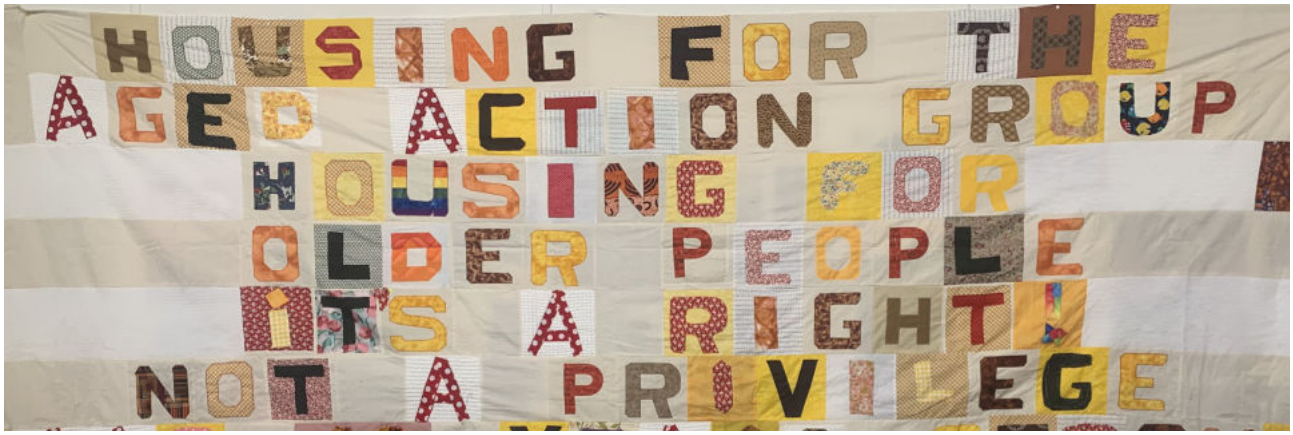
HOUSING FOR THE AGED ACTION GROUP

Housing for the Aged Action Group Strategic Plan 2026 - 2030



Acknowledgement of Traditional Owners

HAAG acknowledges that we are on the unceded land of the Boon Wurrung Wurundjeri people and Woi-wurrung of the Kulin Nations and offer our respect to the elders past and present. We recognise and respect the cultural heritage of this land where we live, learn and work.

