



HOUSING FOR THE AGED ACTION GROUP INC.

Housing for the Aged Action Group Inc

ABN: 80 343 538 001

247 – 251 Flinders Lane

Naarm Melbourne 3000

Phone: 03 9654 7389

[haag@oldertenants.org.au](mailto:haag@oldertenants.org.au)

[www.oldertenants.org.au](http://www.oldertenants.org.au)

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## Re: Provision of Social and Affordable Housing in East Gippsland

To whom it may concern,

Housing for the Aged Action Group (HAAG) is member-based, community organisation specialising in the housing needs of older people. Established 40 years ago, we have developed a robust service delivery arm in Victoria, known as Home at Last, and have a strong presence in advocacy for older people experiencing housing and homelessness related issues.

Last year, we released new research examining the housing circumstances of people aged 55 years and over, based on Census analysis and Homelessness Estimates, over a ten year period between 2011-2021<sup>1</sup>. The researchers found that:

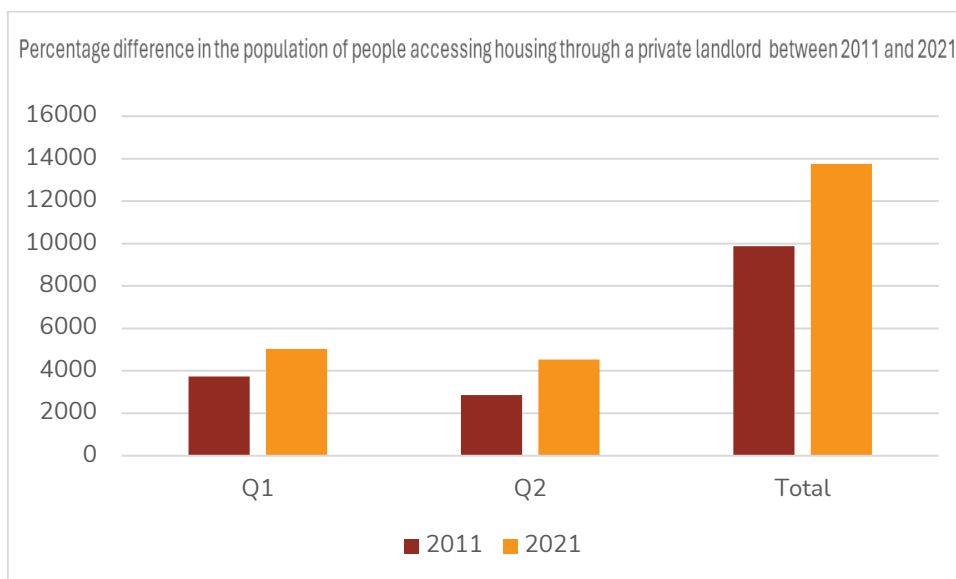
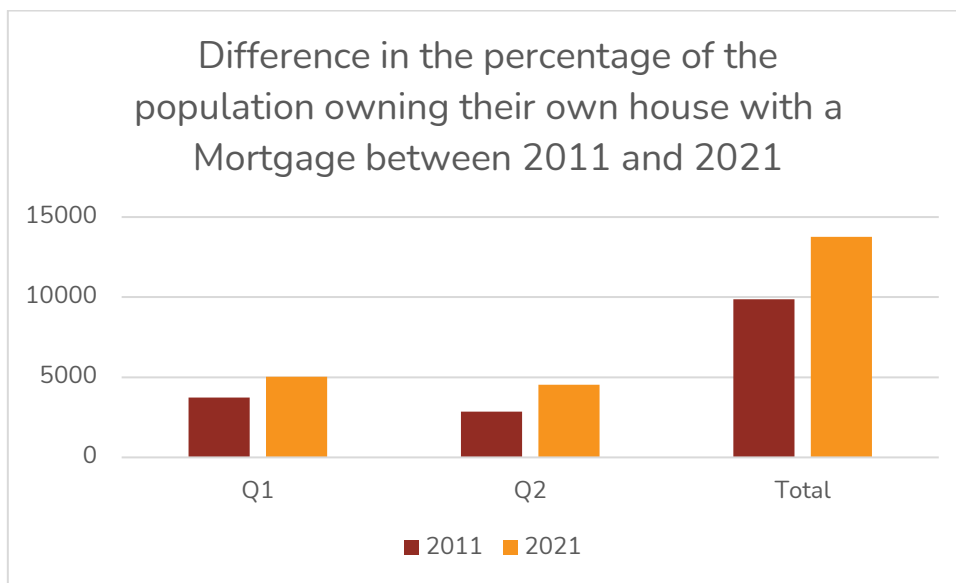
- The population is ageing
- Fewer older people live in homes that are owned outright
- The proportion of older people living with a mortgage is increasing
- There are decreasing proportions of older people living in social housing
- There are more older people living in private rental, the least secure housing tenure
- Private rental is increasingly unaffordable, especially for the lowest income households
- More older people are experiencing homelessness or are marginally housed.

In East Gippsland over the last ten years, there has been a 29% increase in the total number of people aged over 55, equating to almost 20000 people. Although 70% own their own homes outright, there are increasing numbers of older people on low incomes living in extremely unaffordable private rental or still paying off their mortgages close to, or at retirement age. Over the same time period there has been only 0.1% increase in social housing renters. In East Gippsland:

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<sup>1</sup> Housing for the Aged Action Group, *Ageing in a Housing Crisis: Older People's housing insecurity and Homelessness in Australia* <https://www.oldertenants.org.au/publications/ageing-in-a-housing-crisis-older-peoples-housing-insecurity-homelessness-in-australia> Swinburne University, University of Western Sydney, Curtin University.

- There has been a 52% increase in the number of people aged 55+ renting from a private landlord.
- There has been 56% increase in the number of people aged 55+ still paying off their mortgage.
- Of the 55+ population in East Gippsland who are renting from a private landlord, 71% are living in low income (Q2) and very low income (Q1) households
- For those still paying off their mortgages, 41% are living in low income (Q2) and very low income (Q1) households.



Private rental is insecure, unaffordable, and often unavailable. There is no market solution for people on low incomes to access affordable housing. Low-cost subsidised housing, like public and community housing, is essential to prevent homelessness.

Living in insecure housing or experiencing homelessness impacts on the ability for older people to receive aged care support at home, and results in premature entry into residential aged care, poor health outcomes and pressure on the already overstretched crisis systems, like emergency departments of hospitals and front line homelessness services.

Local Government plays a crucial role in working with Federal and State Government to provide more public, community and affordable housing. We applaud the East Gippsland Shire for taking steps to identify and release land that has the potential for the development of more public, community and affordable housing.

We encourage East Gippsland Shire Council to take a leadership role in educating local residents on the importance of low-cost housing for social cohesion and to end homelessness for East Gippslanders.

HAAG fully supports this proposal and we are happy to provide any further information on this issue.

For further information:

Fiona York  
Executive Officer  
Housing for the Aged Action Group  
[Fiona.york@oldertenants.org.au](mailto:Fiona.york@oldertenants.org.au)