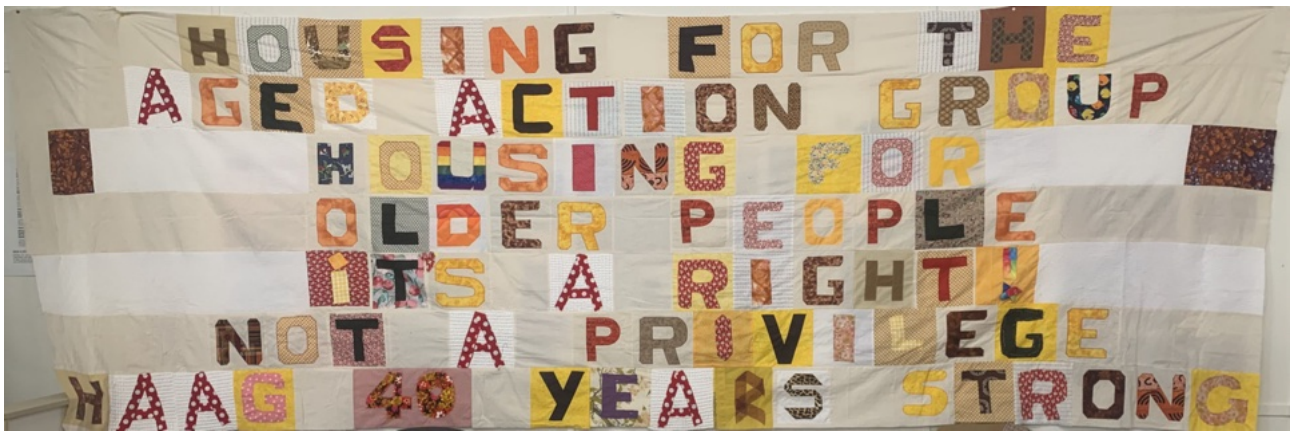

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Housing for the Aged Action Group
Annual Report
2024 - 2025



Chairperson's Welcome



Dear members and supporters,

I'm proud to present this Annual Report showing how HAAG is growing in all areas of organisation, building on our four decades of experience and growing from strength to strength.

As has become familiar to readers, our report is broken down into four sections representing the four pillars of our organisation – Changing Lives, Changing the System, Honouring our Heritage, and Organisational Strength.

Like the four storeys of building on this report's cover, the pillars work together to make up the strong structure that is HAAG. - an organisation unique in its dedication to housing justice for older people in Australia, and perhaps even the world.

This report provides a window into all areas of our organisation. As we keep growing year on year, there is a lot to cover, so we'll try to keep it concise, focussing on the key points of each topic.

Whether you see photos of yourself or your name in these pages or not, you the reader are clearly someone who cares about our organisation, so thank you. Whether one of our 1004 members, or 5700 monthly website visitors , 6400 social media followers and 1300 e-bulletin subscribers, thank you for paying attention to the cause of housing justice.

To the 281 people were assisted to find housing this year, it's been an honour to work together and support each other. To all 2369 people we've provided support and referrals to, we're so happy if we've been able to make a difference in your life.

If you're one of the hundreds of thousands of older people at risk of homelessness around the country, or one of the 60000 people on public housing waiting lists, know that HAAG will continue to work until that number is zero.

Housing for older people is a human right!

Yours sincerely,

Pam Young, Chairperson


CHANGING
LIVES

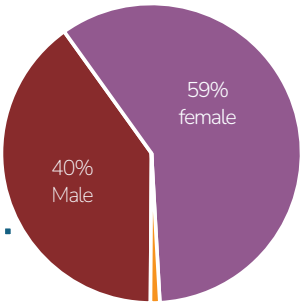
HOME AT LAST

Home at Last provides a suite of services to assist older Victorian renters and people at risk of homelessness. In 2024-25, we assisted **2369 people in Victoria** (1800 last year) across all of our services. **281 people were assisted to find housing** across all programs.

Our Annual 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 their feedback describe how we are **changing lives**.

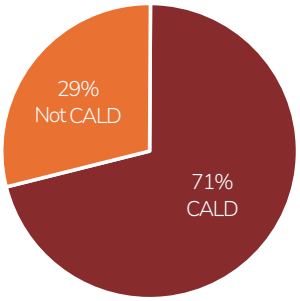
Who our services support

Gender of clients

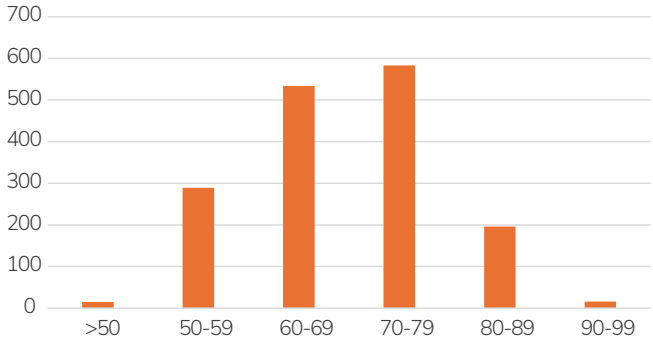


1% Non-binary/Trans/Other

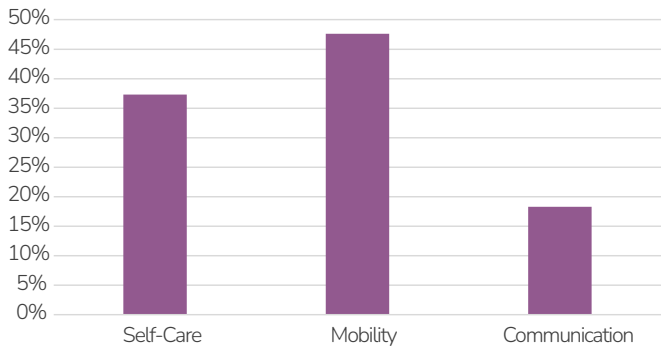
Culturally & Linguistically Diverse (CALD) Clients