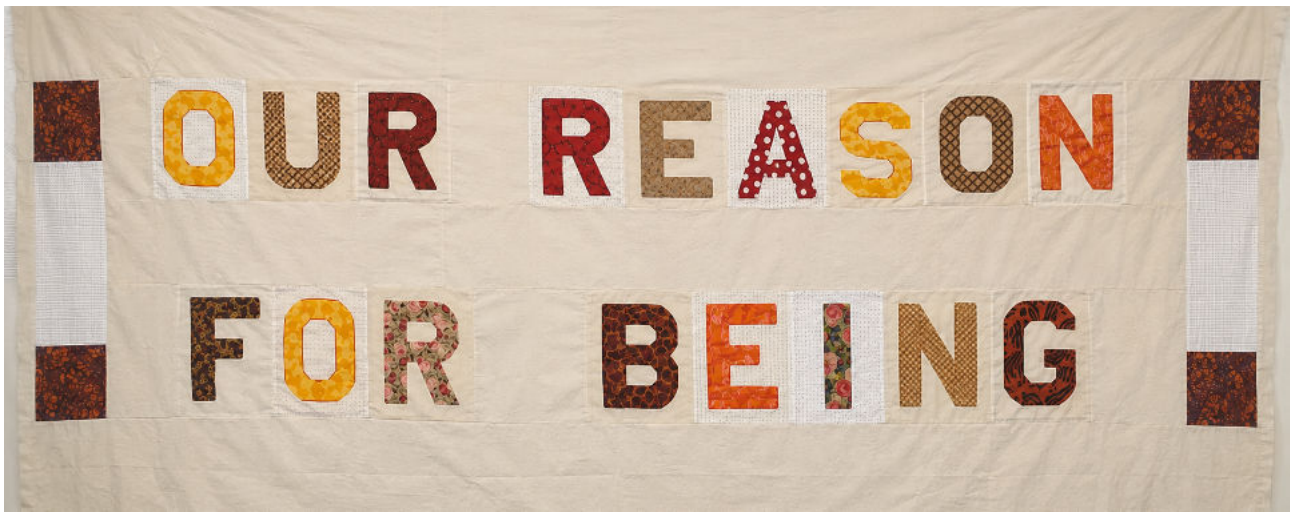


Acknowledgement of communities we work with

Grateful thanks go to all the HAAG members and stakeholders that have contributed to the development of this Plan.

Acknowledgement of our team

We thank our staff team and Committee of Management members who contributed to shaping this Plan.



Our vision:

> A society where older people have secure, safe & affordable housing.

Our mission:

> We engage and work with older people through community activism, services & advocacy to achieve social change and housing justice.

Our values

The way we work and the behaviours which demonstrate that we mean what we say:

- Inclusiveness
- Commitment
- Respect
- Integrity
- Solidarity
- Equity

Our commitments

HAAG is committed to finding long term solutions to the housing crisis facing older people across Australia, and to improving the lives of older people experiencing or at risk of homelessness.

HAAG fights against age, race and gender discrimination. HAAG recognises older people's intersectional vulnerabilities and how this affects housing outcomes. HAAG does not accept the silencing of older people's voices. We advocate for recognition that older people at risk of

homelessness are a distinct group requiring specialist support, pathways and housing outcomes. To achieve this, older people with lived experience must be at the heart of decision making and provided with a platform to speak up and influence government, policy and services.

HAAG's Home at Last program provides practical support to those seeking an appropriate, affordable home and those having issues with their current tenancy or retirement home. We connect older people at risk of homelessness with aged care and other supports, and have an early intervention approach, raising awareness of the structural issues impacting housing and encouraging people to plan for their housing future.

HAAG has a zero tolerance towards discrimination within the workplace and recognises the rights of all staff, volunteers, members and service users to be free from all forms of discrimination and harassment regardless of ethnicity, race, disability, sexual orientation, gender identity, intersex status or religious belief. We are proudly a Rainbow Tick accredited organisation. We completed our first Reconciliation Action Plan in 2024.

Our proud history and evolution

Housing for the Aged Action Group is an organisation specialising in the housing needs of older people. Coming from grass-roots beginnings over 40 years ago, HAAG today is over 1000 members strong. The last ten years have told a story of growth, as we have seen an increase in our members, services, clients, volunteers and staff.

In Victoria, we deliver the Home at Last service, whose core activities are:

- Statewide information and referral on housing, aged care and other supports
- Housing Support to assist people to apply for, obtain and move into public and community housing (metro Melbourne and North East Victoria)
- Care finder to assist people at risk of homelessness to connect with aged care and other supports
- Early intervention and prevention via community engagement and professional education

From January 2027 we will deliver the statewide Older Persons Housing Rights Service whose core activities are:

- Retirement Housing Advice and Advocacy, for older people living in retirement villages, residential parks and caravan parks
- Tenancy Advice and Advocacy for private and social renters

HAAG empowers members and clients by elevating the voices of older people to shape our service, engage with the community, raise awareness, and in policy and advocacy.

Embedding member participation and voices of people with lived experience means that they lead and shape HAAG's work so we deliver fit for purpose services and authentic systemic advocacy.

HAAG client and member views, opinions, needs and experience are heard throughout the organisation. Older people with lived experience of homelessness and housing stress hold leadership positions on our Committee of Management.

Members and clients provide ongoing advice and feedback on service delivery and advocacy through reference groups, general meetings, surveys and evaluations.

