haag

HOUSING FOR THE AGED ACTION GROUP

# Housing for the Aged Action Group Annual Report 2025-2026

## Chairperson’s Welcome

Dear members and supporters,

It's another wonderful year to introduce our annual report chronicling another year of growth, as HAAG rises to meet the growing challenges housing insecurity and homelessness for older people.

This year’s report cover features a stepwell in Jaipur, India. The ancient well features stunningly symmetrical steps that always provide easy access to the underground water, no matter how high or low the water level is.

I think they provide a great metaphor for HAAG's mission that everybody deserves safe, secure and affordable housing regardless of who they are or where they are from.

Likewise, HAAG works hard for older people's rights, and public housing, whether or not it’s politically popular at the time.

Like a well, the practical, life changing work of our organisation often goes unnoticed below the surface. The architecture of our organisation - our four pillars, as well as the work of the staff, members, clients and funders who come together to build it, is faithfully recorded in this report.

I hope that this report can be like a stepwell - a small monument to the dedication of the everyday people who "carry the water" - our hardworking staff, volunteers, my fellow Committee members, and all our members and clients.

We hope it goes down in history as a step on the way towards older peoples housing justice.

Yours sincerely,
Pam Young, Chairperson.

Stepwell photos by Damini on Unsplash

# Executive Officer's Welcome

To the wonderful diverse community of members, staff, clients, funders and supporters that make up Housing for the Aged Action Group, Its my privilege to introduce our Annual Report for the 2025-26 financial year.

We're proud to acknowledge the traditional owners of all the lands where HAAG works, particularly the Kulin nations around the Port Philip Bay, our beautiful home base.

We continue spreading out into North Central Victoria, and the Barwon South regions, making incremental progress towards our goal of providing a statewide service. We continue to support campaigns around Australia, in particular New South Wales and Queensland, on the way towards our goal of supporting the establishment of older peoples specialist housing services across the country.

We've had some major wins - long fought for improvements to retirement housing regulation, while a retirement housing provider was fined and forced to provide kitchens to its residents.

We secured funding to provide a new Older Persons Housing Rights Service (OPHRS), extending our exisiting Tenancy and Retirement Advice services to provide specialist legal advice in a partnership with Tenants Victoria.

These wins are a great example of how our systemic advocacy works hand in hand with our service provision - improving the legislation while also building the services to uphold peoples rights under the law.

Our work of housing older people who are homeless or at risk of homelessness is also expanding in reach and numbers of people we support.

This work also relies on ongoing campaigning to reduce demand through a more equitable housing market, as well as supply through investment in public and community housing.

As shown by our research 'Priced Out - Run Down', a growing number of older people are suffering the effects of increasingly unaffordable and inappropriate housing.

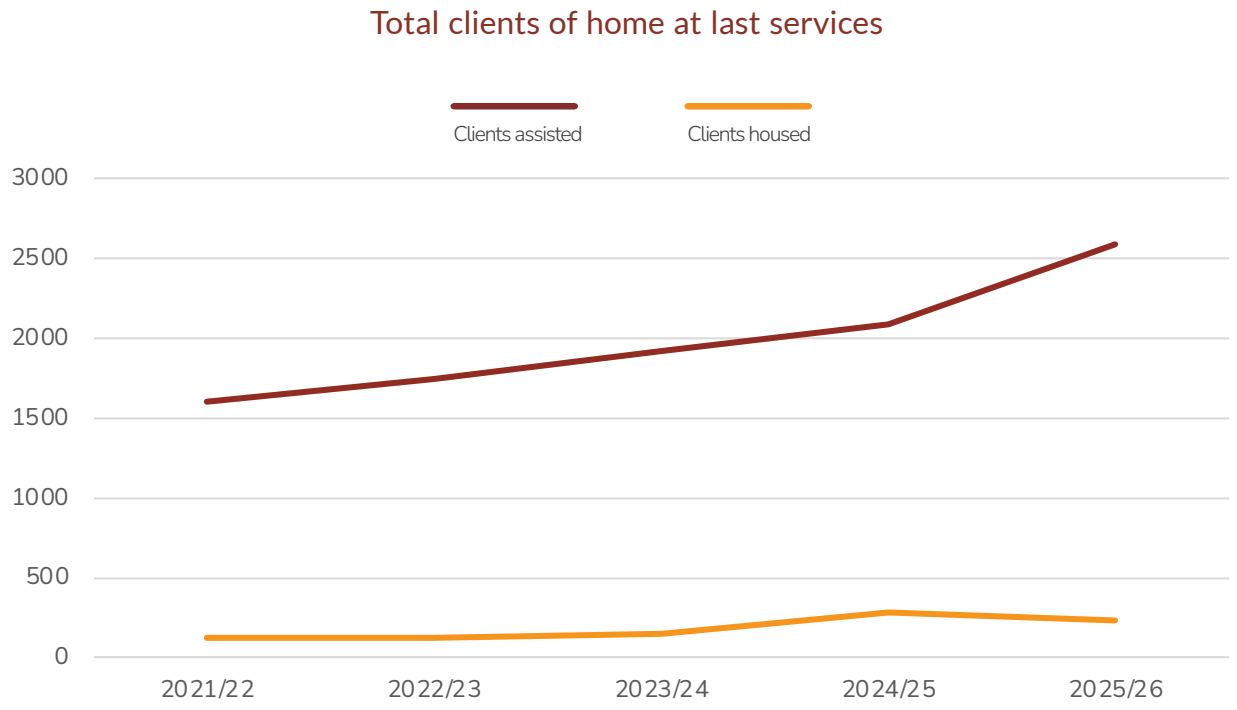
With the planned demolition of Melbourne's Older Person High Rise Program towers, the future of dedicated public housing for older people is uncertain. Without a significant increase in the supply of public and community housing, we won't be able to catch up with the demand.

This year we've also renewed our Strategic Plan, to take us forward to 2030 which we'll launch at this years Annual General Meeting along with this Annual Report.

As we move into our 44th year there are great challenges ahead for HAAG, but we have a strong organisation ready to tackle them,

Fiona York, Executive Officer.

# Changing Lives




HAAG provides a suite of services to assist older Victorian renters and people at risk of homelessness under the umbrella name of Home at Last.

2025-26 was year of significant growth of our services. Overall we assisted **24% more clients** than during the previous financial year.

We assisted **232 people to find public or community housing** down from our previous record last year, with pressure on public and community housing causing extra challenges for our metropolitan Melbourne service.

