

At Risk of Homelessness: Preventing Homelessness in Older Culturally and Linguistically Diverse Communities

A Joint ECCV-HAAG Paper



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Paper prepared by Housing for the Aged Action Group and Ethnic Communities' Council of Victoria.

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Abbreviations and Terms

ABS	Australian Bureau of Statistics
ACHA	Assistance with Care and Housing for the Aged
CALD	Culturally and Linguistically Diverse
CAV	Consumer Affairs Victoria
CRG	Community Reference Group
DHHS	Department of Health and Human Services
ILU	Independent Living Unit
ECCV	Ethnic Communities' Council of Victoria
FECCA	Federation of Ethnic Communities' Councils Australia
HAAG	Housing for the Aged Action Group
PAG	Planned Activity Group
SHIP	Specialist Homelessness Information Platform
TIS	Translating and Interpreting Service
VEOHRC	Victorian Equal Opportunity and Human Rights Commission
VITS	Victorian Interpreting and Translating Service

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Foreword

The *Preventing Homelessness in Older Culturally and Linguistically Diverse (CALD) Communities* project has been a ground-breaking initiative that has aimed to, and succeeded in, significantly improving access to affordable housing options for older people from high need CALD communities in Victoria.

When Housing for the Aged Action Group (HAAG) and the Ethnic Communities' Council of Victoria (ECCV) first came together to discuss the potential for collaborating on this project, we found that there was almost no research on the housing needs of older people from a CALD background. However, there was substantial anecdotal evidence from individuals and communities connected to ECCV and data collected by HAAG's *Home at Last* service that demonstrated a significant need to improve access to affordable accommodation.

As public housing has been in decline over recent decades, the eligibility guidelines and processes for all Victorians have become much more complex. The increasing and significant barriers to obtaining affordable housing serve to discourage members of the community from applying for this service. These obstacles are particularly inhibiting for those who are also confronted with barriers of language, culture and mistrust of the service system.


As a response to these multiple and significant barriers, the *Preventing Homelessness in Older CALD Communities* project undertook to identify and assist the most disadvantaged communities who are least likely to seek assistance and help them to navigate their way to affordable housing. This involved targeting information and support to older, more recently arrived migrants that have the least understanding of and access and connections to resources and mainstream services. The next step was to promote the availability of HAAG's *Home at Last* service to people in these communities and then allow the skilled knowledge and advocacy of *Home at Last* to create pathways to public and social housing.

This report explains the processes undertaken by the project, the experiences of the participants, and the significant learnings and outcomes of the project. We hope that this project encourages more research into the need for affordable housing for older people from a migrant or refugee background. Most importantly it provides a template for more effective service delivery to people in these communities.

We would like to express our sincere thanks to the Lord Mayor's Charitable Foundation for its generous funding of the project; to the project steering committee for its direction and support ; to the reference groups from the Arabic, South Asian, Croatian, Bosnian, Serbian and Chinese communities for their invaluable insights and expertise; to the bi-lingual educators for undertaking training and delivering talks to more than sixty groups of older people; and to the wonderful older people for sharing their rich and inspiring personal experiences.



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Executive Summary

Preventing Homelessness in Older Culturally and Linguistically Diverse (CALD) Communities is collaboration between Ethnic Communities' Council of Victoria (ECCV) and Housing for the Aged Action Group (HAAG). The project is a response to an increasing awareness of housing issues for older migrant and refugee communities.

This report makes recommendations based on a detailed and targeted process of community consultation with specific ethnic communities as well as through the examination and analysis of case studies from *Home at Last* clients and *Home at Last* service data. The recommendations are designed to assist decision makers in planning inclusive services and to encourage the development and implementation of housing policies and diversity mechanisms that ensure equitable access for older members of culturally diverse communities.

Key Recommendations

The following is a summary of the key recommendations to come out of the project:

ECCV and HAAG recommend that:

Recommendation 1

Home at Last be provided with resources to extend and broaden the "Preventing Homelessness in Older CALD Communities Project" to develop brochures and other promotional materials in the languages most used by older people in Victoria.

Recommendation 2

The Department of Health and Human Services adequately resource services to work with older people from culturally and linguistically diverse backgrounds. This should include provision for additional specialist/bi-lingual staff and for the increased use of translating and interpreting services.

Recommendation 3

Social housing and Independent Living Unit providers use the same application process as public housing, where decisions about housing allocations are based on transparent eligibility criteria rather than arbitrary interviews for suitability.

Recommendation 4

Government funded services, including *Home at Last*, have adequate access to Translating and Interpreting Service (TIS).

Recommendation 5

Culturally responsive community education be integrated into services to break down and overcome cultural stigma and barriers to access, and to encourage migrant and refugee families to actively access housing with and for elderly family members.

Recommendation 6

Resources be provided to ensure that housing and homelessness services who work with culturally and linguistically diverse clients receive training on how to work in a culturally responsive manner and ensure that these clients receive the most equitable service possible.

Recommendation 7

Ethno-specific and multicultural community services receive secure and targeted community development funding so that they can continue to be the key educators and provide pathways for culturally diverse communities to access services.

Recommendation 8

The Department of Health and Human Services allocate adequate resources for all housing/homelessness services to provide early intervention services.

Recommendation 9

The Victorian Government increase public housing stock for older people from culturally and linguistically diverse backgrounds so that they are not at risk of homelessness while they wait for a housing offer.

Recommendation 10

The Centrelink Special Benefit allowance for older people be increased to the same rate as the Age Pension.

Recommendation 11

The Centrelink Special Benefit be made accessible for those who are experiencing family conflict, overcrowding, unsuitable housing, financial hardship or elder abuse. In the case of family conflict or elder abuse for people on visas requiring an assurance of support, the assurer of support should not be contacted by Centrelink until the older person is safe. The benefit should be granted and the debt waived in these instances. The debt should not be taken into account when granting the benefit.

Section 1 - Context

1.1 Introduction

Preventing Homelessness in Older CALD Communities, is a joint initiative of the Ethnic Communities' Council of Victoria (ECCV) and Housing for the Aged Action Group (HAAG). This vital 12 month project is funded by the Lord Mayor's Charitable Foundation.