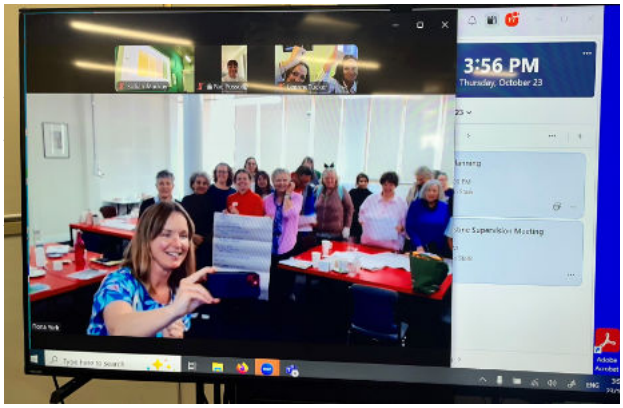
Our context

Everyone has a right to to a secure, safe and affordable home. Yet housing insecurity is increasing and affects older people from across the housing system. Growing numbers of older people on low incomes are living in unaffordable private rental, marginal housing or are experiencing homelessness. More older people are renting or retiring with a mortgage, and many are living in poor quality housing that impacts on their health and well-being. Receiving aged care in the home is difficult when housing is insecure and unaffordable, as is social connection and participation.

The supply of affordable housing is inadequate. There is not enough public, community and low-cost retirement housing to meet the current and future needs of an ageing population.

Climate change disproportionately impacts older people, and older renters are particularly impacted.

Our service is experiencing unprecedented demand, with increasing numbers of



Strategic planning sessions took place online, in person, complimented by paper and online surveys of members

What we heard from our members

To support the development of the strategic plan, we surveyed 98 members. They overwhelmingly endorsed the direction of the organisation, citing housing as the most important issue for us to address. Things mentioned included housing supply for older people, housing for older women, addressing the loss of public housing, protections for renters and retirement housing residents, and helping people find housing. They said:

"Continue what your doing"

"Be louder and more visible – more funding, expanding across Victoria and Australia"

"You are persistent and quick to respond"

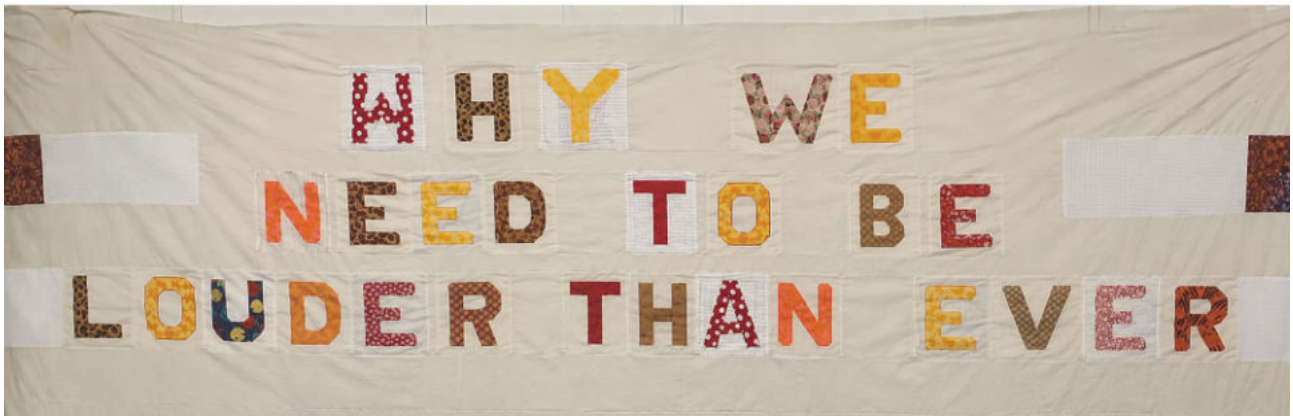
"Creating community awareness about the relevant issues for older people at risk of homelessness will always be important"

"Love the way we are treated at HAAG"

"I think HAAG is doing a lot and every year it's getting better and better. Keep up the good work. Thank you for existing and being there for the people!"

