The largest of the rental village operators in Victoria is Ingenia Gardens, who offer small units for rent to older people. Some residents have told us they couldn't eat the meals provided, but struggle to afford to buy their own food on their pensions given the high rent. And part of the Ingenia model was that many of their units had no stoves, with leases banning cooking appliances other than microwaves. Residents had few options if they were unwilling or unable to eat the food Ingenia provided.

But in 2021, the government made it law that new rental agreements must meet 'minimum standards', including a kitchen with at least two stovetop burners. As we received more complaints from residents, we believed Ingenia were not meeting the minimum standards, which is not only a breach of their duties as a rental provider, but an offence with associated fines. When we raised this with them, they claimed they didn't have to meet the kitchen minimum standard – they said you only have to provide cooktops if you provide a kitchen, and because they didn't provide kitchens, it didn't apply to them.

We reported them to Consumer Affairs Victoria (CAV). Now CAV have announced that following their investigation, Ingenia Gardens will pay $1 million to the state's Consumer Law Fund, $400,000 in compensation to affected residents, and incredibly, $100,000 to us!

We believe these are the largest payments ever made for residential tenancy offences in Victoria, setting a new standard for enforcement and showing even large landlords that they can't get away with ignoring older renters' rights. And we are excited to put that $100,000 to use helping older renters find housing justice.

If you're living in rental accommodation and want information about minimum standards or your rights as a renter, give our Tenancy and Retirement Team a call on (03) 9654 7389, option 2.

Retirement Villages Act update

On 1 May, changes to the Retirement Villages Act took effect in Victoria. This is the biggest change to Retirement Village law since the Act was introduced in 1986, and follows a long campaign by HAAG and allied groups like Residents of Retirement Villages Victoria.

The changes affect many aspects of retirement village living, including fees and charges, resident committees, breach processes, and a new dispute resolution service called VicAssist. Standardised contracts will become mandatory later this year.

The Residential Tenancies commissioner will be touring Victoria to explain changes to the act. If you would like her to visit your village please express interest at tinyurl.com/register-roadshow. And of course, if you have an issue please call our Tenancy and Retirement team.

HAAG's Drag Bingo for Housing Justice

In late May, HAAG's LGBTQIA+ Reference Group finally got to run the intergenerational drag bingo night we'd been planning for months. After all that work, it was so good to see it come together.

We had the fantastic Miss Bobbee Pin hosting. She was an excellent host - educational, funny, and not afraid to give HAAG staff a bit of a hard time from the mic (sorry to everyone who had to witness our dance moves). She put together a whole round of music bingo just for the night, and the room was loving it.

A big standout of the night was the mix of ages in the room. Almost everyone who filled in our post-event survey said they'd connected with someone from a different generation. People talked about how special and rare it was to mix with differenct generations of the LGBTQIA+ community. Here's some of the feedback we heard from attendees

"My favourite part of the night was being around queer people of all different ages"

"This event was really special! I hope you do more :)"

"I liked how the event was able to balance fun with political education."

"The communal aspect was my favourite part - truly felt like an environment without boundaries and prejudices."

"I learned more about the precarious housing situation a lot of LGBTQIA+ are faced with as we age."

Thank you to everyone on the Reference Group for the time and care that went into planning the event, to Miss Bobbee Pin for bringing the night to life, to Liberty Finance for funding the group and joining int, and to the to the Victorian Government's Pride Events and Festivals Fund for making it possible.



Members of the reference group and staff with Miss Bobbee Pin.



Bingo players enjoying the game





At 68 years old Pushpa received a Notice To Vacate order on her 1-bedroom rental property which she was paying $1400 per month, which was more than her aged pension. Pushpa said:

> *"My husband and I never had enough money to buy our own home, we always rented. The rent did not seem to be too much as we were managing with a good budget. But, when my husband passed away, I was left only with my aged pension and it was not enough for rent, not enough for utilities and often, not even enough for food. I was constantly struggling with my finances as I simply did not have enough to survive on my own. If my best friend Jossie were not there for me, I would have been homeless on the street."*

Pushpa was living in a private rental; therefore, she was ineligible for the highest Victorian Housing Registry (VHR) priority category. An outreach worker discussed her housing options. Pushpa was very flexible with property type and location, as long as it was in the Northern suburbs, as she wanted to be close to her best friend, Jossie.

Pushpa's priority VHR application was submitted 10 months after her initial contact. In late December, just before the festive season, our outreach worker received an email from a community housing provider about a vacant community housing property in Preston. It was the perfect property for Pushpa, but there was one major problem, her VHR application was awaiting assessment.

It is at times like these that we realise the importance of forming collaborative relationships with other service providers. We have a successful working relationship with Broadmeadows Housing Services where we were able to contact and ask them if they could assist with speeding up the process of processing Pushpa's application so she would not miss out on a vacant unit. We sent the email to Broadmeadows Housing Services and Pushpa's application was approved in early January.

Our worker was able to process an application for the vacant unit in Preston which was then approved. Pushpa signed her lease the following week and moved in.

Access to affordable and appropriate housing can be life changing, particularly for older people such as Pushpa, who was facing extreme financial stress. Pushpa's life changed for the better with the collaboration of services working together to assist our older residents to access affordable and appropriate housing options, in which we achieved for Pushpa. She has subsequently said:

> *"I love my unit, it is nice, cosy, affordable and very important to me that it is close to my friend Jossie, who is the most supportive person in my life. We thrive on strong relationships with each other. Such friendship gave us an outlet to share our problems, thoughts, and triumphs, and that is what Jossie means to me and what she always has been for me. It is important that we live as close as possible, so we continue to support each other. And for HAAG, I am thankful forever, so, thank you."*



The Boroughs

Life in a retirement village can be quite an adventure. This is certainly true for those living at The Boroughs in the beautiful surrounds of the New Mexico dessert.