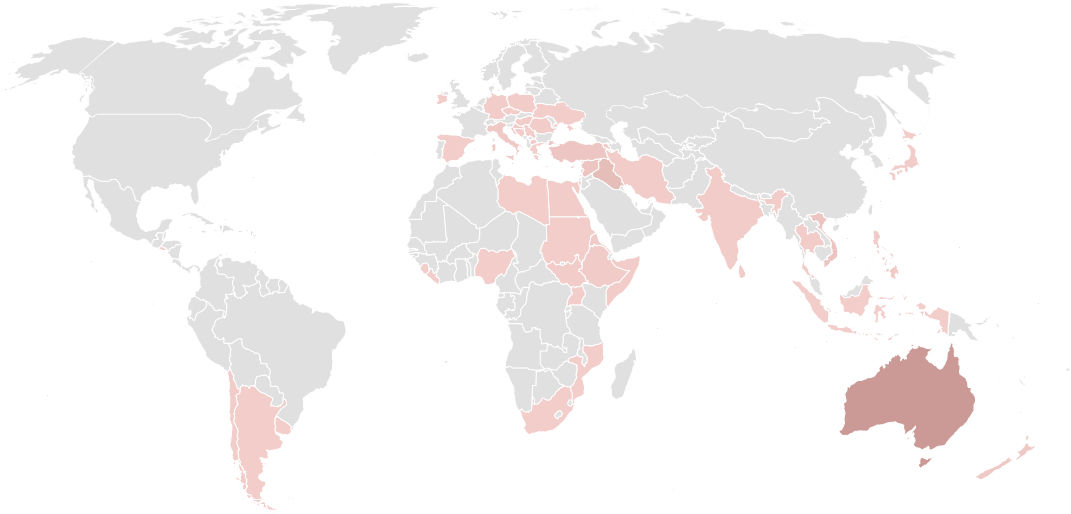
This report presents an overview of who those people are, their circumstances when approaching our service, and the ways our services have been able to provide assistance. Beside the numbers, individual people's stories and quotes from client feedback surveys describe how we are **changing lives**.

> *" I would like to thank you and the government for providing me appropriate and affordable housing to low-income people such as myself, but I also thank you for funding non-for-profit organisations such as HAAG, without their support and advocacy, this would have not happened. So, can I please ask the government to continue funding HAAG so they can continue to assist people who are homeless. "*
>
> Hulya - after being housed in a new community housing project in Pascoe Vale

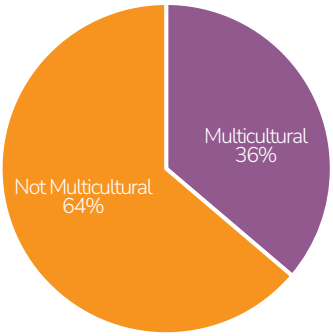
# Who our services support

Our metropolitan service proudly assists a high number of Multicultural clients, both in housing support (73%) and Care finder (48%). The Regional North-East (GV Hume) project has significantly lower proportion of CALD clients, at 15%. The retirement housing service also has low proportion of CALD clients at 13%.

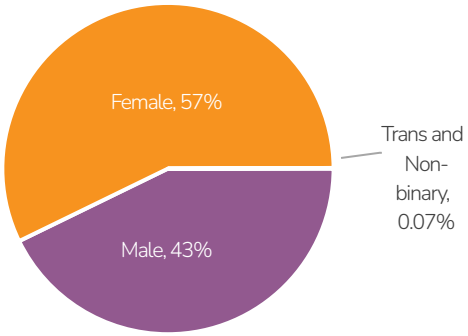
## Country of Birth of Housing support clients



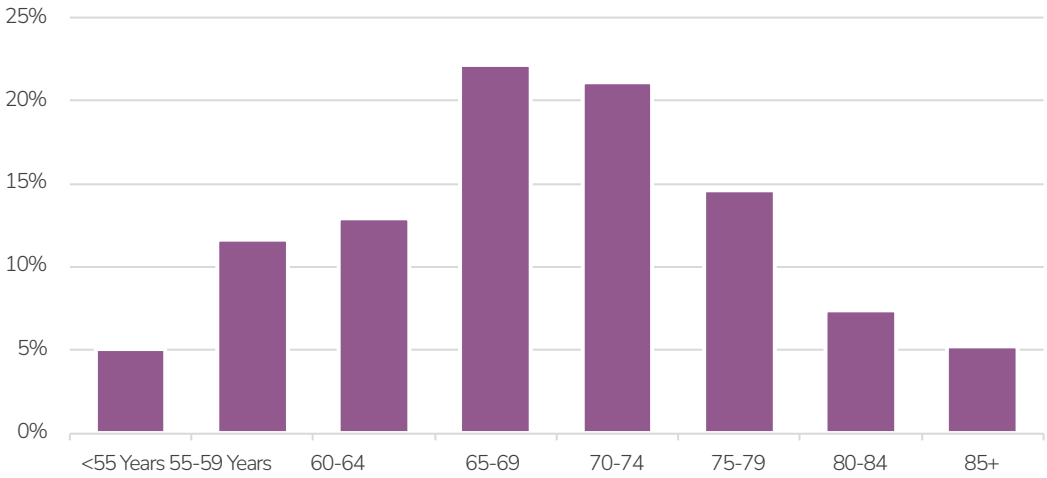
## Multicultural background of clients




## Genders of clients

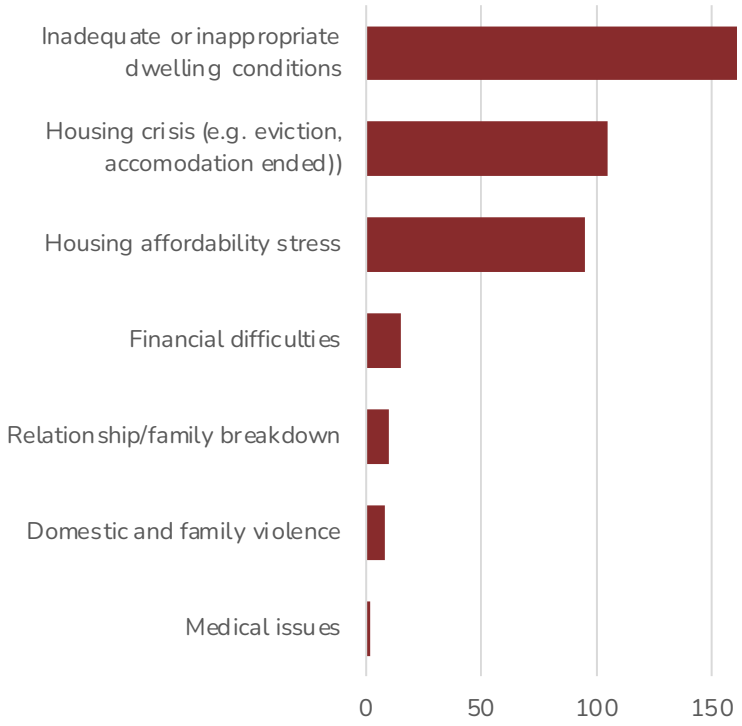



## Age of housing support and care finder clients



Our housing support service in metropolitan Melbourne provided **information and housing support to 1500 people**, assisting older people to access housing they can afford. This year our metropolitan housing support service **housed 154 older people** (down from a record 202 last year).

Main reasons for seeking assistance




46% of our Melbourne clients were living in private rental and 25% homeless when they approached our service - an increase of 5% from the previous year.