"I became a member of HAAG because I support a society where older people have secure, safe and affordable housing, and as a member see this vision, clearly at work at HAAG."

"Continuing our strong voice to decision makers regarding older persons housing needs. Being seen as a credible and integral part of the rollout of policies and programs for older people."



To truly address the challenges, we need a systemic, sustained response.

> This strategic plan embodies our commitment to housing justice for all older people.

At the 2021 Census, nearly a third of the population was over 55 years old, and 42% were not in home ownership. We saw a 73% increase in the number of older renters in a decade, with 150, 000 of them surviving on low and very low incomes. Women are overrepresented amongst older renters. Over 270,000 older people were experiencing homelessness, marginally housed, or living in severely unaffordable housing. Over 1.5 million older people still had a mortgage close to, or at retirement age, many on low incomes.

Older renters are significantly more likely to be living in run down and expensive housing, compared to older people who own their own home with a mortgage. Older women are more likely to be living in poor quality, expensive housing whether they rent or own with a mortgage. The quality and cost of their housing is having a negative impact on their mental and physical health, as well as having an impact on their finances and social life. Rental laws on minimum standards for rental properties vary wildly across the country, and in many places, landlords are able to legally rent poor quality housing that is dangerous to renters health. Older renters are subject to eviction, and are often afraid to raise issues or exercise their rights due to fear of eviction and a lack of alternative affordable housing options.

Poor quality housing impacts on older people in a warming climate and leaves them vulnerable to heatwaves, with many older renters not having an air conditioner or not turning it on due to concerns about cost. Older people in regional areas, particularly older renters, are disproportionately impacted by natural disasters such as floods and fires. Older people with a mortgage cannot afford the modifications required to climate proof their homes, and older renters are unable to.

Around half a million older people have very few affordable housing options due to having a small amount of savings that means they are ineligible for public and community housing, yet are unable to afford housing in the private market. Just

over 300,000 of them are living in private rental, slowly whittling away their savings. Around a third would be eligible for public and community housing as they have less than $35, 000 in assets but only 16% have applied.

Meanwhile, there are 170000 people on the social housing waitlist, and Governments across Australia are moving away from providing public housing. Over 55+ public housing in Victoria is under threat, and there is very little public housing designated for older people in other states. Low-cost not-for-profit retirement housing is rare, and is being replaced by more expensive forms of housing. Retirement housing is expensive and under-regulated, with older people reporting unfair fees, contracts and poor management.

The Aged Care system, although recognising older people at risk of homelessness as a special needs group, is not well equipped to support people who are homeless or in insecure housing. The Assistance with Care and Housing program no longer exists, and has been replaced by the Care Finder program which has less emphasis on access to housing as a fundamental requirement to access aged care supports at home. Hardship provisions are inconsistent and difficult to access, and older renters are disadvantaged in their ability to access home modifications to enable them to age in place.

As one of the only organisations focussing on older people's housing, HAAG is uniquely placed to recognise these intersecting housing issues, their impact on older people and the need for a sustained response across all levels of Government, multiple portfolios, the social services sector and the community. We are the voice for older people and housing across Australia.



Loud and proud HAAG members and staff at our 2025 Annual General Meeting



Our strategic pillars

- **Changing lives**: Enabling older people to achieve safe, secure and affordable housing and access to aged care through high quality services
- **Changing systems**: Building system capacity to better respond to older people
- **Elevating older voices**: Amplifying older people's voices, honouring our heritage and empowering older people to shape services, raise awareness and in policy and advocacy
- **Strong organisation**: Sustaining a well-connected organisation through good governance and a capable and supported workforce

Our theory of change is mapped out on the following page followed by details on each of our strategic pillars, our intended, impact, priorities and actions in each area.