Age range



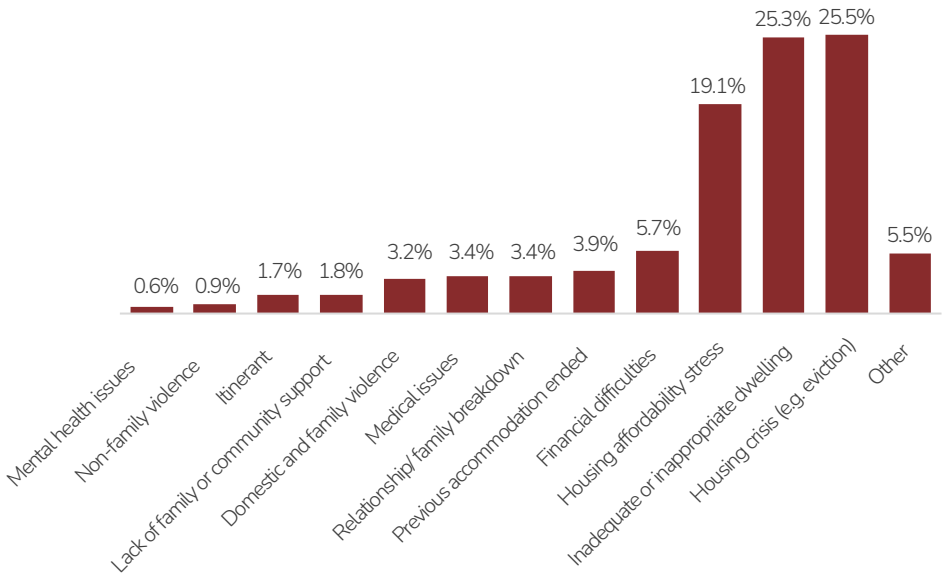
Clients who report difficulty



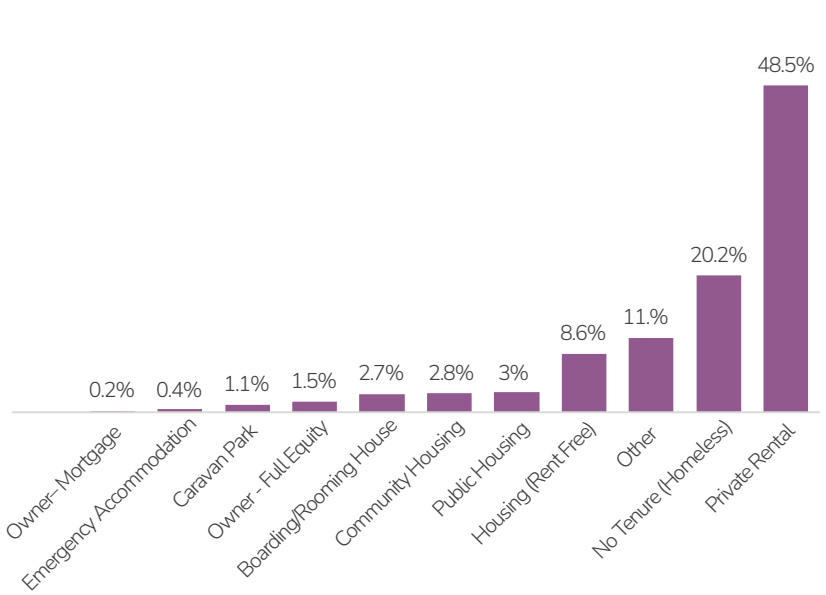
HOUSING SUPPORT - METROPOLITAN MELBOURNE

Our housing support service in Metropolitan Melbourne provided **information and housing support to 1272 people**, assisting older people to access housing they can afford. This year our metropolitan housing support service **housed 212 older people** (153 last year).

Main presenting reason



Housing when presenting



Housing outcomes



Clients who have moved into safe, affordable housing say that they are better able to look after their physical health, and feel better able to make informed decisions about their housing future.

> *" You guys couldn't have done any better. You saved me because I was struggling a lot "*

> *"My worker knew what I needed and got that for me. She was professional, and I felt I was listened to "*

CARE FINDER

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 **155 people.** 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 assisted **34 people to obtain housing**, with 62% in public housing, 29% in community housing and 6% in residential aged care.

Assisting a bereaved man to access aged care and housing

Fred*, a 69 year old man, was referred to us from a homeless service as he had fallen into serious rent arrears and was at risk of becoming homeless. Fred had spent all his superannuation on palliative care and other medical expenses for his wife, and when she died he could no longer afford the rent.