About ECCV

ECCV is a state-wide member based organisation with a membership of over 200 organisations. Since 1974, ECCV has been the state-wide peak advocacy body representing ethno-specific and multicultural organisations and Victoria's culturally diverse communities. As the voice of multicultural Victoria, ECCV is the principle liaison between multicultural communities, government and the wider community.

About HAAG

HAAG is a state-wide member based organisation that provides housing information services to older low income renters. HAAG's philosophy is that older people should have access to safe, secure and affordable housing. HAAG also advocates that older tenants have a right to be involved in the development of ideas, plans and decisions about their housing. HAAG works collaboratively towards fair policies and laws which will provide secure, long-term and affordable housing tenure.

HAAG has been a specialist older persons housing organisation since 1983. HAAG understands the needs of vulnerable older people and has tailored its services to best respond to its clients. HAAG's assistance is incorporated under the *Home at Last* service (Department of Human Services funded).

About *Home at Last*

Home at Last is a service of HAAG. It incorporates Housing Options, Assistance with Care and Housing for the Aged (Commonwealth Department of Social Services Funded), Tenancy and Retirement Housing assistance and support (both funded by Consumer Affairs Victoria). These services are integrated with a range of external housing and aged care agencies to offer a holistic housing, homelessness and care service for older people.

The Preventing Homelessness in Older CALD Communities Project

The project has developed a new and effective approach for delivering information about housing options and housing support to high need culturally and linguistically diverse communities.

Whilst *Home at Last* is funded to provide an effective service response, this unique project strengthens *Home at Last's* efforts to target and increase access for the culturally and linguistically diverse groups who are most in need.

At the time of applying for project funding, Housing for the Aged Action Group identified that some culturally and linguistically diverse groups with a high proportion of older people at risk of homelessness were underutilising the service.

In partnership with ECCV and the project's bi-lingual workers, *Home at Last* coordinated the delivery of a community education campaign across the Greater Melbourne area to raise awareness of affordable, secure housing options for older people.

The community education sessions have delivered information about *Home at Last's* services, and created clear access pathways for the target groups to receive housing assistance. These sessions and *Home at Last's* newly created relationships with participating ethno-specific agencies have significantly increased access to housing support services for these communities.

The key project initiatives included the following:

- Increase access to *Home at Last* services through culturally responsive community education (*Home at Last* is a free information, advice and referral service of HAAG);
- Improve the ability for older people from culturally and linguistically diverse backgrounds to navigate the housing/homelessness system;
- Increase awareness of *Home at Last*; and
- Increase the ability of the *Home at Last* service to respond in a culturally appropriate manner.

Six language groups have been identified as having high numbers and proportions of older renters, and thus being at risk of homelessness. These are:

- Chinese (Mandarin and Cantonese);
- Arabic Speaking;
- South Asian (Punjabi, Hindi, Tamil, Urdu);
- Serbian;
- Croatian; and
- Bosnia and Herzegovinian

1.2 Background

According to the ABS 2011 Census, 30 percent of homeless persons in Australia were born overseas. On Census night 105,000 persons were counted as homeless in Australia, while 23,000 of them lived in Victoria. Homelessness has increased in Victoria by about 6,000 people. Some 2,000 of homeless persons in Victoria speak English not well or not at all. People 55 and over constitute approximately one-fifth of Australia's homeless population.

2011 ABS data also shows that 85,000 older people rent in the private market in Victoria. This represents an increase of 44 percent since 2006. Along with lower rates of home ownership and reductions in the supply of public housing, the private rental market is becoming the main housing option available for people on low incomes. However, private rental housing is highly insecure, unaffordable and unadaptable for people as they age.

Older renters from culturally and linguistically diverse backgrounds often experience discrimination and hardship in the private rental market. They also have less access to resources that may help them with housing problems and to find secure, affordable housing. This puts them at significant risk of becoming homeless.

The risk of homelessness in migrant and refugee communities has been a concern for ECCV's membership for a number of years. In June 2013, ECCV's Diversity in Ageing Working Group released the '*ECCV Position Paper on Homelessness of Seniors from a Non-English Speaking Background*'. It notes as two of its concerns:

ECCV recognises the importance of providing referral information and resources for ethno-specific and multicultural organisations which assist ethnic seniors who are at the risk of homelessness.

ECCV further recognises the need for a systemic approach to address homelessness of seniors from a non-English speaking background.

With a view to addressing these factors, HAAG and ECCV worked together for 12 months on the *Preventing Homelessness in Older CALD Communities* project.

1.3 Literature Review

Cultural and linguistic diversity in Victoria's ageing population

Australia is a multicultural society with a population of well-established as well as new and emerging communities. According to the 2011 Productivity Commission report, *Caring for Older Australians*, the percentage of the population aged over 65 from non-English speaking and culturally diverse backgrounds is projected to grow another 43 percent nationally in the next 15 years (47). Currently, almost 20 percent of Australia's population aged 50 and above, and 20.1 percent of Australia's population 65 aged and above were born in non-English speaking countries (ABS 2011). In Victoria the proportion of the population aged over 65 born in non-English speaking countries is even greater still, standing at approximately 30 percent (ABS 2011). Furthermore, there are a growing number of older people from new and emerging communities who have arrived in Australia more recently.

Older people from non-English speaking and culturally diverse backgrounds face a range of service access barriers which negatively impact upon their health, wellbeing and social inclusion outcomes. These barriers include: the lack of culturally and linguistically appropriate information; a lack of knowledge in navigating Australian systems and services, particularly for migrants who arrive in Australia at an older age; poorer overall socioeconomic status compared to the older Anglo-Australian population; differing cultural practices and norms; and a preference for family members to provide care.

In addition to language and cultural barriers, 2015 research by the Federation of Ethnic Communities' Councils of Australia (FECCA) indicates that older migrants from culturally diverse backgrounds have the following multiple vulnerabilities when compared to the older Anglo-Australian population: lower rates of use of information technology; lower rates of access to services; an increased risk of poverty; less superannuation savings; less likely to be in paid work; and lower levels of education. Adverse health and social outcomes are exacerbated for those who migrate to Australia at an older age, including older refugees (15).