Alignment with other key strategies

- The United Nations Sustainable Development Goals specifically 'Goal 11 Sustainable cities and communities, target 11.1: By 2030, ensure access for all to adequate, safe and affordable housing and basic services and upgrade slums.'
- The Australian Government's Working for Women: A strategy for gender equality's Vision: an Australia where people are safe, treated with respect, have choices and have access to resources and equal outcomes no matter their gender
- The Australian Government's National Housing and Homelessness Plan: Safe and stable housing is central to dignity and security
- Ageing Well in Victoria Action Plan 2026-2030 – Key Outcome: Older people have safe, secure and appropriate housing that supports ageing well at home.

Our theory of change

The issues

- Housing insecurity is increasing and affects older people across the housing system. Growing numbers of older people on low incomes are living in unaffordable private rental, marginal housing or are homeless* Risk factors include living alone, unemployed or working part-time, Aboriginal or Torres Strait Islander, CALD, LGBTQIA+, with women disproportionally affected.
- More older people are renting or retiring with mortgages & many are living in poor quality housing impacting their health and wellbeing. Receiving aged care in the home is difficult when housing is insecure.
- The supply of affordable housing is inadequate. Less than 1% of rental properties are deemed affordable on government income support or the minimum wage**.
- Older people find it difficult to navigate the system, and don't know where to go for assistance.
- When older people do present, existing services often don't understand their needs & are not set up to support older people facing homelessness. The aged care & homelessness systems are complicated, hard to navigate & disconnected from each other.
- Older people report age discrimination & negative outcomes in private rental & other housing markets.

Our response

- Provide support services - including tailored services for at risk groups - to empower older people to make informed choices about their housing future and to secure housing and aged care for older people on low incomes/ assets
- Develop service sector capacity to respond to the needs of older people through education for aged care and homelessness service providers
- Advocate to achieve better housing outcomes for older people including by supporting older people with lived experience to inform policy and services and through research collaborations
- Work to expand and establish housing support services for older people in new areas across Australia.

Enabling factors

The following cultural and operational factors are key enablers of our work:

- Focus on early intervention and prevention
- Client centered service
- Flexible provision of services including service delivery models
- Relevant partnerships and relationships
- Flexible funding
- Strong governance and management
- Robust research, monitoring and evaluation

Our intended impact

Based in Victoria with a national advocacy footprint, HAAG is one of the few organisations addressing the housing and ageing challenges for older people.

HAAG seeks to achieve change in the following domains:

- **Changing Lives** through specialist services for older people experiencing or at risk of homelessness
- **Changing the System** through service sector capacity development & policy development through decision-maker engagement
- **Elevating older people's voices** by honouring our heritage as a grassroots member-based organisation, enabling older people with lived experience to lead change.

Success factors

Key success factors in our approach include:

- Face-to-face engagement
- Deep knowledge of housing and aged care sectors
- Empowering clients
- Specialist expertise on issues for older people
- Strong partnerships with research bodies
- Elevating the voices of older people with lived experience
- Diverse staff group

*Ageing in a Housing Crisis Report 2023. **As at 2025

Strategy on a page

Changing Lives

Enabling older people to achieve safe, secure and affordable housing and access aged care support through high quality service delivery.

Key Actions

1. Support older people across Victoria to access housing, tenancy retirement and aged care information, advice and advocacy
2. Early intervention via community and professional education
3. Explore partnerships and opportunities for expansion

Changing the System

Building system capacity to better respond to older people.

Key Actions

1. Leverage our unique expertise to align the sector and to raise awareness
2. Evidence based advocacy, through research service data and lived experience influences housing supply
3. Drive systemic transformation through improved service responses

Elevating Older People's Voices

Honouring our heritage by amplifying older people’s voices, and empowering them

Key Actions

- Turn clients and people with a lived experience into empowered members
- Deepen existing member engagement, connection and appreciation
- Build a visible national community presence
- Champion our heritage as a member-based community organisation to shape services, practice and policy.