We referred Fred to a financial counselling service and assisted him to reconnect his phone, which had been disconnected due to an unpaid bill. We helped Fred advocate to his late wife's super fund to get the benefit he was entitled to, and our tenancy team used this information in VCAT to prevent a possession order from being granted. Although we halted the eviction, the property was unaffordable, so we worked with the real estate agent, the council and the Private Rental Assistance Program to find a cheaper rental. Although we helped him with a VHR application, he couldn't wait any longer for a public or community home.

Fred was registered with My Aged Care and was getting some meals from the council but he cancelled these as he could not afford the client contribution fee. He also had an approval for gardening but there are no providers for gardening in his area. Fred would have benefited from a Home Care Package, which is more heavily subsidised, but because he was otherwise independent, we could not get him reassessed. Our Care finder advocated for hardship provisions to be applied, so that fees could be waived for Fred, due to the high cost of his housing. However, these were only short-term.

**Name changed to protect client confidentiality*

> " If it wasn't for [care finder], today my dad would be homeless. She continually kept us updated, visited us regularly and always in a good humour. She helped us with the multitude of paperwork required and just got on with it! I believe we would never have got so far without her. She goes above and beyond for her clients. Please thank her for her professionalism "

NORTH CENTRAL VICTORIA

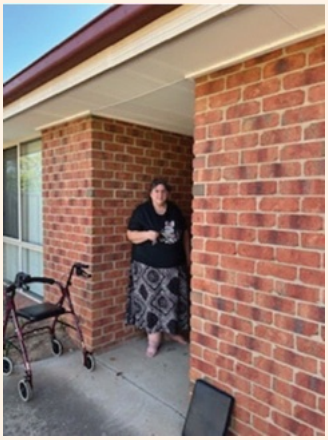
Thanks to the generosity of the Ian Rollo Currie Foundation, we have been able to expand our program in the North Central Victoria region, and provided support to 271 people (95 last year). Our small team of local women assisted 35 older people to find housing (28 people last year). About a third of our clients were referred into our service from specialist homelessness providers in the region.



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 Tatura Community House, Rushworth Community Centre, Nagambie Lakes, Murchison Community Centre, Echuca Neighbourhood House, Cobram Neighbourhood House, Tongala Community Centre, Violet Town, Inglewood Community House. Thanks for having us!

> “ My worker was friendly, down to earth and doesn’t just feel like a "professional", felt like “one of us”. She gave me hope and I had a great outcome in terms of location, it was a great relief ”

Relocating to the Murray River



Bev, a 59-year-old woman, had been living in a cottage in Murrindindi but had to move out due to the property being sold. Our regional support worker met Bev at the local library to complete a housing application. Due to Bev’s chronic medical conditions, she required an accessible bathroom, so the worker assisted Bev with obtaining a letter from her GP to support this special accommodation request.

In February, Bev received a housing offer in Echuca, close to all amenities and with a rear fenced yard for her pet rabbits.

One of the issues with Echuca was that all the bulk billing GPs were not taking any new patients, so using the local knowledge of the team, we managed to find a doctor in a nearby town with public transport access. Local knowledge also assisted us to connect Bev with a service that provides aides and equipment.

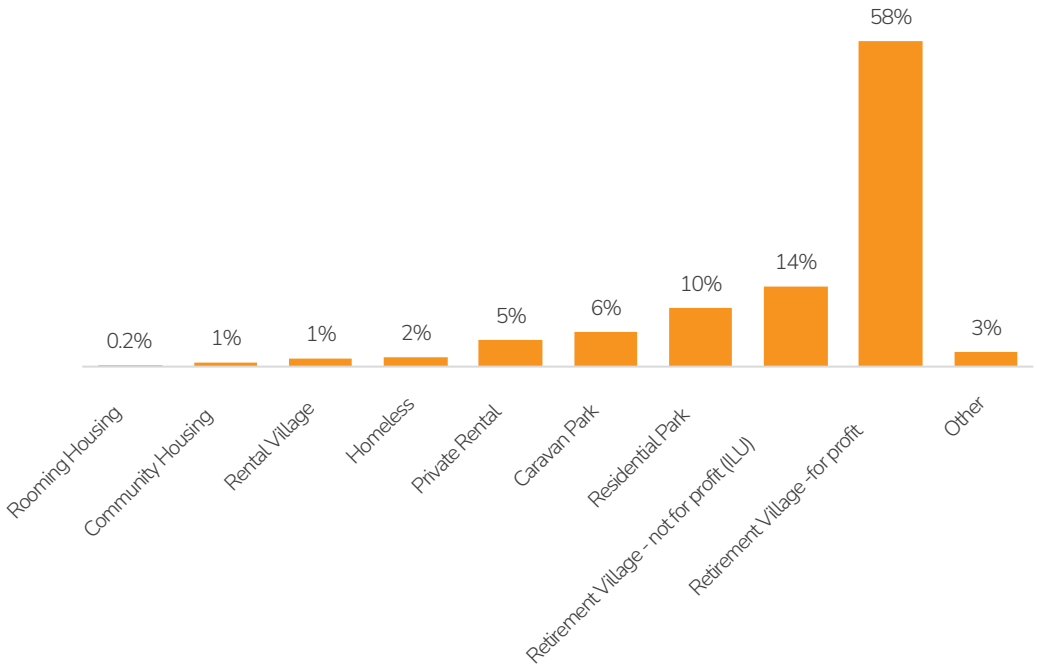
Bev loves the Murray River and has fond memories of spending time with her father on the river. In her words, she has come full circle and is happily settled in long term, and affordable housing in Echuca.