42% of the clients we assisted to find housing now live in public housing, and 58% in community housing. The proportion of community housing increases as government has not invested in new public housing.

Clients who have been assisted to find safe, secure, affordable housing speak about the positive impact this change had on their lives

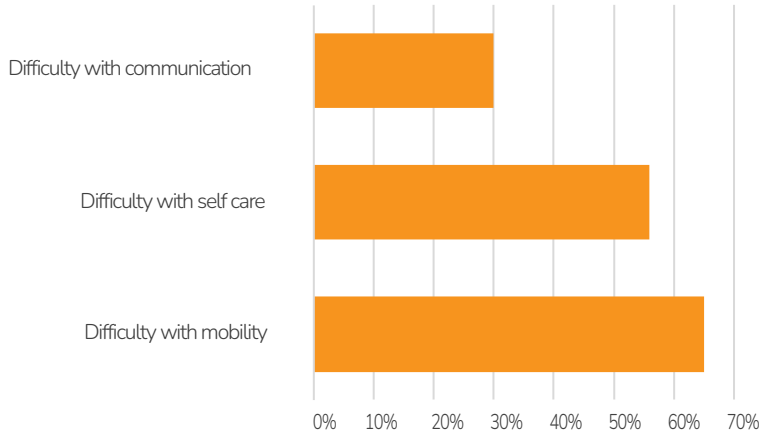
*"It helped me out a lot and it put a roof over my head; all my worries went away"*

*" without the support I wouldn't be living in secure accommodation. It was life changing"*

Clients who were provided information and support only found the service helpful even though they didn't find housing

*" The worker was very open, and I was in a pretty bad spot when I talked to her, but she helped. I felt like I was on my own, and then after I spoke to her, I felt a lot better. I was very appreciative of her style of communication and she was culturally sensitive. Within the limits of what you are capable of, she was fantastic"*

Our care finder service connects people to aged care and other services that assist them with living independently in their home. Covering the North-Western Metro, Western Victoria and Mornington Peninsula regions, this service targets people who are “falling through the gaps” and have few other supports. This year, our care finder service assisted **338 people**, more than double the previous year**.** Although the focus of our care finder team is on connecting older people with aged care, often insecure housing and homelessness prevents them from receiving support at home. Our care finder service also assisted **36 people to obtain housing.**




Care finder clients experience a range of disabilities in daily life, often with multiple intersecting difficulties..

While clients reported positive experiences with care finder, not being able to find support services remains a problem due to long wait times for Government funded Aged Care Services.

“ Everything I need is in walking distance from my new home. I am a sociable person, and I have met some lovely people... and that has helped my transition. I also just got a care plan from my doctor which allows me to go to Physio at a special price, and I have joined a balance class. I have also joined the library. Joining these groups allows me to walk 1.5km every day which has improved my physical and emotional health. ”

“ I did initially get Care Finder support but once I moved into my home I haven't been receiving the supports I am meant to. I am so far from support services and had to start all over again. I'm on aged care but I don't know how to access it or where to go. I know some of these things take a while, but I still haven't got all my stuff, and I can't afford to get it. ”

Our work in the North Central Victoria region continues to expand and deepen its roots in the community, thanks to the generosity of the Ian Rollo Currie Foundation. While the number of people assisted by the team decreased to **167 people** (down for 271 last year), the number of people assisted to find housing increased steadily to **42 people** (35 people last year).

An ongoing local presence has been key to promoting the service and gaining trust in regional communities. This year we held regular "drop in" sessions at Violet Town Community House, Murchison Neighbourhood House, Rushworth Community Centre, South Shepparton Community Centre, Echuca Neighbourhood House House, Nagambie Lakes Community House and Cobram Community House Thanks for having us!

> "I was desperate at the time and the support was great; I can't fault the service at all. I was sleeping in a car/ caravan and now I have got a roof over my head. I felt like I was a human again."

> "My worker helped me, respected me and lifted me up,"

## Burning to move

In March 2024, 84-year-old Daryl attended Cobram Community House alongside his daughter and son-in-law. Daryl had been privately renting a farmhouse for the past 25 years. However the landlord who informed him that the property has been sold to the landlord's grandson and Daryl would be evicted.

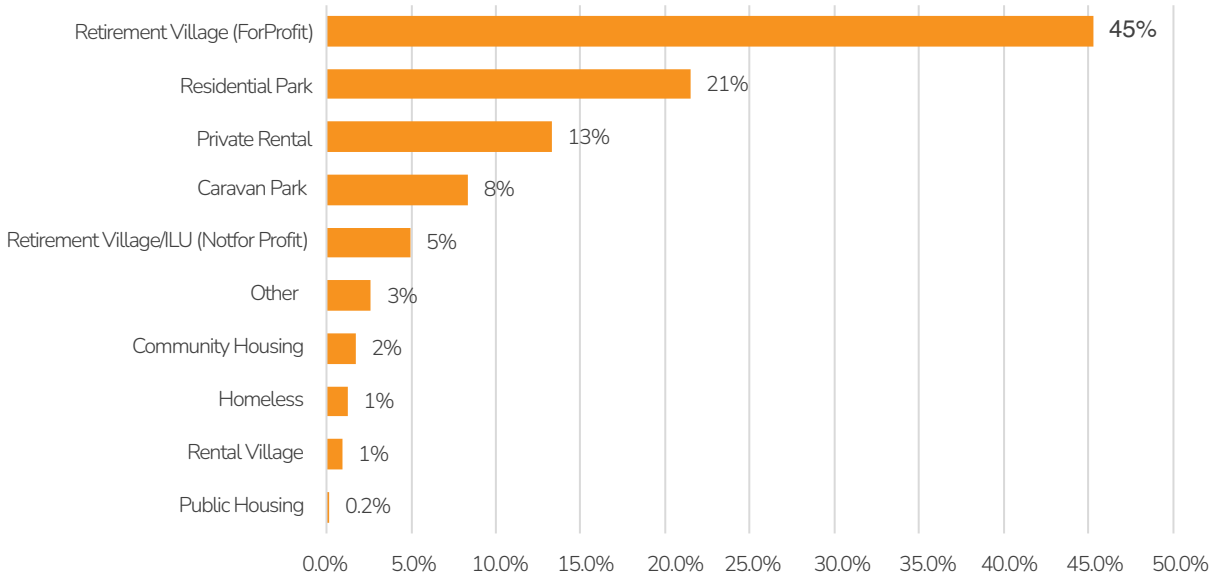
The family wished they could have a unit built the daughter and son-in-law's property. HAAG told Daryl and his family about the DFFH moveable units program, and assisted the process for securing one. Daryl could be close to the family but still have his own space.

Daryl began to prepare for his move, spending months selling and donating items and burning rubbish. In the process, he got injured and was admitted to Alfred Hospital with 13% burns to his neck, chest and face, after which HAAG upgraded Daryl's application for public housing to High Priority.