Strong Organisation

Sustaining a well connected organisation with good governance and a capable and supported workforce

Key Actions

1. Maintain and strengthen the diversity of our staff team
2. Our leadership and governance is strengthened
3. Our funding is secure and we are financially sustainable
4. Our organisation's identity, vision and impact is clear to all stakeholders
5. Our innovation and impact is communicated and celebrated



The pillar

This pillar focuses on our work to assist older people to obtain safe, secure and affordable housing and access aged care supports so that they are able to age well and with dignity. It encompasses the delivery of our Home at Last service, through the provision of housing information and support, tenancy and retirement advice and advocacy, and assistance to connect with aged care and other supports. Taking an early intervention approach, we aim to ensure older people in the community who are at risk of homelessness can plan for their housing future, seek help pre-crisis, and have or maintain appropriate housing and aged care that meets their needs. Through our high quality service delivery, older people feel valued, respected and empowered.

The context

Key contextual factors, data and lived experience insight that informs this pillar includes:

- Australia's population is ageing, and older people are facing housing precarity across the system, from homelessness, marginal housing, private rental, retirement housing and owning with a mortgage.
- A lack of secure, affordable and appropriate housing is directly impacting older people's health and wellbeing and their ability to age well and with dignity.
- There is a housing affordability crisis entrenched by policy decisions across all levels of government decades in the making.
- The housing, health and aged care systems are difficult to navigate and increasingly online. Older people require a specialised response.

Intended Impact

Progress under this pillar will see older people we work with feeling informed and supported, obtaining appropriate housing and aged care that leads to better health and wellbeing, improved social connections and increased independence. We will expand our service footprint and offerings across the state and to other States and Territories, without compromising what makes us unique and responsive.

Key priorities and actions

Support older people across Victoria to access housing, tenancy, retirement and aged care information, advice and advocacy

- continue our statewide housing information and referral service Home at Last
- Continue and expand our outreach housing support service to include all metropolitan Melbourne
- Establish and deliver statewide Older Person's Housing Rights service.
- Consolidate and expand our regional housing support service, currently funded through philanthropy
- Seek opportunities to expand our care finder service, and complementary services
- Increase the number and diversity of older people receiving assistance, with priority given to those in greatest need or with greatest barriers to access
- Improve our information provision to families, friends and service providers who support older people, while always prioritising the rights of the older person themselves

Continue an early intervention approach via community and professional education, so that older people access services pre-crisis

- Continue our outreach and community education, co-designed and delivered by older people, including those with a lived experience of housing insecurity
- Further develop professional education materials for fee-for-service delivery to a broad range of services who work with older people
- Measure and communicate the impact of our unique service delivery model

Explore and establish partnerships to enable more services for older people in more areas

- Review replication by partnership model for interstate service delivery
- Seek appropriate partnerships to expand Home at Last style services, and develop older person's specific responses within the housing and homelessness systems
- Explore opportunities to expand into new service types where there are opportunities to do so, including with values-aligned partners.



The pillar

This pillar focuses firstly on our work to build better system capacity to better respond to older people. This includes increasing the supply of public, community, affordable and low-cost retirement housing for older people, improving service responses for older people, and increasing awareness of the needs and systemic housing issues for older people. Using our rare cross-system vantage point that bridges housing, homelessness and aged care, we want to leverage our recognised sector expertise to unify partners, inform policy and drive community action.

The context

Key contextual factors, data and lived experience insight that informs this pillar includes:

- HAAG is one of the few organisations that work across housing, homelessness and aged care systems and across all levels of Government. This gives us unique insights into the barriers for older people at risk of homelessness in accessing housing and aged care.
- Our deep sector expertise has been recognised through our participation in consultations with government, provision of training, and approaches by media.
- Our expertise lies not only with our service experience and research, but through our connections to older people with a lived experience of housing stress and homelessness. This provides us with a unique and authentic perspective.