RETIREMENT HOUSING ADVICE SERVICE

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 **449 people**.

56% of our retirement housing clients referred themselves to the service, with 37% referred in by a community agency and 1.5% referred by Consumer Affairs Victoria. The majority of our case work is for clients living in for-profit retirement villages.

Retirement housing clients housing types when presenting



The main reasons for seeking assistance are:

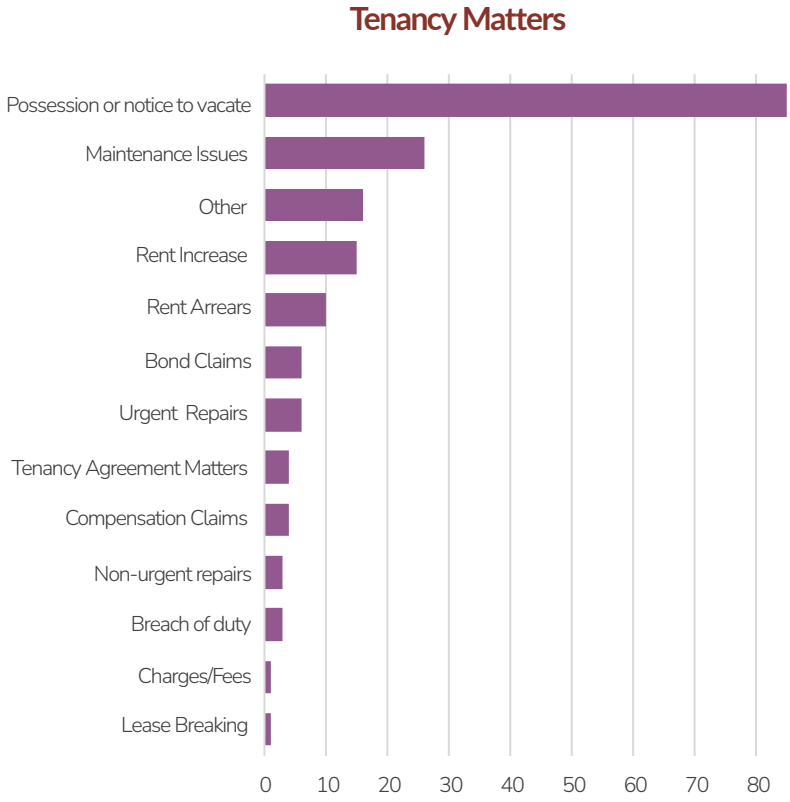
- Charges/fees 12.5%
- Maintenance 9.4 %
- Management issues 8.5%
- Contractual disputes 8.2%
- Breach of duty 5.6%

> “ A great support emotionally and physically. I had tremendous success by HAAG. Despite my physical mobility issues, HAAG was still able to help me even if I couldn't go to the office ”

> “ Worker was a great bloke, knows how to help you ”

TENANCY ADVICE SERVICE

This year we were thrilled to re-open our tenancy support service. We **assisted 222 people this year**, 172 were living in private rental. 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. We do not think that private rental is a suitable place for older people to age well and age in place, due to high rents and the ever present threat of eviction.



> "The worker was really helpful, explained things, and knew what he was doing. He sent emails when I didn't know what to do in that situation"

> "Where would we be without HAAG? We are so incredibly relieved and very thankful for you being there for us, in the darkest of times"

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 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.

SERVICE COORDINATION



Peter* was living in a caravan park in North Central Victoria. Neal*, the caravan park manager, had initiated a dispute when he discovered Peter, who was estranged from his family, didn't have a will. Neal was worried about the difficult position the park would be in if a caravan owner died intestate – but rather than negotiating or trying to talk this through, tried to strong-arm Peter out of the park. Needless to say, a person's will is not their landlord's business! But Neal began a whole series of incompetent attempts to weaponise the law against Peter, such as changing the park rules, sending breach notices and notices to vacate.

While this created a huge amount of stress for Peter, all these attempts failed thanks to assistance from our retirement team. Neal was humiliated at VCAT when he tried to evict Peter; he had sent the wrong notice to vacate to the Tribunal, just a blank copy off the Consumer Affairs website rather than a completed form with the required details. His application was dismissed. This slipshod approach to legal processes was consistent across all the notices he tried to serve on Peter.

But Neal continued to harass Peter in new and cruel ways, including by making false reports to the police and welfare services, and inciting his neighbours to insult and abuse him. He continually made false allegations against Peter to HAAG's Retirement Housing Advice Service, as if he thought he could convince HAAG that our client didn't deserve our support.

Even though Peter was entitled to stay in the park, it was clear that the owner's cruelty and bullying wasn't going to go away. HAAG's regional team started working with Peter in February 2025, applying for long-term social housing. Thanks to the team's incredible work, Peter received an offer of a beautiful community housing property just a few months later, and finally moved from the caravan park in April. His new home is better designed, bigger, nicer, and managed by competent professionals. He was relieved to leave the badly mismanaged park and its buffoonish owner behind him.

This kind of coordination – one team sustaining someone's current housing, another team finding new and better housing – is exactly how HAAG is supposed to work, and a key part of our vision for changing lives.