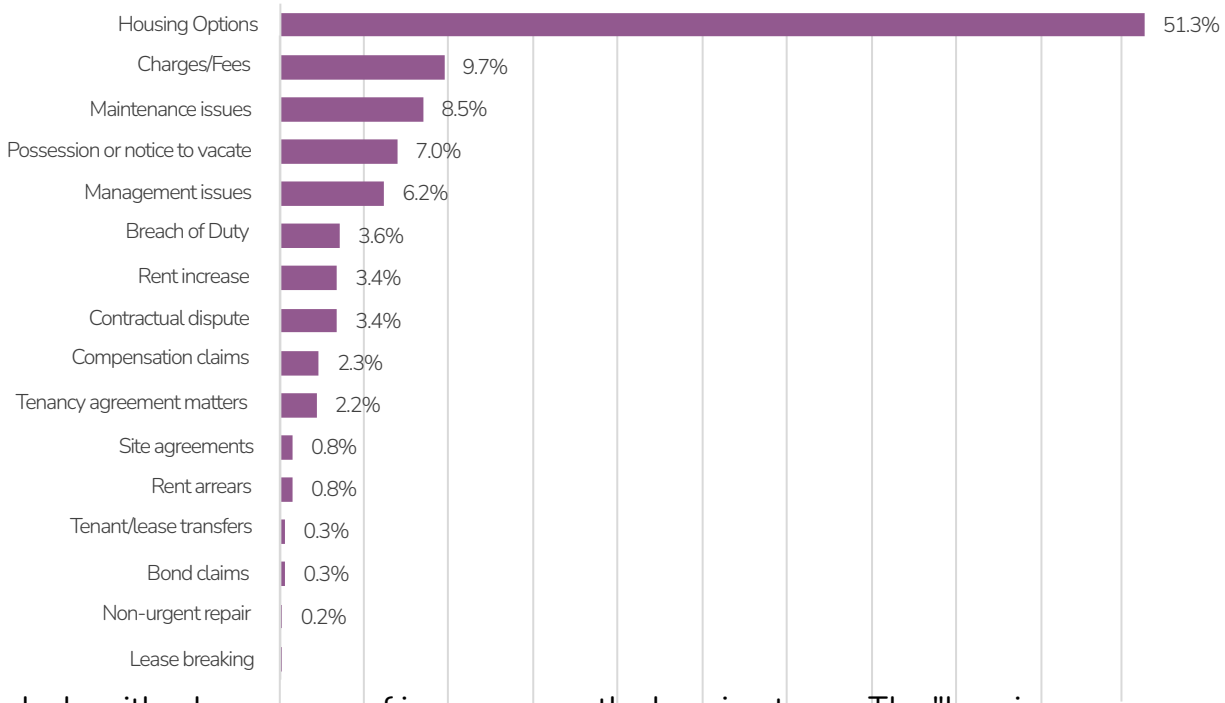
In May 2025, the family were advised that a unit would be available, and construction to commence in July. Daryl provided his housing worker with daily progress updates, until eventually the unit was complete in September 2025. HAAG assisted Daryl to move into his unit, and he now proudly bakes cakes for visitors in his new home.

Our Retirement Housing Advice Service provides specialist advice for people having issues in Retirement villages, caravan parks, residential parks, Independent Living Units and other kinds of Retirement housing in Victoria. This year, the team assisted **596 people,** 33% more than the previous year. The charts of housing types and presenting reasons show how our retirement housing advice service blends in with our new tenancy support service.

## Housing types when presenting




## Reasons for presenting



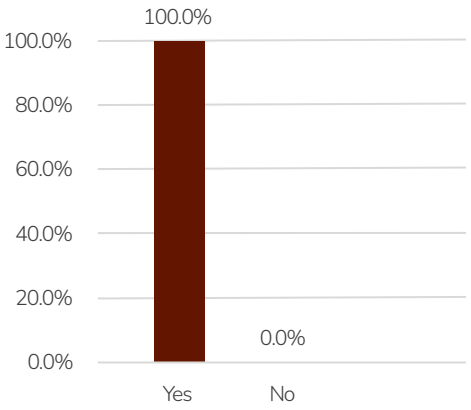

Our team deals with a huge range of issues across the housing types. The "housing options" category are people seeking housing options who are too poor to afford private options, but too rich to be eligible for public and community housing, and are provided with limited support to seek out Independent Living Units.

> "Your service is supportive, knowledgeable, respectful and extremely helpful. My worker balanced legal practicalities with human understanding of the situation and negotiated with the situation I found myself in. They went above and beyond."

After re-opening our tenancy support service in 2024-25, the service has grown rapidly to assisting **329 people with tenancy matters,** up from 222 last year. The biggest issue by far is evictions. Having tenancy support within our Home at Last service means that we can work together to address the tenancy issue whilst assisting people to get out of private rental into longer-term and more affordable housing, as well as connect with aged care if needed. In 2027, HAAG will extend our tenancy and retirement services to become the Older Persons Housing Rights Service, with legal advice provided in partnership with Tenancy Victoria.

> "My worker helped with the pressure we were under and bought us more time at our property. Without them I would have had a mental breakdown. They gave me courage and hope. She was sensitive to me being Aboriginal, that was a real blessing because racism does come into my situations on a regular basis. She understood the complexity of our situation. I couldn't believe how much assistance was being provided and how it positively impacted on my moving forward"

**Did you feel you were treated fairly, regardless of your background, identity, and beliefs?**




Our client feedback survey showed fairness and respect for diversity was felt universally across all of HAAG's services.

## Property investors try to evict elderly couple

Arthur*, aged in his 90's, suffered a heart attack after receiving a rent increase. He and his partner had been living in the same rental property for 30 years. After the property was sold, the new owner increased the rent to an amount more than the combined pensions of the couple. When he contacted us, Arthur was anxious, overwhelmed and having difficulty retaining information due to the stress.

We spent a long time on the phone going through the options, and connected him with our tenancy team to support him to negotiate a rent decrease. The team assisted him with gathering his paperwork, liaised with the real estate agent, connected him with a financial counsellor, and put forward a counter offer to the landlord. The new owners indicated that they intended to evict the elderly couple so they could renovate and sell the property for a profit, explaining "this is what we do". However, through strong advocacy from our tenancy team they agreed to a lower increase.

This outcome prevented homelessness for the couple who strongly preferred to stay in the home where they had lived for three decades. The external care finder who we referred into are assisting the couple with a Victorian Housing Register application, in case there are problems in future.