Intended Impact

Progress under this pillar will see services that are more informed and collaborative, with better policies and practices that reflect the needs of older people. Advocacy partners, peak bodies, the housing, homelessness and aged care sectors will be aligned and taking action to respond to systemic housing issues for older people most at risk. Government will have improved strategies, policies and legislation that recognises and responds to the systemic housing issues for older people. The community is engaged and taking action on housing.

Key priorities and actions

Leverage our unique expertise to align the sector and to raise awareness

- Translate HAAG's unique insights into high-quality briefing papers, policy submissions and expert training to help government, media and other organisations to recognise and fix the gaps between the systems
- Actively build strategic alliances with peak bodies and advocacy partners, to take coordinated and systemic response to older people most at risk
- Embed authentic lived experience voices into media campaigns and advocacy materials, moving the public from passive awareness into active community engagement.
- Use social and mainstream media, research, and casework data to expose the realities of housing precarity and establish housing security as a prerequisite for health and aging in place.

Evidence-based advocacy, through research, service data and lived experience influences housing supply

- Demand dedicated investment and targets for public, community, and low-cost retirement housing in well-located areas near essential services.
- Advocate for structural changes in tenancy laws and enforcement—such as longer leases, minimum standards —to protect older renters while long-term supply is built.
- Continue research partnerships to build the evidence base for the need for improved housing and aged care for older people, the impact of quality housing on health and well-being, the gaps, and those most at risk.
- Create strong links between service delivery data and insights and systemic advocacy, for example, pre- and post-assistance surveys to measure change and impact of our service to articulate the impact of our service delivery on the lives of older people.



The pillar

This pillar honours our heritage as a member based community organisation, by amplifying the voices of older people and empowering them to shape services, practice and policy. Older people's voices are embedded at all levels of our organisation, and this aligns with our mission to engage and work with older people through community activism, services and advocacy.

The context

HAAG's unique approach is to empower members and clients, to elevate the voices of older people to shape our service, engage with the community, raise awareness, and in policy and advocacy. This happens through our governance structure the Committee of Management, reference and working groups, member engagement, events, meetings and campaigns. Client voice and member participation is in HAAG's DNA.

Intended Impact

Progress under this pillar will see an increase in our member numbers and the diversity of our membership, so that older people from all walks of life, particularly those from disadvantaged or marginalised backgrounds, are able to participate. There will be increased levels of engagement and connection from our existing membership, and more former clients and people with a lived experience will become members. Our members and older people trained as advocates will feel valued and empowered to contribute to change. This will lead to an increased influence of older people, particularly those with a lived experience of housing stress and homelessness, in housing policy, services and decisions.

Key priorities and actions

Turn clients and people with a lived experience into empowered members

- Integrate membership into the client journey, for example, explicitly explaining the benefits of membership and inviting them to join
- Include membership forms and brochures when service delivery is completed, as a routine part of the exit process, and use client satisfaction surveys as an opportunity to remind former clients about the opportunity to become members.

Deepen existing member engagement, connection and appreciation

- Recognise and incentivise member engagement
- Expand opportunities for social connections and increase their accessibility
- Celebrate community and organisational milestones

Build a visible, national community presence

- Expand our geographic reach by actively extending membership growth into regional areas across Australia
- Establish a regular presence in places where older people gather and offer information sessions pared with hospitality,
- Use targeted merchandise to lift our public profile as both a service provider and a member organisation
- Combine community education with invitations to join the organisation – by becoming a member, be part of the change
- Deliver structural training opportunities for regional and urban members, empowering them to act as local community leaders and housing justice advocates

Champion HAAG's heritage as a member-based community organisation

- Ensure our rich history and values, grassroots foundations and member-led structure are deeply understood, celebrated and embedded across all internal and external communications
- Ensure we retain and expand our membership of people who are from diverse backgrounds and experiences, including LGBTQIA+, multilingual and multifaith, regional and rural and people from a range of different tenures and locations



The pillar

This pillar focuses on our work to sustain a well-connected organisation with good governance and a capable and supported workforce. We are proud of the diversity of our staff team and the care and dedication in the ways that they work. Our workers, volunteers and members work together in a unique partnership that gives our organisation strength and integrity. We value diverse perspectives and listen to input for people from across the organisation to have a genuine say in the workplace and organisation's direction.