**Name changed to protect client confidentiality*


Changing
the
System

ADVOCACY AND CAMPAIGNS

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

Reports

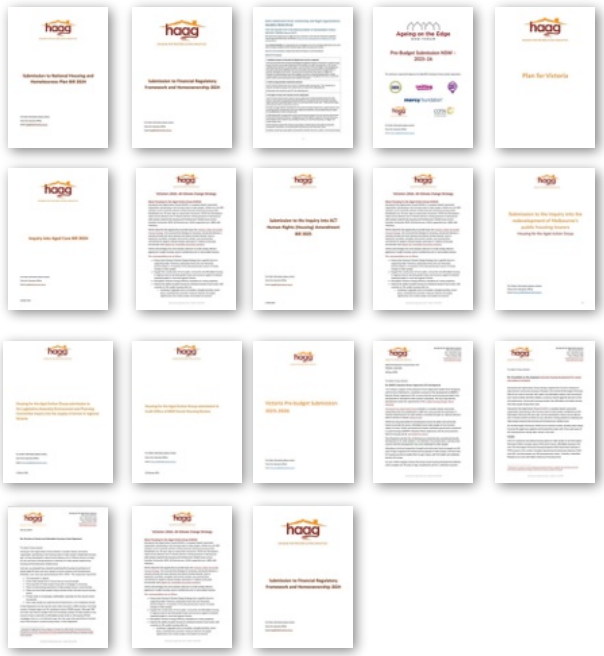
We published two significant reports: *Not Rich Enough, Not Poor Enough: Older People Falling Through the Housing Eligibility Gap & Housing and Elder abuse: HAAG clients' experiences 2020-24*





Submissions

We made 18 submissions to state and Federal Governments, 12 including the voices of older people.



Meetings with decision makers

We attended 91 meetings with decision makers including parliamentarians, Commissioners, Ombudsman, bureaucrats, service sector organisations and funders.

Forums



Vera Considine spoke at the launch of our report *Not Rich Enough, Not Poor Enough* at the Queen Victoria Women's Centre. This report by Swinburne University partners articulated the cohort or older people who are ineligible for housing support due to a small amount of assets. Our calls for reform were heard by the 80 people attending, and have been taken up in our meetings with decision-makers.





ChuPing Yu spoke from her lived experience at our Older Person's Housing Forum at Victorian Parliament, in a well-attended event that included speakers Harriet Shing MP, Minister for Housing, and Katie Hall MP, Parliamentary Secretary for Homes. Professor Wendy Stone presented our Ageing in a Housing Crisis research, and Veda Bloom spoke from her lived experience.



Vanessa Heart travelled to Canberra in November 2024 as part of Homelessness Australia's delegation. Pictured here at their meeting with Clare O'Neill MP



Hoda Nahal and members of the CALD reference group present at our CALD community voices forum, kicking off our bilingual volunteer training.

Outcomes from our advocacy work

Retirement Housing

- The Retirement Village Amendment Act was a major outcome of years of HAAG's advocacy. Our concern about the termination provision was raised in Legislative Council debate.
- Consumer Affairs Victoria removes inaccurate Part 4A form.
- The Assistant Treasurer pledged to further reform retirement villages.
- Consumer Affairs Victoria actively investigates two retirement villages.

Private, Public and Community tenants

- There was an increase in asset limit for Victorian Housing Register, allowing more older people eligibility for Public and Community Housing and (marginally) shrinking the "Missing Middle" (those with modest assets ineligible for Social Housing).
- The Victorian Residential Tenancies Bond Authority agreed to improve support for non-online users.
- New electrification and efficiency standards and regulations for Victorian buildings.

Influence in the Community

- Women's Electoral Lobby, Shelter NSW abd COTA Vic incorporated HAAG's recommendations into their own submissions.
- NSW Housing Minister Rose Jackson expressed interest in working with the sector to address housing issues for older people (although not to fund HAL type service).

Aged Care

- We were subject-matter experts for an online training module on "Homelessness and older people" for aged care workforce developed by Department of Health.
- We lobbied government to ensure that there would be no change to the aged care eligibility age for people who have experienced homelessness (50 and older) to recognise the effect of premature ageing.



Fiona York and one of our care finder clients going to give evidence at the Inquiry into Aged Care. We talked about the difficulty in receiving support at home when you can't afford the rent, and the importance of recognising premature ageing due to homelessness within the law.

Professional Education

We spoke to almost 3,500 professionals who work in community organisations, health services, local government, and state government about housing issues for older people at risk of homelessness.



Hoda Nahal presenting at Hume City Council's Happy Healthy Ageing Expo.



Fiona York presenting at Southern Women's Action Network Housing Roundtable on the Mornington Peninsula, with Harriet Shing MP in attendance.

> " Great session. Very interesting and informative. Keen to discuss more of the specifics of retirement living issues in Ballarat and how we can facilitate more education to the community so they are informed when making decisions about their housing "

Media and Communications

During we 2024-25 we made significant updates to brochures promoting our services and membership, as well as updating our translations in 22 community languages.









We were mentioned 85 times across television, online, print and radio media.