This ageing culturally and linguistically diverse population presents a significant challenge to the health and community services sector. Services must have the capacity to communicate information about their service to migrant and refugee communities and respond to their cultural and linguistic needs. Failure to do so results in barriers to accessing services, which prohibit older people from obtaining the assistance needed to age well.

It is also important to note that older people from culturally and linguistically diverse backgrounds are not part of a homogenous group; each individual will understand their culture based on their unique experience and background (FECCA 2015, 4). It is therefore important to state that any research presented in this paper is based on conversations with and evidence collected from specific individuals within communities and does not necessarily represent the experiences of the community as a whole.

Barriers and vulnerabilities faced by culturally and linguistically diverse communities

Barriers to Accessing Services

Navigating the service system is complex and confusing for most people. However, people from non-English speaking and culturally diverse backgrounds may experience compounded barriers. Language and communication are the most significant and persistent of these barriers (Radermacher, Feldman & Browning 2009, 59).

English language capacity influences access to and use of services. When a service mistranslates or miscommunicates information, assessment can be inaccurate. As a result, inappropriate referrals are often made and key issues are missed. There is anecdotal evidence that interpreters are not always used when they should be and written communication is often not translated due to a lack of resources. This communication issue can have serious consequences for the service user.

There are also more complex barriers to accessing services, which are linked to cultural perceptions of a service. An individual's perception of a service will influence their willingness to use it. A client may not be aware about a service or they may perceive a service to be culturally inappropriate. This can often be the case if there is a lack of links between organisations and culturally diverse groups or a lack of bilingual staff (Radermacher, Feldman & Browning 2009, 59).

Lack of exposure to Australian Services and Systems will influence a person's ability to access services (FECCA 2015, 10). New and emerging communities may have a limited awareness of what the government is able to provide, and some communities, especially those who have experienced persecution in their country of origin, may not trust the government and may refuse services for this reason. Communities that are well established but have little history of service usage may also have a limited awareness of the assistance available.

Loyalty to family and community pressure can be significant reasons for a person to not want to use a service. This can come both from the older person believing their family should be the primary care givers and from the children, who may be determined to provide care on their own (Maidment, Egan & Wexler 2011, 14-16).

Fear of being shamed or excluded from the community, especially when the service is linked to living independently of family, can be a great concern. There may be a cultural expectation that matters that take place within the family are private. This could lead to avoidance of services, especially in relation to elder abuse and family conflict (Maidment, Egan & Wexler 2011, 14-16)

2011 ABS data reveals that the need for 'outside' assistance was reported at higher levels (24 percent) in the culturally and linguistically diverse community than the wider community (17 percent). Levels of available family and social support, and need for services, may depend on a range of factors, including the length of time in Australia and the nature of family relationships (Rao, Warburton & Bartlett, 2006 174)

Family Care

Anecdotal evidence suggests that many workers assume older people from certain backgrounds will live with their family. However, the literature states that the rates of people over 65 living with family vary across groups. For example, older migrants from Greece and Asian countries have higher rates of living with family than those from other culturally diverse communities, and older people from some European countries have higher rates of living alone (FECCA 2015, 5).

Perpetuation of the myth of family care conceals the social isolation experienced by many older migrants from non-English speaking backgrounds. A review of the literature on social isolation identified older people from culturally and linguistically diverse backgrounds as one of the most vulnerable groups at risk of social isolation (Rao, Warburton & Bartlett 2006, 117).

Regardless of whether an older person's family can provide for their care needs or not, it is important to consider that family may play an important role in decision making about health and social services (FECCA, 2015 25). The involvement of family has been identified as a strength in many studies, but it also presents some challenges. Perspectives of family members can be at odds with an older person's own view and diverse intergenerational perspectives have been identified as a source of tension within the family (Feldman & Radermacher, 2014 12). Overall, whatever role family plays in the care of the older person, the research suggests that more support is needed for both the family and the older person (Feldman & Radermacher, 2014, 12).

Housing Related Challenges for culturally and linguistically diverse communities

Older people from culturally and linguistically diverse communities face many of the same housing related challenges that are experienced by the older population as a whole. Private rental housing is recognised as being highly insecure and unaffordable for older people on aged pensions. 73 percent

of rent-paying households who contact HAAG pay 30 percent of their income in rent, which is regarded as “housing stress”. 41 percent of callers are paying more than half their income in rent and experiencing severe housing stress and 21 percent of clients report housing stress as the major reason for contacting the service (HAAG 2015, 5-12).

Tenants require their landlords’ consent for age-related disability modifications. Landlords have very broad rights to refuse consent for modifications, and can be reluctant to allow even minor modifications, such as handrails. 30 percent of people contacting *Home at Last* did so regarding inadequate or inappropriate conditions, such as stairs when a person is unable to climb stairs, a shower over the bath which the person is unable to access, and various trip hazards. These factors put low income older people at significant risk of becoming homeless as they may need to leave the house urgently if vital areas are inaccessible.

Whilst age-related frailty, mobility issues, chronic health problems and social isolation can all be barriers to older people accessing essential housing support, people from non-English speaking and culturally diverse backgrounds often face additional challenges. Making sure that these vulnerable seniors have access to independent and culturally and linguistically appropriate information, advice and advocacy is crucial if we are to ensure that they avoid homelessness.

Discrimination in the rental market

One barrier that is particular to migrant and refugee communities is discrimination in the private rental market. The West Australian Equal Opportunity Commission’s 2009 report, *Accommodating Everyone*, noted “a pattern of denial of access to accommodation for these groups” and that culturally and linguistically diverse clients are being forced to accept poor quality accommodation and less favorable treatment once in accommodation (EOC, 2009 in VEOHRC 2014, 8). Furthermore, a 2012 Victorian Equal Opportunity and Human Rights Commission report reveals a pattern of real estate agents stereotyping people based on their cultural background, with one survey respondent stating: “someone once told me that people of my nationality are dirty so they would not rent to me” (VEOHRC 2014, 12).

The report also notes that culturally diverse renters are less likely to complain about mistreatment by landlords, or maintenance issues (VEOHRC 2014 9). This is in addition to the age related discrimination that is faced by all older people in the private rental market, who must compete for a limited number of affordable properties with younger people who may have one or two full incomes.