# Changing the System

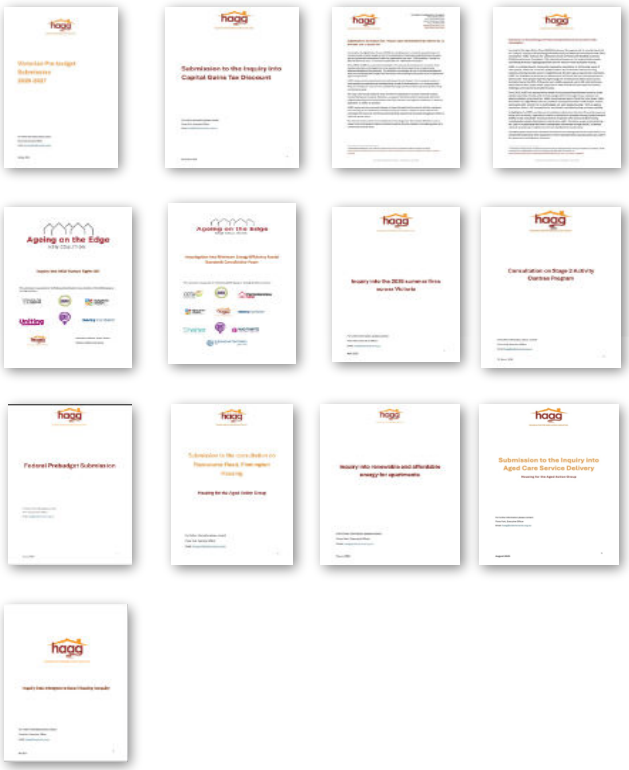
To change the system, we are working with housing, homelessness and aged care organisations, advocacy partners, peak bodies, government and the community.

## Reports

We published the report *Priced Out, Run Down: Older Australians in unaffordable and poor-condition housing* with our partners from Swinburne University of Technology, The report explores forms of housing precarity experienced by mid- life and older people in Australia, focusing on private renter households and mortgaged households.

## Submissions

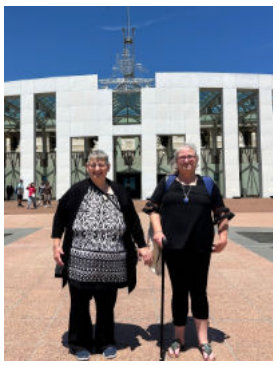
We made 13 submissions to state and Federal Governments, 9 including the voices of older people.



## Meetings with decision makers

We attended 79 meetings with decision makers including parliamentarians, bureaucrats, and funders, as well as a very busy schedule of 306 meetings with sector organisations and partner groups.

## Forums



Lyn Stevens and Aradia Sayner spoke at the launch of our report *Priced Out, Run Down* at Parliament House in Canberra.

We also attended the National Shelter Forum at Parliament House with lived experience advocate Jenny Horst

Our member Vanessa Heart featured as a lived experience advocate at the Walk in Her Shoes exhibition and forum which Council to Homeless Persons toured around Victoria. Member Jo Waite also took part, sharing her beautiful illustrations to accompany the three women's stories. After attending the forum, Joe McCracken MP was even moved to mention Vanessa's story in parliament!

We spoke at RMIT's Centre for Housing, Urban and Regional Planning's Forum for Dwelling Justice,supporting public housing residents, the Homeless Persons Union and Flat Out. The forum also launched the film *Bay Views for All* which featured several of our members who campaigned to save the Barak Beacon public housing estate.

# Outcomes from our advocacy work

## Retirement Housing

- Ingenia Gardens was fined over one million dollars and agreed to compensate residents due to not complying with rental minimum standards as their units didn't have kitchens. This is a direct result of HAAG's advocacy!
- VCAT's President Justice Woodward handed down a ruling that Deferred Management Fees charged on the sale price of a dwelling in a residential park are invalid under the Residential Tenancies Act and cannot be charged. Lifestyle Communities challenged this ruling in the Supreme Court and lost!
- Regulations introduced for standard forms in Residential Parks, and pre-contractual disclosures.

## Private, Public and Community tenants

- The Victorian Government improved its definition of 'affordable housing' that attracts planning incentives but often is not actually affordable for anyone. The definition now mandates 75% of market rent, or 30% of household income - whichever is lower.
- The National Plan on Housing recognised the importance of public housing saying 'public housing remains an important responsibility of Australian Governments'
- Victoria introduced legislation to a reduce how much onerous documentation real estate agents can demand from rental applicants, and restricted the use of third party platforms collecting this information.
- The Federal Government in partnership with State and Territory Governments set up grants of up to $18,000 per property for energy efficiency and electrification upgrades in social housing.
- Our evidence and submission to the Inquiry into the Redevelopment of Public Housing Towers was referenced extensively in the Inquiries report.

## Aged Care

- Our submission to the Commonwealth Support at Home Program Inquiry recommended removing the $15,000 lifetime cap on home modifications for renters. The inquiry report recommended the cap be abolished and a new framework that is more responsive to individual needs be developed
- Guidelines for aged care assessors to recognise how to assess people who are under 65 and at risk of, or experiencing, homelessness in order to access aged care services
- The National Plan to End the Abuse and Mistreatment of Older People 2026-2036 included several of HAAG's recommendations

## Housing Justice!

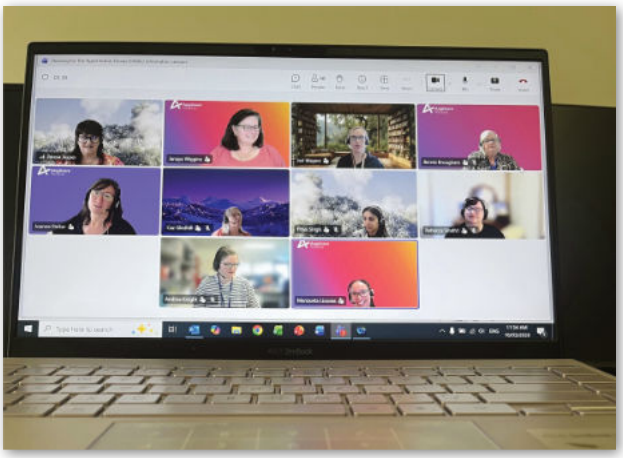
- Federal budget 2026 announced changes to the Capital Gains Tax discount and negative gearing - something HAAG and our partners been advocating for for years.
- ACT Parliament enshrined the right to housing as a human right, the first jurisdiction to do so, something HAAG has long promoted and advocated for.
- Housing prices fall slightly!

## Professional Education

We spoke to over 1400 professionals who work in community organisations, health services, local government, and state government about housing issues for older people at risk of homelessness.