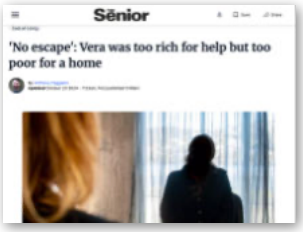








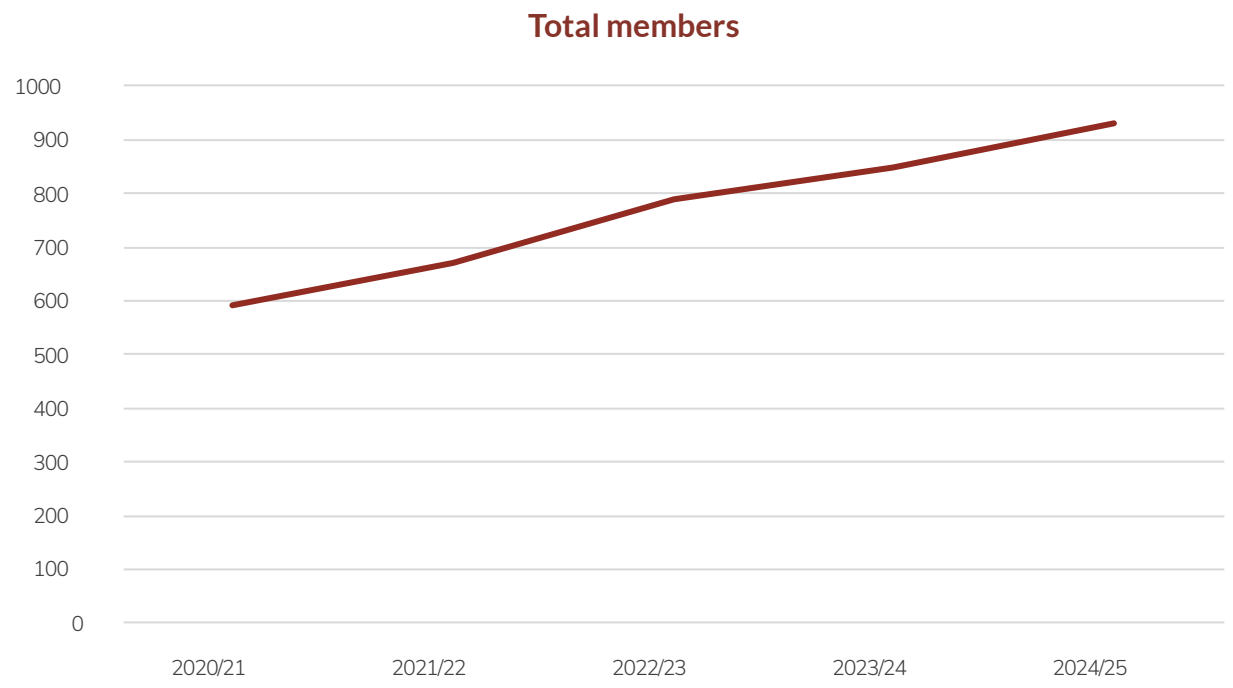





HONOUR-
ING OUR
HERITAGE

MEMBERSHIP

Our membership continues to steadily grow, and reached the milestone of 1,000 members in October 2025.



- 62% of our members are women, and around 1% are trans, non-binary or other gender
- The majority of our members are in Victoria, and regional members have increased this year. NSW, Queensland and the ACT are where most of our interstate members live.
- We have 2 members over 100 years old! Most are between 60-79 years old, and 137 are between 80-89 years old.
- Privare rental is the most common tenure type for our members, with home ownership, public and community housing and retirement housing fairly evenly spread.

We conducted a membership survey with 93 responses. The results were overwhelmingly positive:

> “Best organization I’ve ever been involved with. HAAG does great work. I come to meetings because I love the way I am treated there. HAAG are lovely people and I enjoy coming to meetings. I loved making the small paper houses too!”

> “Great work, continue with policies”

WORKING GROUPS AND COMMUNITY EDUCATION

In 2024-25, we supported 6 member working groups. The groups met 59 times (48 last year).



Lesbian, Gay, Bisexual, Transgender, Intersex, Queer, Asexual Reference Group (LGBTIQA+) met 11 times through the year as well as prolifically promoting the program at dedicated events, Midsumma Festival and broadly in the community.



Our Culturally & Linguistically Diverse Community Educators forum in November was a major recommitment to HAAG's CALD Reference group. The Reference Group met 5 times in 2024-25.



Both CALD and LGBTQIA+ reference group continue their programs of community education. Across all programs we held 187 community education sessions! To support this and train new educators we held 10 training sessions



The Retirement Accommodation Action Group (RAAG) met 10 times through the year, continuing HAAG's long advocacy for better retirement housing regulation



Our new Older Renters Working Group (ORWG) met 11 times through the year. All of our Working Groups meet online as well as in person (other than national and interstate specific groups), allowing greater participation from regional areas as well as health and mobility issues.

The National Alliance of Seniors for Housing met 6 times. Members were involved in campaigning during the Federal Election, our "missing middle" research, and our submission to the Aged Care Act.

NSW Lived Experience Action Group met 6 times. Members contributed to an article in Parity magazine, a webinar to raise awareness about older women's housing stress, provided input into HAAG's submission into the No Grounds Evictions inquiry in NSW, a consultation by the NSW Audit office into social housing, and our submission into the NSW Homelessness Strategy.