Lack of information on housing rights in languages other than English

There is currently little information about housing rights available in languages other than English. Consumer Affairs Victoria (CAV) has information on renters’ rights in 24 languages, but this information is only available online and therefore inaccessible for those who have low computer literacy or who do not have access to the internet.

Lack of information on housing options

The *Preventing Homelessness in Older CALD Communities* project is the first of its kind to provide information about housing options to older people from non-English speaking and culturally diverse backgrounds. The Department of Human Services has translated a basic page on its website into 10 languages, however the page merely summarises the information available on its website. The information itself is not translated. The page includes a link to its ‘Language link’ service, which offers more information but you must be able to read English to select your language.

Section 2 - Project Processes

2.1 Selecting the target communities

The risk of homelessness in Older CALD Communities

HAAG has identified a number of CALD communities as having a high number and proportion of older people who are at risk of homelessness and whose needs are not being addressed.

Although Italy, Greece, Germany the Netherlands and Malta make up the top 5 counties of birth for people who are over 65 and born overseas in Victoria (ABS 2011), these were not the target groups for the joint ECCV-HAAG project. Communities selected to participate in the project were based on key risk factors for homelessness.

HAAG has collected data from its Specialist Homelessness Information Platform (SHIP), which suggests that the following are indicators of an older person being at risk of homelessness:

1. Inappropriate Housing Conditions (Including the need for disability modifications or overcrowding)
2. Housing Crisis
3. Housing affordability stress

Before the project began, research was conducted to explore which groups of older people are most at risk of homelessness. Those communities with the highest numbers of older renters were identified as the target groups.

ABS statistics suggest that 22,176 older people (over 55) who speak languages other than English are renting privately in Victoria. This number represents 24 percent of the total 92,868 older Victorians who are renting in the private market (ABS 2011).

Of this group, the top ten languages spoken at home for renters 50 years and over are below;

1.1 Language Spoken at Home- Older Renters	
For Person Records, 56 - 115, Victoria, Rented: Real estate agent - Rented: Person not in same household, Occupied private dwellings	
1. English	70,692
2. Chinese	2,774
3. Overseas visitor	2,242
4. Greek	1,656
5. Italian	1,580
6. Middle Eastern Semitic Languages	1,447
7. South Slavic	1,219
8. Indo-Aryan	1,187
9. Not stated	1,152
10. Hmong-Mien and Mon-Khmer	996
Other Languages	7923

ABS 2011

Due to the high number and proportion of older people who are in private rental housing, the following language groups were selected to take part in the project:

1. Chinese;
2. Middle Eastern Semitic Languages;
3. South Slavic; and
4. Indo-Aryan.

Greek and Italian speakers were purposefully omitted from the project as they were already using the *Home at Last* service and the number of private renters represented a very small proportion of these large, established populations, rendering these individuals very difficult to target within the confines of the project.

Barriers to accessing *Home at Last* and other homelessness services

In addition to whether the community had risk factors for homelessness, the project also looked at whether or not the community had already been accessing *Home at Last* services.

Since the inception of the *Home at Last* service in 2012, a steady 30-35 percent of *Home at Last* clients have been from culturally and linguistically diverse backgrounds, which is roughly in line with the proportion of this demographic in Victoria.

Despite this, it was identified that many of the communities who were most in need of housing support – that is those who have the highest numbers and proportions of older renters – were underutilising the *Home at Last* service.

The data below represents the top ten countries of birth of *Home at Last* service users from January 2013 to January 2014.

1.2 Country of Birth: From <i>Home at Last</i> SHIP Data (2013-2014)		
Country of Birth	Count	% of total clients
Australia	580	54.05%
England	55	5.13%
China (excludes SARs and Taiwan)	39	3.63%
Greece	36	3.36%
Italy	25	2.33%
New Zealand	21	1.96%
Egypt	17	1.58%
India	15	1.40%
Croatia	15	1.40%
Philippines	13	1.21%
Others (below 1.21%)	246	23.95%

This data revealed that certain groups were experiencing extra barriers to service use.

2.2 Project Framework

Project Aim

The key aim of the project has been to prevent homelessness amongst older people from culturally and linguistically diverse backgrounds by providing culturally appropriate information to community members. It has targeted older migrant communities that have high proportions of renters with information about housing options and where to find assistance.

Stage One: Community Engagement/ Resource Tailoring - February to July 2015

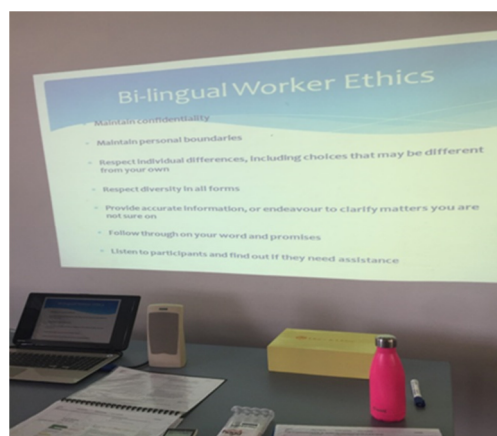
Community reference groups consisted of workers from ethno-specific services and in some cases volunteers from the community. Each reference group provided advice and guidance about their own community's perception of housing options and the risk of homelessness for older people. This information was used to create ethno-specific community education resources. These resources include:

- A brochure about *Home at Last*;
- A community education package including a case study that is specific to the community and questions to be used in the community education sessions; and
- A translated PowerPoint presentation to be used in community education sessions.

The community reference groups met five times over a six month period.

Stage Two: Training of the Bi-lingual workers - July 2015

Sixteen bi-lingual workers were trained to provide information about *Home at Last* and housing options for their own community. The training took place over two days. Workers were trained together as a group, but were provided with materials specific to their community.



Above: Bi-lingual worker training on the 21st and 22nd of July 2015.

Stage Three: Community Education and Media Engagement- July to December 2015

Bi-lingual workers scheduled a number of information sessions with their respective communities and began delivering sessions from August 2015. The majority of these sessions were delivered to ethno-specific seniors groups.

The bi-lingual workers and reference group members also identified media opportunities to ensure that socially isolated people who do not attend seniors groups also receive this vital information. This included radio interviews and newspaper articles.