'The Boroughs' becomes home for a reluctant Sam (Alfred Molina), still grieving from the death of his wife. At first, Sam is not wanting to join in with the community. Sam begins to notice that things are not quite what they seem. To uncover the truth he is looking for, Sam realises he cannot do it alone and enlists the help of other residents: Renee (Geena Davis), Judy (Alfre Woodard), Wally (Denis O'Hare), Art (Clarke Peters) and Jack (Bill Pullman).

The actions of the residents have some people questioning their ability to continue living independently. Sam is convinced there are owls in the walls and that monsters are trying to kill them. But don't be fooled. These sharp-minded adventurers will get to the bottom of the unanswered questions, even if Boroughs management do everything they can to covet their perfect, idyllic oasis. Together this motley bunch – a retired engineer, doctor, reporter and band manager, form a plot to keep the Boroughs safe.

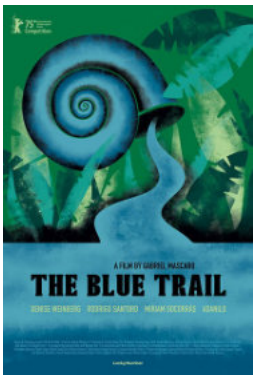
The Boroughs characters challenge negative stereotypes about older people. While exchanging hospital battle scars from hip replacements and heart surgeries, they complain they are sick of being ignored and Renee proclaims "Let's start a revolution!" This group of friends are smart, kind and strong. They successfully challenge management's addiction to a "fountain of youth" mentality.

The residents of The Manor dementia accommodation hold secrets and experiences that are crucial to Sam and the gang's quest. In one of the more heart-wrenching moments of the show, Sam sends The Manor security into a frenzy when he sings karaoke to Bruce Springstein's "Thunder Road". The whole room lights up as the residents remember their passions.

As summarised by a family member: "It's 'Stranger Things' in a retirement village". Try not to binge-watch all the episodes at once, irresistible as it might seem!

- By Sally and Liz, Tenancy and Retirement Team *The Boroughs is available to stream on Netflix*.

The Blue Trail (O Ultimo Azul)



Set in a near future in Brazil, this film follows Tereza, a 77 year old woman who has lived her whole life in a small town, and is still working in a factory when we meet her. She receives an official government order that forces her to relocate to an isolated and unknown "Colony" for older people, where people are supposed to live out their lives in comfort. Tereza is suspicious of this, and doesn't want to lose her independence.

Almost immediately her family begin making decisions for her, and her choices are restricted, so she decides to run away on an adventure down the Amazon.

A beautiful film that showcases the natural beauty of the Amazon and its wild characters, this story is a testament to the adventurous spirit of Tereza and her fight to retain her independence and freedom.

Currently showing at the Spanish & Latin American Film Festival

Calle Málaga



Calle Málaga is the story of Maria Angeles (Carmen Maura) and the lively community she is a part of in Malaga street in the picturesque port city of Tangier, Morocco.

Maria was born in Tangier, everybody on the street knows her. Her husband and many friends are buried in the local cemetery. Maria's family were immigrants from Spain, and like most of the Spanish residents, her daughter Clara (Marta Etura) has remigrated back to Spain across the Strait of Gibraltar.

It seems to be a cultural difference that pushed Clara to move. In Madrid she is struggling to pay the rent after a divorce, while Maria has a nice life in her beautiful home in Tangier. Coming back to visit her mother, she doesn't appreciate the close-knit community on Málaga street.

So to escape from renting and get a deposit on her own home, Marta decides to sell her mother's apartment, and all her belongings right out from underneath her. The apartment was left by her father to his daughter Clara rather than to his wife, so Maria is forced to agree. It's an awful, familiar story – a woman can't claim what is rightfully hers after being widowed or divorced. Financial pressure leads to a heinous act of elder abuse, the child forcing her independent mother to go and live in an old people's home.

Issues of financial abuse and inter-generational inequity are skilfully raised by the film, but left unresolved by the unsatisfying ending. More enjoyably, ageism is tackled by Maria's dynamic response to the impasse – hustling hard to keep her belongings and her home, reigniting love and sexual desire along the way. It's also wonderful to see this beautiful city, people and cuisine represented in film.

Overall a lovely experience, there should be more senior romance represented on the big screen, as well as films discussing elder abuse and the migrant experience. Especially recommended for people like me who want to get excited about the World Cup but don't really like football, fans of owls and antique furniture, and anyone who wants a travel experience just by going to the cinema.

Calle Málaga is still screening at select cinemas, and some lucky readers received a free ticket giveway in the previous newsletter.



Movie Giveaway!

Courtesy of Potential Films, we are giving away one complimentary double pass and three Buy One Get One Free passes to see *Bon Voyage, Marie* in select cinemas, commencing on 30 July.

When 80-year-old Marie announces a family trip to Switzerland to collect a mysterious inheritance, her unreliable son and teenage granddaughter join her in a battered camper van. With a reluctant caregiver as driver, the unlikely group sets off on a chaotic and heartfelt road trip.

Bon Voyage, Marie is a tender and lucid family dramedy that approaches end-of-life choices with humour and deep humanity.

To enter the draw go to oldertenants.org.au/filmgiveaway or call HAAG on (03) 9654 7389

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HOUSING FOR THE AGED ACTION GROUP

Fighting for Housing Justice for older people since 1983

HAAG offers FREE, confidential advice, housing and support to over-50's



Protestors with signs calling to save the Waterloo public housing estate in Sydney. Photo courtesy Action for Public Housing

- Housing Options Information
- Outreach Housing Support
- Retirement Housing Advice & Support
- Research & Policy Development