MEMBERS' MEETINGS



Executive Officer Fiona York presented last year's Annual Report at our 41st anniversary AGM.



Sophie from Sweltering Cities addressed the February General meeting.



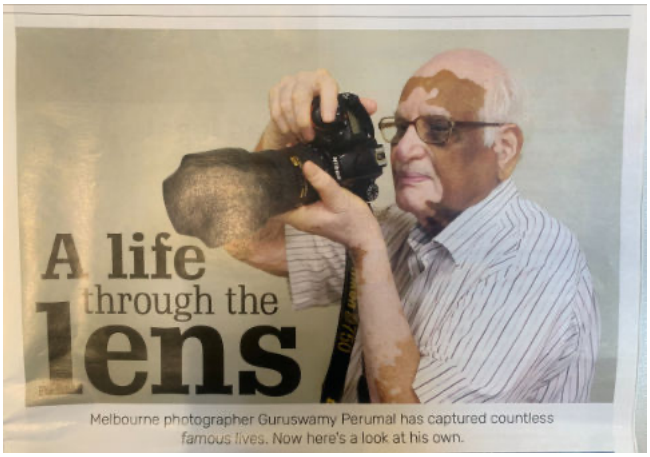
Mobility and health are the biggest barriers for members attending HAAG events. Despite this we get a good turnout at meetings.



Peter Sibly from the United Housing Co-op addressed our May General Meeting. We continue to have online participation at all our member meetings and most events.



Staff serving soup at our August General Meeting.



Guru's photography is an invaluable contribution to HAAG so we nominated him for the Molly Hadfield Social Housing Volunteer Award. He's pictured here featuring in the Indianlink newspaper.


ORGANISA
TIONAL
STRENGTH



With my fourth year in the role as Treasurer now complete, I am incredibly pleased to present to members our financial statements for the period ending 30th June 2025. Once again, we have covered our commitments and increased our equity position. Our cash reserves are healthy, and we are in a strong financial position to support our strategic plans, our vision, and our mission.

HAAG had a remarkably busy and productive year in 2024– 2025. This increased activity is reflected in our financial statements.

I am pleased to announce in 2025 we have a surplus of $406,450. This surplus, along with previous years' surpluses, puts us in a strong financial position to continue with our budgeted projects going forward. Please note the large surplus is due to funds being received end of June 2025 and will be used to fund our projects in the 2026 financial year.

Our equity position now stands at $2,031,977 an increase on 2024 figure of $1,625,527.

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

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

- Ducas Paul Foundation
- GW Vowell Foundation
- Harcourt Family Bequest
- Ian Rollo Currie Estate Foundation -
- Liberty Financial Pty Ltd - Lend-a-hand donations
- McNally Foundation

- Perpetual Trustees – grants from the following trust funds
    - E J Howe Charitable Trust
    - Estate of the Late John William Fleming re: Discretionary Trust
    - Ethel Herman Charitable Trust
    - Ethel Paxton Trust Fund
    - G Brooke Hutchings Bequest
    - H & L Hecht Trust
    - Irene Reid Trust
    - Isobel Hill Brown Charitable Trust
    - The J.O. & J.R. Wicking Trust

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

- Equity Trustees Workplace Giving
- Liberty Financial Workplace Giving
- Street Smart Australia

Importantly we appreciate the support we have received from the 38 generous individuals who donated to HAAG during the 2024-2025 financial year. Your donations are sincerely appreciated and we thank you for your support.

This year Kris Spark stood down from Finance Committee, and we welcomed Claire McNamara and Gary White to the Committee. Thank you both for your valued contribution.

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

I also would like to thank Fiona and Libby for their help and co-operation during this busy year.

Finally, thank you to all the staff for compiling all the reports we need, welcoming us at all the meetings and arranging events for us to attend. It is always a pleasure to see you all together with our members.

Karen Abols,

Treasurer, Housing for the Aged Action



Members and staff at our 2024 AGM

Summary Statement of Profit or Loss and Other Comprehensive Income
For the Year Ended 30 June 2025

	2025	2024
Income		
Revenue	4,406,996	3,521,880
Total Income	**4,406,996**	**3,521,880**
Expenses		
Accounting & consultancy fees	19,127	10,673
Audit expenses	11,040	8,200
Client brokerage	359,587	277,791
Depreciation and amortisation expense	133,409	125,312
Employee benefits expense	3,145,184	2,543,914
Finance costs	25,533	31,646
Meeting expenses	6,273	5,114
Motor vehicle expenses	90,589	82,123
Office expenses	112,081	79,856
Other expenses	29,740	51,822
Rent & storage	342	1,807
Research project expenses	29,594	106,541
Training & development	5,613	2,698
Travel and accommodation	4,344	12,491
Volunteer & student expenses	28,090	32,479
Total Expenses	**4,000,546**	**3,372,467**
Surplus for the year	**406,450**	**149,413**
Other Comprehensive Income	-	-
Total Comprehensive Income for the year	**406,450**	**149,413**

This Statement of Profit or Loss and Other Comprehensive Income should be read in conjunction with the Auditor's Report