Left: A Chinese Planned Activity Group (PAG) hears about housing options from Yen Kim, a bi-lingual worker for the project.



Left: A group of Arabic speaking women meet with Lina Hassan, bi-lingual worker for the Arabic Speaking Community, to talk about *Home at Last*.

Stage Four: Evaluation- Across the project

The evaluation of the project was conducted by an independent external evaluator from the Australian Multicultural Foundation. The process included evaluation of the community education sessions as well as interviews with stakeholders and project participants.

Section 3 - Community Consultation

3.1 Key issues emerging from community consultation

Stage one of the project consisted of five meetings with community reference groups (see Section 2, Project Processes). Below are direct quotes from the community reference group meetings. Some of the key themes and issues were common amongst all of the community reference groups. The quotes have been arranged to reflect this pattern.

The key themes and issues that emerged from Community Reference Group (CRG) Meetings were:

Homelessness:

- Contributing factors to homelessness in the community
- Lack of affordable housing; and
- Access to Special Benefit when under 'Assurance of Support.'

Service Barriers:

- Lack of information about services
- Lack of confidence in using Australian Services;
- Lack of confidence in services to respond appropriately; and
- Cultural barriers to accessing services.

1. Contributing factors to homelessness in the community

a) Family conflict and family violence

Some communities noted that family separation, conflict and/or elder abuse were contributing factors to people facing homelessness in older life.

"Alcohol, violence in the family, separation, they don't know what to do after separation and so they get lost in the bottle." Serbian CRG

"Some people can be settled (in Australia) for a long time, they sign as a guarantor for their family, and lose their house when their children go broke." Serbian CRG

"Many people from our communities came after the war and didn't get a chance to establish themselves in Australia, so they live with their families who sometimes throw them out once their children are grown up." Croatian Community, Combined Meeting One

"Indians are quite used to staying with their eldest son, this is seen as a given. So that's the old classical model. This has worked for a long time and still does work in some measure. A lot of people who are staying together, there will be some tensions, due to adjustment etc. That creates a whole lot of problems." Indian Community- Combined Meeting One

"There is so much domestic violence- that is the priority"- Indian Community- Combined Meeting One

b) Lack of Affordable Housing

Unaffordable rent and struggling to meet basic needs were noted by most communities as a key driver for homelessness for older people.

"For some people, by the time they pay rent they are hungry. In our community homelessness means someone sleeping on the street. It took a long time for people to understand that homeless doesn't

just mean on the street- then they started coming (for help). And for the question 'who is at risk?' Even I can be at risk of homelessness." Bosnian Community, Combined Meeting One

Many reference group members noted the lack of available affordable housing to be a major issue for their community. This included people being offered unsuitable housing by the Office of Housing.

"I know a lady who lived with their son, she was offered a housing commission in Morwell (she lived in Dandenong) - she didn't accept it because she was lost- she was lost already. She didn't know English and she couldn't move away from her community." Serbian CRG

"Many people who came, particularly as refugees, are facing a problem with housing, they may be still in private rental, some of them have applied for public housing and are still waiting, and have been waiting for a long time" Serbian Community, Combined Meeting One

c) Need for modifications in private rental- inappropriate housing

Some reference group members, particularly those who worked with older people in a community or social service, noted that the inability to get modifications in private rental contributed to the risk of homelessness.

"I have a client who is in her late 70s and she was in private rent, she needed hand rails and she asked the landlord to put them in and the land lord refused..." Croatian Community, Combined Meeting One

d) Changes in living arrangements and housing rights in Australia compared to the country of origin

Some communities noted that differences in expected living arrangements in Australia, compared to the country of origin, created conflict and a risk of homelessness. Other groups mentioned the legal and financial complexities that come with living in Australia.

"In China the mum and dad will have a house and the children will live in that house, but when they come to Australia it is reversed. This causes some tension". Chinese CRG

"The Chinese elderly people have a property in China but here they don't have their own property. Maybe the property of the children has been contributed to financially by the parents but still the property is under the children's name so they don't have a say. They do not have any rights and there is no proof that the parents have contributed". Chinese CRG

"In Serbia people will live with their families, but here people are used to living separately, this can cause issues". Serbian CRG

e) Access to Special Benefit when under 'Assurance of Support'

Assurance of support is a commitment to support a person who is applying to migrate to Australia, so they will not have to rely on payments from Centrelink once they have arrived. Many people assist their parents to come to Australia under the 'Contributory Parent Visa (Visa Subclass 143)', which requires an assurance of support. The cost of the visa is approximately \$45,000 per person. Once granted, the visa holder is eligible for Medicare but has a ten-year exclusion period for an Australian aged or disability pension (ECCV 2015, Appendix 5.6 XV). This means that the older person does not have any income of their own, which makes them financially dependent on their children. This can put them at risk of homelessness if their relationship with their family breaks down. The inability to access a government pension, particularly 'Special Benefit' was discussed widely as a factor putting older people at risk of homelessness, particularly in the Chinese and South Asian communities.

“Older people don’t have their own money and if they have trouble with their family they will end up on the street” Chinese CRG- in reference to those without access to the Aged Pension

“When I started to work at [Chinese Community Organisation] I was very surprised- how come so many elderly people are coming to see us because of homelessness or risk of homelessness? The situation is often that parents come from China to live with their children and look after their grandchildren- they sell their house to afford the visa. Then when they have finished looking after the children and they become sick because their children are not looking after them.” Chinese Community- Combined Meeting One

“A lot of parents are selling their property in China so they can pay for a visa to come to Australia. Then when they come to Australia they are treated as a ‘free domestic worker’ or ‘free babysitter’ for their children... Because they are not eligible for social security for 10 years, even if they face the problem of homelessness, they aren’t eligible for support”. Chinese Community- Combined Meeting One

2. Barriers to Accessing Services

a) Lack of information about services

The lack of information available in suitable languages and lack of engagement with communities has been raised as a key concern for participating reference group members.

“Now is much better than it used to be. I’m surprised there is help. In the past we have had similar issues, now it seems like there is more help. I’m surprised people (social services) care about getting services to us”. Serbian CRG

b) The need for flexibility in delivery style and to simplify messages

There was also discussion about how information should be delivered to suit the community’s needs.