A strong focus of our professional education this year has been introducing our service and building connections in the North Central Victoria region, in particular Bendigo, where we've recently extended our service to

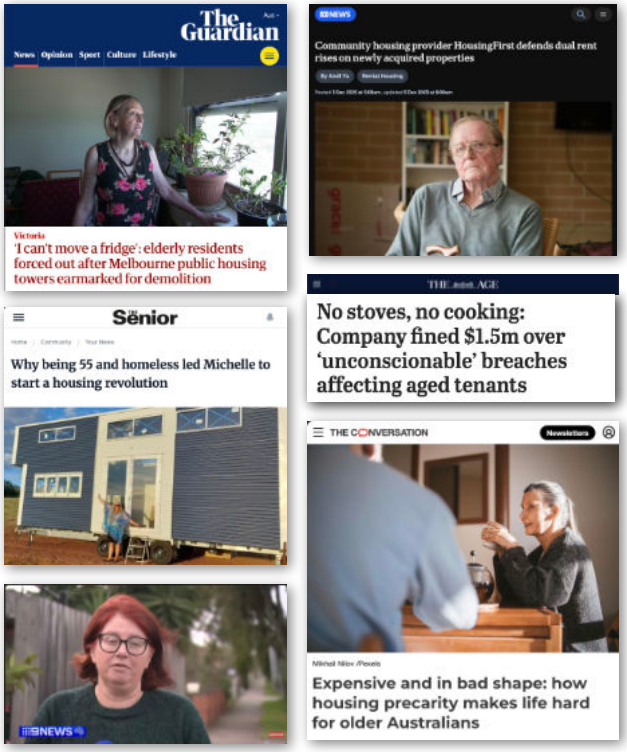
Teresa Jasper and Natasha McLaughlin with the Arc Justice Team, a Community Legal Centre based in Bendigo



Meeting organisations like Anglicare online is improving our outreach and referral pathways across the state.

## Media and communications

We were mentioned 52 times across television, online, print and radio media, including 20 times on radio 3CR who we joined in celebrating their 50th anniversary of broadcasting

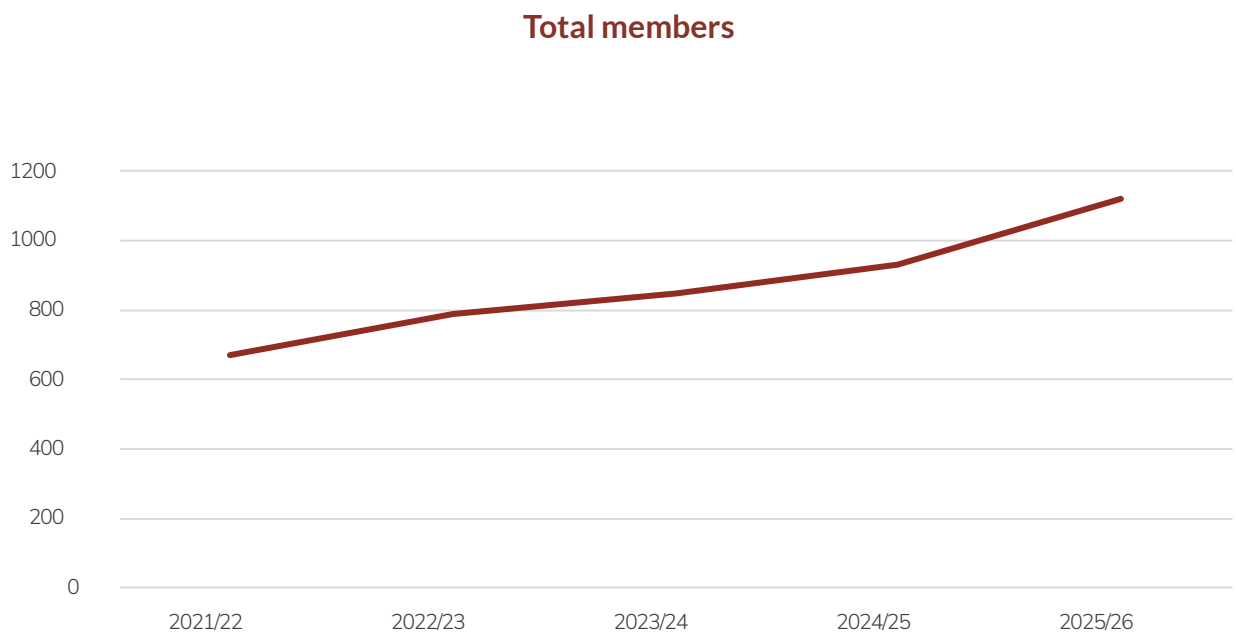



We've seen social media presenting increasingly counter-factual information to users. While our social reach continues to grow, we're placing less emphasis on these channels, instead focussing on building platforms we can control such as our email, newsletter and website. Our newly updated website will be launched at this years AGM.

Staff and members also appeared in two independent films, *Bay Views for All* and *Careless*, which won the audience favourite award at Melbourne International Film Festival.

# Elevating Older Peoples Voices

With a record 204 new members, our total new membership grew rapidly to 1157, passing the milestone of 1,000 members in October 2025.




- The proportion of members who are women increased 70%, with 28% men, and around 1.5% who are trans, non-binary or other genders.
- While the majority of our members live in Victoria, we welcomed new members from every state of Australia, showing the interest in campaigns for older peoples housing justice across the country.
- We have one member over 100 years old, and 63 members under 50 - we welcome members of all ages!
- Private rental is the most common tenure type for our members, above home ownership. Public and community housing and retirement housing fairly evenly spread. We have 9 members in the Older Persons High Rise Program towers that are slated for demolition.

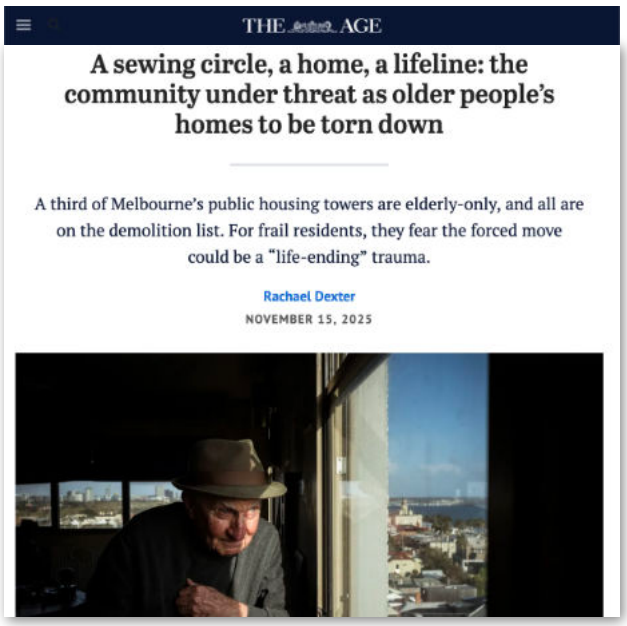
We held a celebration of reaching 1000 members at the Koori Heritage Trust as part of the Seniors Festival

In 2025-26, we supported 6 member working groups

Our Lesbian, Gay, Bisexual, Transgender, Intersex, Queer, Asexual Reference Group (LGBTIQA+) met 14 times through the year as well as promoting the program through intergenerational activities like Drag Bingo, lawn bowling, the Midsumma Festival and broadly in the community, supported by Liberty Finance

Our Culturally & Linguistically Diverse Working Group updated its name to the friendlier Multicultural & Multifaith Working Group (M&Ms). The Reference Group met 6 times in 2025-26. We held culturally specific events in the older Filipino and Arabic communities.

Both CALD and LGBTQIA+ reference group continue their programs of community education. Across all programs we held 188 community education sessions!