Summary Statement of Financial Position
As at 30 June 2025

	As at 30 June 2025 $	As at 30 June 2024 $
Assets		
Current Assets		
Cash and cash equivalents	2,570,442	2,326,379
Trade and other receivables	140,816	180,608
Other assets	69,299	49,514
Total Current Assets	**2,780,557**	**2,556,501**
Non-Current Assets		
Plant & equipment	91,207	71,741
Right-of-use assets	251,836	346,274
Other assets	35,372	32,796
Total Non-Current Assets	**378,415**	**450,811**
Total Assets	**3,158,972**	**3,007,312**
Liabilities		
Current Liabilities		
Trade and other payables	108,459	123,310
Income in advance	337,533	559,095
Employee benefits	347,490	291,233
Lease liabilities	97,595	84,803
Total Current Liabilities	**891,077**	**1,058,441**
Non Current Liabilities		
Employee benefits	41,967	31,797
Lease liabilities	193,951	291,547
Total Non Current Liabilities	**235,918**	**323,344**
Total Liabilities	**1,126,995**	**1,381,785**
Net Assets	**2,031,977**	**1,625,527**
Equity		
Retained Earnings	2,031,977	1,625,527
Total Equity	**2,031,977**	**1,625,527**

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

Summary Statement of Changes in Equity
For the Year Ended 30 June 2025

	2025	2024
	$	$
Retained Earnings	1,625,527	1,476,114
Opening Balance	406,450	149,413
Surplus for the Period	-	-
Other Comprehensive Income	**2,031,977**	**1,625,527**
Closing Balance of Retained Earnings	**2,031,977**	**1,625,527**

This Summary Statement of Changes in Equity should be read in conjunction with the Auditor's Report

Summary Statement of Cash Flows
For the Year Ended 30 June 2025

	2025	2024
	$	$
Cash flows from operating activities:		
Receipts from grants, trust income, donations and other sources	5,183,636	4,213,792
Payments to suppliers & employees	(4,760,526)	(3,804,614)
Interest received	60,992	33,265
Interest and finance costs paid	(90,589)	(82,123)
Net cash provided by operating activities	393,513	360,320
Cash flows from investing activities:		
Payments for purchase of plant and equipment	(58,437)	(34,102)
Proceeds from sale of property, plant and equipment	19,324	10,545
Net cash used in investing activities	(39,113)	(23,557)
Cash flows from financing activities:		
Leases (repaid) - Right-of-Use assets	(110,337)	(104,882)
Net cash used in financing activities	(110,337)	(104,882)
Net increase in cash and cash equivalents held	244,063	231,881
Cash & cash equivalents at beginning of year	2,326,379	2,094,498
Cash & cash equivalents at end of financial year	**2,570,442**	**2,326,379**

SUMMARY FINANCIAL STATEMENTS

Oak Audit & Assurance Pty Ltd
Certified Practising Accountant,
Authorised Audit Company (ASIC)
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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 2025;
- Summary Statement of Profit or Loss and Other Comprehensive Income;
- Summary Statement of Cash Flows for the year then ended; and
- Summary Statement of Changes in Equity;

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 2025.

In our opinion, the accompanying Summary Financial Statements are consistent, in all material respects, with the statutory audited Financial Report on the basis described in Note 1.

Summary Financial Statements
The Summary Financial Statements do not contain all the disclosures required by the *Australian Charities and Not for Profits Commission Act 2012* 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 23 October 2025 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 PTY LTD

Oak Audit & Assurance

Scott A Cosgriff
Director

Authorised Audit Company (Reg No. 527784)

Dated in Mornington on this 23rd day of October 2025.

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	appointed March 2025	Andrew Rogers	resigned Feb 2025
Phyll Williams	Appointed Community Advisor		

Volunteers and Working Group members

Andreas Makarewitsch
Bee Teh
Beverley Williams
Bill Mckenzie
Carmel Perkins
Chuping Yu
Dianne Hill
Glenda Roberts
Greg Dollin
Greta Angel
Jacqueline Khouri
Jennifer Brown
Jennifer Lonergan
John Moroney
Lee Lim
Lesley Wheeler
Liz Sidiropoulos
Lyn Bailey
Maggie Shambrook
Margaret O' Loughlin
Marie Chase-Sillars
Max Primmer
Michael Scanlan
Michelle Cook
Robert Brierley
Rosemary Jones
Satinder Chawla
Sonja Zigic-Rahuz
Susan Hawkeswood
Tania Raffass
Veda Bloom
Vicki Gutsjahr
Vijay Laxmi
Wendy Morris
Yukiko Ueno

Staff

Familiar faces
Anne Maher
Christine Stapleton
Claire Hurren
Claudia Burgner
Darwin Cheng
Dini Liyanarachchi
Elizabeth Heath
Esma Becirevic
Fiona York
Hanh Vu
Jane Stanley
Joanne Maguire
Jodie Lawson
Jorelle Palanca
Leila Keating
Melis Cevik
Nadin Pyatnitsa
Natasha McLaughlin
Nese Duran
Paola Posso
Rebecca Cook
Reuben Endean
Sally Saunders
Sarah Harris
Shane McGrath
Stephanie Agius
Susan McQueen
Theresa Dennis

Farewells
Dimitra Lagoudaki
Allie Mitchell
Ira Aggarwal
Jackson Payne
Maria Cozzi
Moya Tucker
Tristan Dang

Welcomes
Belinda
Claire Jones
Eliana Aguiar
Elisabetta Varo
Leanne Tucker
Liz Turner
Philippa Bell

932 HAAG members + **2369** Clients in contact



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