“We want freedom to give information in different situations; even if I’m at a birthday party for example I will share that information. And it needs to be simple.” Arabic Speaking Background CRG

“We need to make the information that we give simple because sometimes it can be too much and it can be confusing. We need to keep repeating in different ways to make sure the message is very clear. We need to use case studies. Some people are too stressed to take in the information. The Assyrian Chaldean, most of them have come from war in their country, some of them have lost their husband, their kids - there is a lot of trauma, depression, stress. It can be difficult to understand” Arabic Speaking Background CRG

c) Lack of confidence in using services in Australia

A key barrier to service use for some communities was that community members were not confident in approaching organisations for help.

“If they had to face the situation in their own country they would somehow manage, but when it comes to a situation in Australia they rely more on their children, even for simple issues like shopping. One of my clients was a government official in China, so he was quite powerful, and when he came to Australia he couldn’t communicate with anyone. We helped him to use public transport and when I asked him if he was confident to use public transport on his own he said no”. Chinese CRG

“Some of this education has to go to other people also, for the sake of the seniors. If they (their children) don’t know- the seniors won’t know, because they are partly dependent on their children. I think we can get information to them (the adult children) by going to their organisations, functions etc. Some seniors take a step forward and they ring us, but many people for a very long period

haven't done anything, and the children do everything for them." Indian Community- Combined Meeting 1

d) Lack of confidence in the services to respond appropriately

An important and unexpected response from reference group members has been that services have not responded appropriately to their needs, or services are not perceived as being able to respond to people's needs.

"People who come to a new country as refugees in the later phase of their life find it very difficult to adapt. Services should consider the circumstances of those people affected by war and their ability to adjust to a new way of life." Serbian CRG

"Some social workers are young and have never left Australia, how can they understand what we have been through?" Serbian CRG

"We need to help mainstream workers enhance cultural understandings of the housing issues faced by Chinese elderly people. Clients tend to trust those who understand them deeply." Chinese CRG

"People need to know what to expect when they contact a service. Like how long will it be before they get help, 1 week, 6 months or a year? We need to be honest or people won't trust us." Arabic Speaking CRG

"I've tried to help people in this situation before. When they didn't know English they were just lost. When you try to help them they didn't believe that you could help them, they've lost trust in people, especially the refugees - because they didn't trust the government in Serbia they don't trust the government here." Serbian CRG

e) Stigma about housing issues

Some communities discussed the stigma in their community around housing issues and family conflict which prevents people from seeking assistance.

"Culturally the Indian seniors are good at suffering. We are very good at hiding these problems, and saying that we need help from the government is the ultimate 'shame situation'. A few who have not managed because the situation has broken down, they are really desperately looking...." Indian Community Combined Meeting One

"Some people are afraid or feel shame, they will call me after the session; they don't want to say something in front of people. It's good to have a contact person from [a Serbian social service] or a volunteer present because some people won't ask in the group." Serbian CRG

"There are so many stigmas attached to us that it makes it difficult. For us women, independence and knowing our rights is the most important thing. If we know that, maybe we can get into the community and use the facilities provided by the government to take the first step." South Asian CRG

"The way we interpret our religion says that we must stay with our family. If we discuss these issues in my community, people will get stigmatised. I think mosques are very important. If we can target the religious leaders of the mosques - because every Friday they get an interaction with at least half the community. If the Imam puts it in a way where it is not out of the religion to take a referral or something like that, this will help. If we could get our message out clearly to the Imams this can be a very good way to getting the message out." South Asian CRG

"Last year we wanted to celebrate white ribbon day. We wanted the white bows to be taken into the prayers - there are hundreds of scriptures that clearly define respect for women. The priest was reluctant, but he did it half-heartedly. Then the last year it was very successful (when the priest spoke) - I was really worried that people would jump me. It's about taking it one step at a time."

Convincing the holy people, as long as we do it in the right way, I'm sure they will do it." South Asian CRG

f) Social Isolation

Most project participants mentioned social isolation as an important barrier to service usage.

The question is that some people won't come (to information sessions) because they are old, disabled or too new to this country." South Asian CRG

"My point is about women, especially Muslim women that are not going outside of the house. In some areas the only point of contact women have with the outside world is through their children, or nurses. I'm not sure if we can have a small advertisement about homelessness, if it goes to each house, maybe someone will look at it and say ahh...this is the issue I am having. Many Muslim women that don't work have only two options. One is the doctor and one is the school." Pakistani Community - Combined Meeting One

"Homelessness requires a very quick solution - homelessness doesn't get brewing time...I don't know where else we can knock on the door to get help if the need arises." Indian Community - Combined Meeting One

"For us, it's not the understanding of the information, most people are ok with English. Some of them may not understand that such a service exists unless they are being told." Indian Community-Combined Meeting One

Section 4 Data Analysis

4.1 Community Education Sessions

Community/Language	Number of Sessions	Number of Attendees
Chinese	14	318
Arabic	5	84
South Asian	13	202
Mixed Serbo-Croatian language groups	9	282
Serbian	12	441
Bosnia and Herzegovinian	7	157
Croatian	4	127
Total	64	1611

Number of Community Education Sessions 2015

A total of 64 information sessions were delivered by bi-lingual workers across the participating language groups from the period July 22nd 2015 to November 25th 2015.

1611 people attended these information sessions and received information about their housing options and how the Home at Last service can assist them.

In addition, bi-lingual workers spoke on ethno-specific radio stations:

- RADIO- 3zzz and Radio Gedza (Serbian Community Radio)
- Radio- 97.7FM Casey. 3 Ser (Serbian Community Radio)
- Melbourne Ethnic Community Radio (Serbo-Croatian Language)
- 3ZZZ Bosnian

Newspapers, such as 'G'Day India' also featured articles about the project and Home at Last.

4.2 Project Results

Targets were set as part of HAAG's funding agreement with the Lord Mayor's Charitable Foundation. The project results are measured against these targets. All targets were exceeded.

*Baseline figures for the project were based on data from 01 Oct 2013- 30 Sept 2014 (12 months)

^ 'Project achieved' refers to data collected between 01 Jan 2015- 25 Nov 2015 (11months).

Both sets of data measure the number of Home at Last clients from the project's target language groups.