THE AGE

**A sewing circle, a home, a lifeline: the community under threat as older people's homes to be torn down**

A third of Melbourne's public housing towers are elderly-only, and all are on the demolition list. For frail residents, they fear the forced move could be a "life-ending" trauma.

Rachael Dexter

NOVEMBER 15, 2025

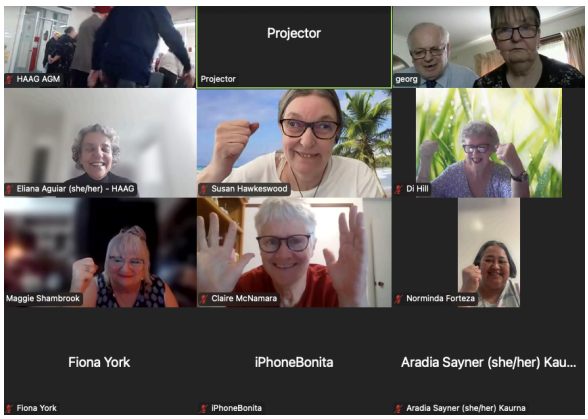
Our Older Renters Working Group (ORWG) met 7 times through the year. Some members of the group have been very active in campaigns to save their Older Persons High Rise homes from demolition.

We continue to support the Queensland Housing Older Womens Movement and Sharing with Friends who are making huge progress toward building new housing options appropriate for older women in the state. We joined them alongside QShelter- at the Roundtable for Community Led Housing in Brisbane.

The Retirement Accommodation Action Group (RAAG) met 12 times through the year, with a lot of discussion of how changes in the legislation are affecting people on the ground

NSW Lived Experience Action Group met 6 times. They three submissions to the Minimum Energy Standards in Rental Housing, the NSW Homelessness Strategy and the Review of Social Housing

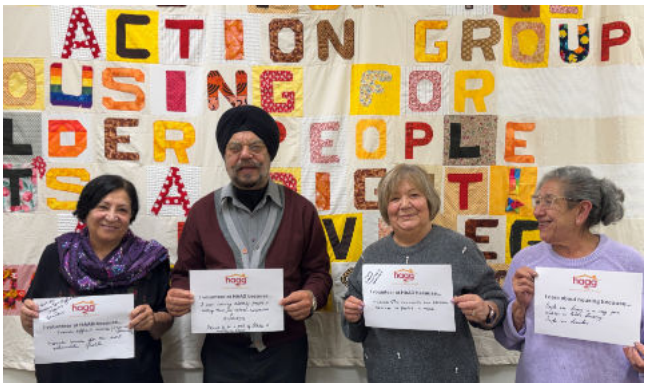
# MEMBERS' MEETINGS




We had a great turnout both in person and online for our AGM. Thanks to all the members from around the country who continue to zoom in to meetings even though they miss out on the food!

Our February General meeting was hosted by our LGBTIQA+ working group, and promoted the Council to Homeless Persons campaign to end homelessness.

Our May General meeting celebrated our volunteers during Volunteer week. HAAG is nothing without the continued dedication of our volunteers!




Multicultural and Multifaith working group volunteers in front of our volunteer made fortieth anniversary banner.

Staff serving soup at our August General Meeting.

We revived an old HAAG tradition of informal 'House Chats' on the 2nd Wednesday of every month, welcoming members to share information about housing as well as food and getting to know each other.

HAAG member and photographer Guruswamy Perumal was nominated for the Molly Hadfield Social Housing Volunteer Award

# Strong Organisation

# TREASURER'S REPORT

I am incredibly pleased to present to members, our financial statements for the period ending 30th June 2026.

Again, this year, 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 plan, our vision, and our mission for the coming year.

HAAG had a remarkably busy and productive year in 2025 2026. This increased activity is reflected in our financial statements.

I am pleased to announce once again we have 2026 surplus of $246,726. This surplus, along with previous years' surpluses, ensures our financial position to continue with our budgeted projects going forward.

Please note a large part of the surplus was due to a decision by Consumer Affairs Victoria for Ingenia Gardens to pay HAAG an amount of $100,000, of the 1-million-dollar penalty imposed on them, a reward after many years of hard work of our retirement housing advocates

A big thank you to the team for achieving this great outcome.

Our equity position now stands at $2,278,751 an increase on 2025 figure of 2,032,025.

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) and Commonwealth Health Department. We thank all our government partners for their ongoing support.

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

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

HAAG partnered with or received philanthropic grants from the following organisations

- Australian Communities Foundation
    I. Peel Fund
    II. JGJ Ripple Effect Fund
- Ducas Paul Foundation
- GW Vowell Foundation
- Ian Rollo Currie Estate Foundation

- J.0 & J.R Wicking Trust
- Liberty Financial Pty. Corporate sponsorship and staff donations
- Perpetual Trustees (utilising the below trusts)
- Estate of the Late John William Fleming
- Irene Reid Trust
- Ethel Herman Charitable Trust
- G Brooke Hutchins Bequest
- Desmond Price Charitable Fund
- Isobel Hill Brown Charitable Trust

Importantly we appreciate the support we have received from the 27 generous

Individuals who donated to HAAG during the 2025-2026 financial year. Your donations are sincerely appreciated and we thank you for your support.

To conclude, I would like to thank the the finance team, Claire McNamara and Gary White for their valuable contributions

A big thank you to the Committee of Management for the continued support they have given me. They are such a great team to work with. Finally, thank you to Fiona and Libby, and to all the staff for compiling all the reports we need, arranging important events for us to attend and always making us welcome.

I wish you all a happy holiday season. And look forward to seeing you in 2027.

Karen Abols, Treasurer

The team from Footscray Department of Families, Fairness and Housing donating Christmas gifts from staff at their office for HAAG's housing support team to share with our clients

SUMMARY FINANCIAL STATEMENTS

# Housing for the Aged Action Group Inc.

**ABN: 80 348 538 001**

## 'Summary Financial Statements' - Special Purpose Financial Statements

**For the Year Ended 30 June 2026**

## Housing for the Aged Action Group Inc.

**ABN: 80 348 538 001**

## Summary Statement of Cash Flows

**For the Year Ended 30 June 2026**

| | 2026<br>$ | 2025<br>$ |
|---|---|---|
| **Cash flows from operating activities:** | | |
| Receipts from grants, trust income, donations and other sources | 5,454,452 | 5,183,636 |
| Payments to suppliers & employees | (5,061,249) | (4,760,473) |
| Interest received | 70,487 | 60,992 |
| Interest and finance costs paid | (119,046) | (90,589) |
| **Net cash provided by operating activities** | 344,644 | 393,566 |
| **Cash flows from investing activities:** | | |
| Payments for purchase of plant and equipment | (70,636) | (58,437) |
| Proceeds from sale of property, plant and equipment | 19,091 | 19,324 |
| **Net cash used in investing activities** | (51,545) | (39,113) |
| **Cash flows from financing activities:** | | |
| Leases (repaid) - Right-of-Use assets | (116,073) | (110,337) |
| **Net cash used in financing activities** | (116,073) | (110,337) |
| **Net increase in cash and cash equivalents held** | 177,026 | 244,116 |
| **Cash & cash equivalents at beginning of year** | 2,570,495 | 2,326,379 |
| **Cash & cash equivalents at end of financial year** | **2,747,521** | **2,570,495** |