The context

Key contextual factors, data and lived experience insight that informs this pillar includes:

- Our Committee of Management consists of older people from diverse backgrounds, and includes people with experiences of housing stress and homelessness. This commitment to older people leading the organisation is supported by our Constitution.
- Our workforce represent a range of ages, cultural backgrounds, languages and experiences. This is important for us to maintain
- Staff and members appreciate having their opinions and perspectives heard in decision-making about the organisation
- Our workplace conditions support our workforce and help retain staff
- Our funding streams have diversified, however, our service delivery is under pressure due to increasing demand for assistance from older people experiencing a housing crisis
- The scope and breadth of our work – from service delivery through to advocacy – is not well understood by stakeholders, including decision-makers.

≋ Intended Impact

Our staff team feel supported to do their work, through good workplace conditions, access to professional development, debriefing and group supervision, and a friendly work culture.

Workloads are managed and systems improved through input from people doing the work, with a management team who listens.

Our Committee of Management reflects the diversity of the people we represent and work for, with strong governance and strategic oversight.

Key priorities and actions

Maintain and strengthen the diversity of our staff team and functions (service delivery, advocacy, lived experience, early intervention)

- strengthen recruitment practices by using inclusive, plain-language position descriptions that actively value lived experience, bilingual capabilities, Aboriginal and Torres Strait Islander and LGBTQIA+ identities, alongside formal qualifications, ensuring interview panels reflect diverse perspectives.
- Expand and formalise the peer support and training framework for workers and volunteers with lived experience to ensure they are safely supported and structurally empowered within the team.

Our leadership and governance is strengthened

- Conduct a skills-audits for the Committee of Management, ensuring alignment with the Social Services Standards regarding accountable governance and risk management.
- Develop a formal organisational succession plan for key leadership and operational roles, documenting work, funder relationships, and system management to ensure business continuity.
- Establish a proactive Committee of Management renewal strategy, mapping current member tenures and skill sets to intentionally recruit and onboard future office-bearers well ahead of AGMs.
- Build leadership pathways and mentoring structures for volunteer community leaders and housing ambassadors, equipping them to step into formal governance or advocacy roles over time.

🗝Key priorities and actions (continued)

Our funding is secure and we are financially sustainable

- Diversify income streams by identifying and applying for multi-year philanthropic grants that align specifically with core functions like early intervention and advocacy, including lived experience advocacy.
- Explore cost-sharing or partnership model with values aligned community sector organisations for joint advocacy campaigns or regional support programs to maximise resources.

Our organisations identity, vision and impact is clear to all stakeholders

- Develop internal and external messaging frameworks and template designs that clearly articulates the unique partnership between staff, volunteers, and members.
- Create accessible, plain-language summaries of major policy briefing papers and research findings to ensure they are easily understood by members, clients, and funding bodies alike.

Our innovation and impact is communicated and celebrated

- Annual shared gathering or reflection event that explicitly celebrates the combined achievements of staff, volunteers, and lived-experience ambassadors, reinforcing organisational integrity.
- highlight specific success stories from both service delivery and systemic advocacy.
- Actively pitch the unique outcomes of innovative models and our regional pilot program to sector, government stakeholders, and community media to elevate the organisation's profile
- Continue to communicate to our members, stakeholders and the general public via our newsletter, website, social and traditional media, and ensure there are multiple avenues for people to receive information, including translated written materials.

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