Target 1. Increase access to Home at Last by producing materials translated into 7 key languages.

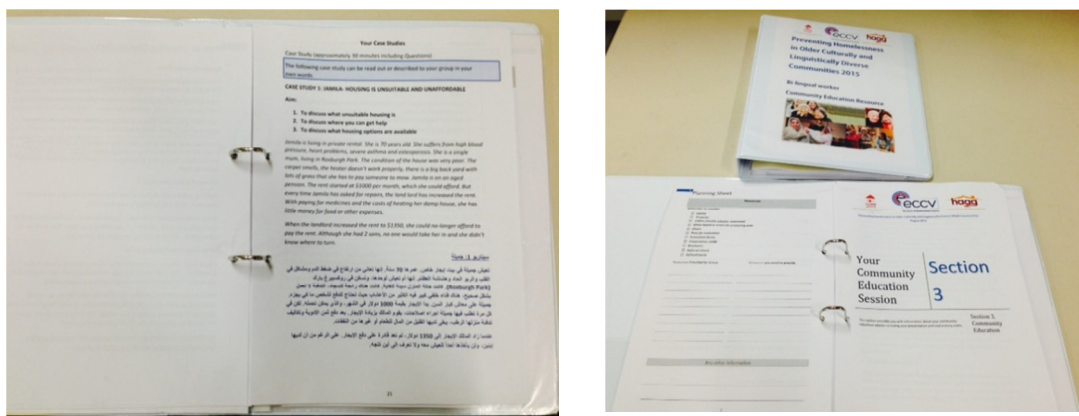
Community Education materials have been created in consultation with community reference groups.

Home at Last brochures are now available in 9 languages: Arabic, Traditional Chinese, Tamil, Urdu, Hindi, Punjabi, Bosnia and Herzegovina, Serbian and Croatian.



The project has also produced materials that help bi-lingual workers to deliver their information such as:

1. Community Education Resources with information about Housing Options and Home at Last
2. Stories from each community that are translated and used to help communicate the message about how Home at Last can assist older people. These resources are available at: <http://www.older tenants.org.au/news/project-preventing-homelessness-cald-communities>



Target 2. A 100% increase in the number of people from the four key language groups finding long term secure, affordable housing

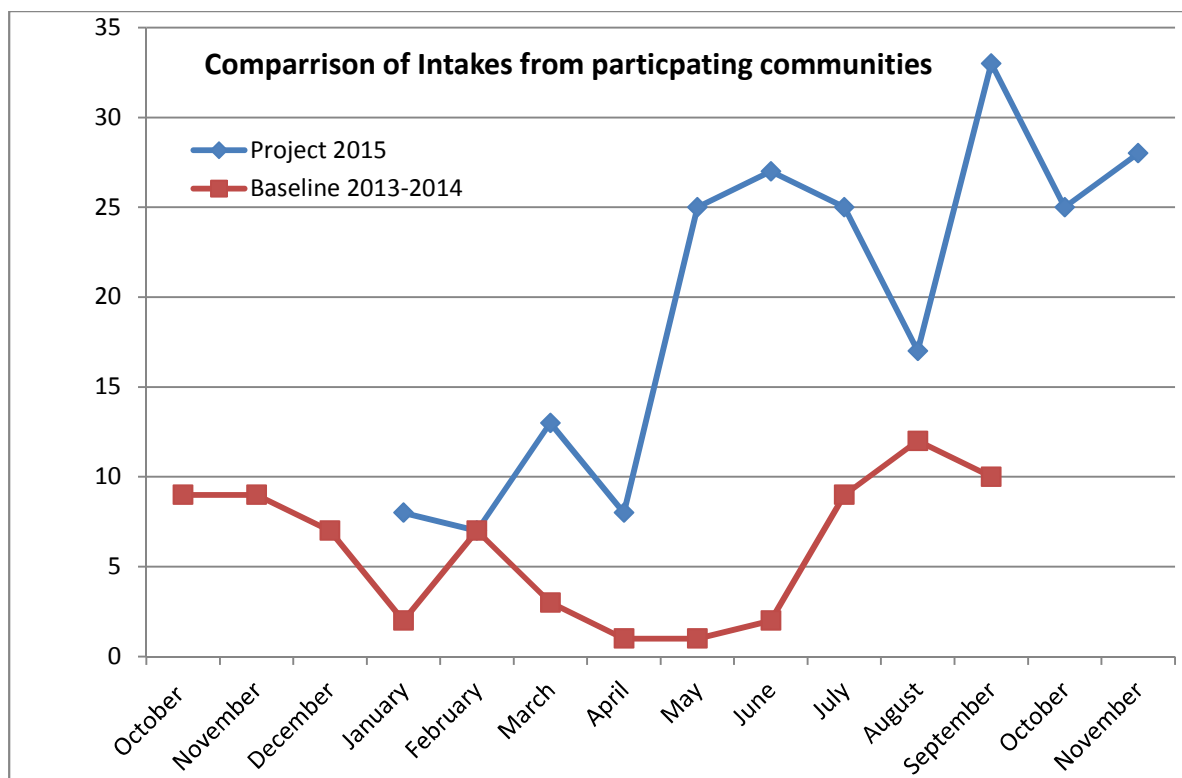
	Baseline*	Target for Project	Project achieved^	Increase from Baseline
Target Two: Clients Housed	9	18	27	200%

27 people from the participating communities were housed by Home at Last's ACHA (Assistance with Care and Housing for the Aged) service in 2015. This exceeds target by 100%.