*This Statement of Cash Flows should be read in conjunction with the Auditor's Report*

SUMMARY FINANCIAL STATEMENTS

# Housing for the Aged Action Group Inc.

**ABN: 80 348 538 001**

## Summary Statement of Financial Position

### As at 30 June 2026

| | As at 30 June 2026 $ | As at 30 June 2025 $ |
|---|---|---|
| **Assets** | | |
| **Current Assets** | | |
| Cash and cash equivalents | 2,747,521 | 2,570,495 |
| Trade and other receivables | 180,454 | 140,816 |
| Other assets | 147,433 | 88,066 |
| **Total Current Assets** | **3,075,408** | **2,799,377** |
| **Non-Current Assets** | | |
| Plant & equipment | 124,339 | 91,207 |
| Right-of-use assets | 157,398 | 251,836 |
| Other assets | 21,714 | 35,372 |
| **Total Non-Current Assets** | **303,451** | **378,415** |
| **Total Assets** | **3,378,859** | **3,177,792** |
| **Liabilities** | | |
| **Current Liabilities** | | |
| Trade and other payables | 158,940 | 127,231 |
| Income in advance | 273,663 | 337,533 |
| Employee benefits | 449,676 | 347,490 |
| Lease liabilities | 111,726 | 97,595 |
| **Total Current Liabilities** | **994,005** | **909,849** |
| **Non Current Liabilities** | | |
| Employee benefits | 23,878 | 41,967 |
| Lease liabilities | 82,225 | 193,951 |
| **Total Non Current Liabilities** | **106,103** | **235,918** |
| **Total Liabilities** | **1,100,108** | **1,145,767** |
| **Net Assets** | **2,278,751** | **2,032,025** |
| **Equity** | | |
| Retained Earnings | 2,278,751 | 2,032,025 |
| **Total Equity** | **2,278,751** | **2,032,025** |

*This Statement of Financial Position should be read in conjunction with the Auditor's Report*

# Housing for the Aged Action Group Inc.

**ABN: 80 348 538 001**

## Summary Statement of Cash Flows

**For the Year Ended 30 June 2026**

| | 2026<br>$ | 2025<br>$ |
|---|---|---|
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| | | |
| **Net increase in cash and cash equivalents held** | 177,026 | 244,116 |
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| **Cash & cash equivalents at end of financial year** | **2,747,521** | **2,570,495** |

*This Statement of Cash Flows should be read in conjunction with the Auditor's Report*

**Oak Audit & Assurance Pty Ltd**
Certified Practising Accountant,
Authorised Audit Company (ASIC)
ABN: 40 646 541157
info@oakaudit.com.au www.oakaudit.com.au
T: (03) 5923 0401
5 Bennetts Road
Mornington VIC 3931

# 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 2026;
- 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 statutory audited Financial Report of Housing for the Aged Action Group Inc for the year ended 30 June 2026.

In our opinion, the accompanying Summary Financial Statements are consistent, in all material respects, with the statutoryaudited 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* that are applied in preparation of the statutory 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 statutory audited Financial Report and the auditor's report thereon.

The Summary Financial Statements and the statutory 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 statutory audited Financial Report in our auditor's report dated 28 October 2026 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 statutory 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)

**Scott A Cosgriff**
Director

Dated in Mornington on this 28TH day of October 2026.

Liability limited by a scheme approved under
Professional Standards Legislation

Oak Audit &
Assurance Pty Ltd
is a CPA Practice

# The people of HAAG

## Our Committee of Management

| | | | |
|---|---|---|---|
| Pam Young | Chairperson | Garry White | General Member |
| Kris Spark | Deputy Chairperson | Hoda Nahal | General Member |
| Margaret O'Laughlin | Secretary | Vanessa Heart | General Member |
| Karen Abols | Treasurer | Vera Considine | General Member |
| Claire McNamara | General Member | Phyll Williams | Appointed Community Advisor |

## Volunteers and Working Group members

Aida Kadori
Andrew Coyne
Anne Blair
Aradia Sayner
Bill McKenzie
Bob Green
Bridget Gibson
Carmel Perkins
Carol Nancarrow
Chuping Yu
Claire McNamara
David Chincaw
Dianne Hill
Doni MacDonald
Frederick Siu
Garry White
Gayle Wilson
George Hall
Graham May
Greg Dollin
Guruswamy Perumal
Helen Haddow
Hoda Nahal
Ian MacDonald
Jacqueline Khouri
Jennie Edwards
Jennifer Brown
Jennifer Horst
Jessica Marie
Joanne Harrison
Judy Belfield
Kallaya Panijaranai
Lesley Wheeler
Liljana Curkovic
Liz Sidiropoulos
Lyn Bailey
Lyn Stevens
Lyrae Fiddes
Madeline Prasad
Maggie Shambrook
Margaret Milan
Margaret O' Loughlin
Greta Angel
Maria Cozzi
Max Primmer
Michael Scanlan
Michelle Cook
Millie Jansen
Norminda Forteza
Pam Young
Robert Brierley
Rod Weatherhead
Rosemary Chesney
Rosemary Jones
Sally Goldner
Sash Somerset-Beauverie
Satinder Chawla
Sharon Hamilton
Sonja Zigic-Raguz
Stefan Mrnjavac
Susan Hawkeswood
Tanya Rafass
Therese Awad
Vanessa Heart
Veda Bloom
Vera Considine
Vicki Gutsjahr
Vicki Webster
Wanda Sabbadin
Wendy Morris
Yukiko Ueno

## Staff

**Familiar Faces**

Anne Maher
Belinda Belanji
Christine Stapleton
Chung Cheng
Claire Hurren
Claire Jones
Claudia Burgner
Dini Liyanarachchi
Eliana Aguiar
Elisabetta Varo
Elizabeth Heath
Esma Becirevic
Fiona York
Paola Posso
Hanh Vu
Jane Stanley
Joanne Maguire
Jodie Lawson
Leanne Tucker
Leila Keating
Liz Turner
Melis Cevik
Nadin Pyatnitsa
Natasha McLaughlin
Nese Duran
Philippa Bell
Rebecca Cook
Reuben Endean
Sally Saunders
Sarah Harris
Shane McGrath
Stephanie Agius
Susan McQueen
Theresa Dennis

**Farewells**

Jorelle Palanca
Ranudi Jayawardana

**Welcomes**

Janet McIntyre
Kim Henderson
Maria Varkopoulos
Nyunkia Tauss

**1157**
HAAG members

**2588**
Clients in contact

HOUSING FOR THE AGED ACTION GROUP

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