Target 3. A 100% increase in the number of people from the four key language groups contacting Home at Last for Assistance

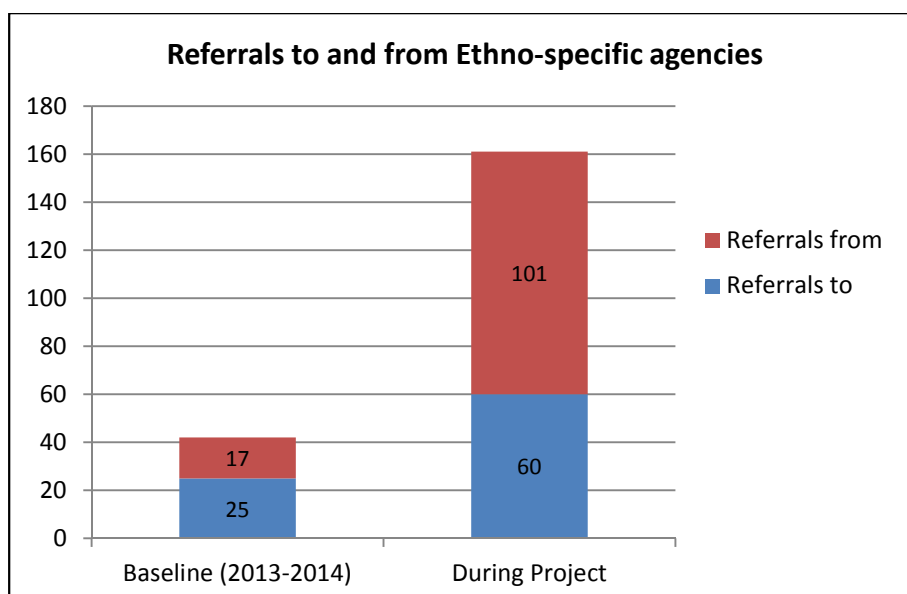
	Baseline*	Target for Project	Project achieved^	Increase from Baseline
Target Three: Client Intakes	72	144	217	201%

217 people from the target groups have contacted Home at Last since January 2015. This exceeds target by 101%.



Target 4. A 100% increase in the number of referrals *to and from* ethno-specific agencies:

	Baseline*	Target for Project	Project achieved^	Increase from Baseline
Target Four: Referrals In and Out	42	84	187	345%

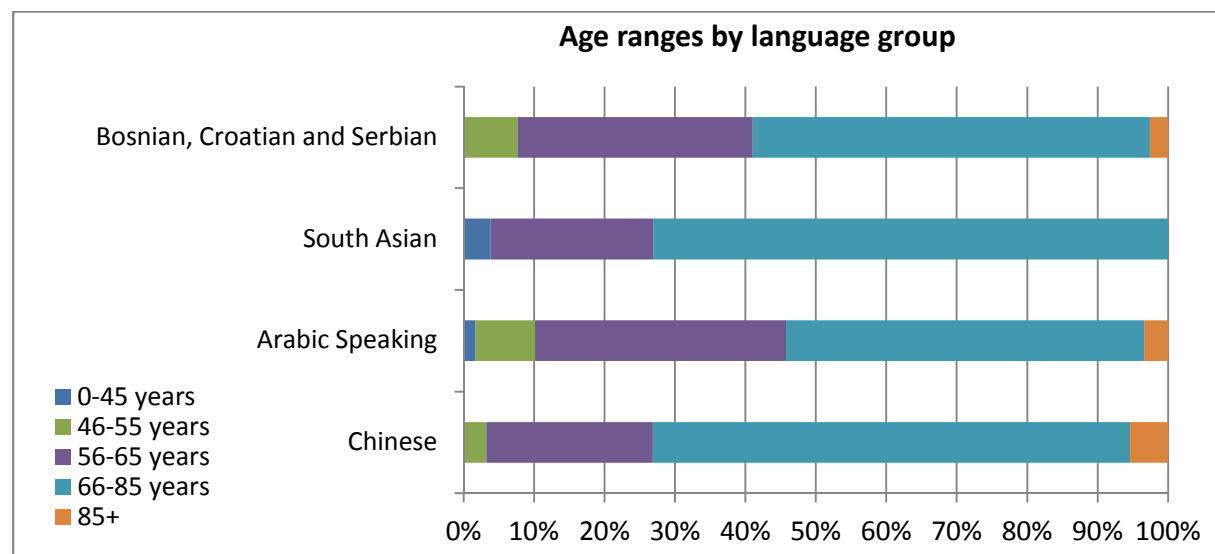


Referrals to Home at Last from agencies that support people from the targeted communities have increased significantly since the beginning of the project. So too have referrals to support agencies. This has enabled many more people from the targeted communities to access housing support. Referrals exceeded target by 245%.

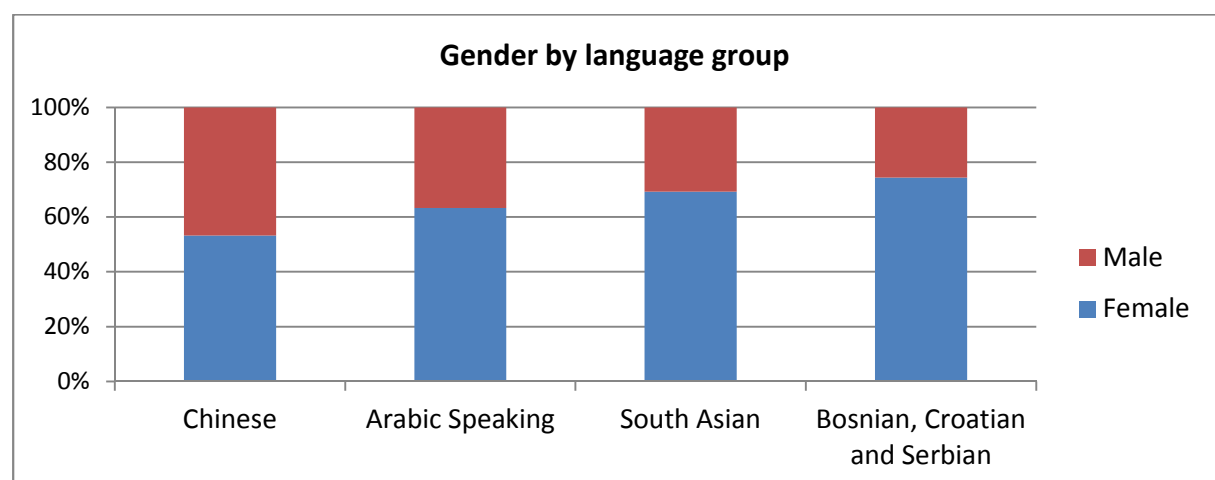
4.3 Demographic Information

Chinese	Arabic Speaking	South Asian	Bosnian, Croatian and Serbian	Total
92	60	26	39	217

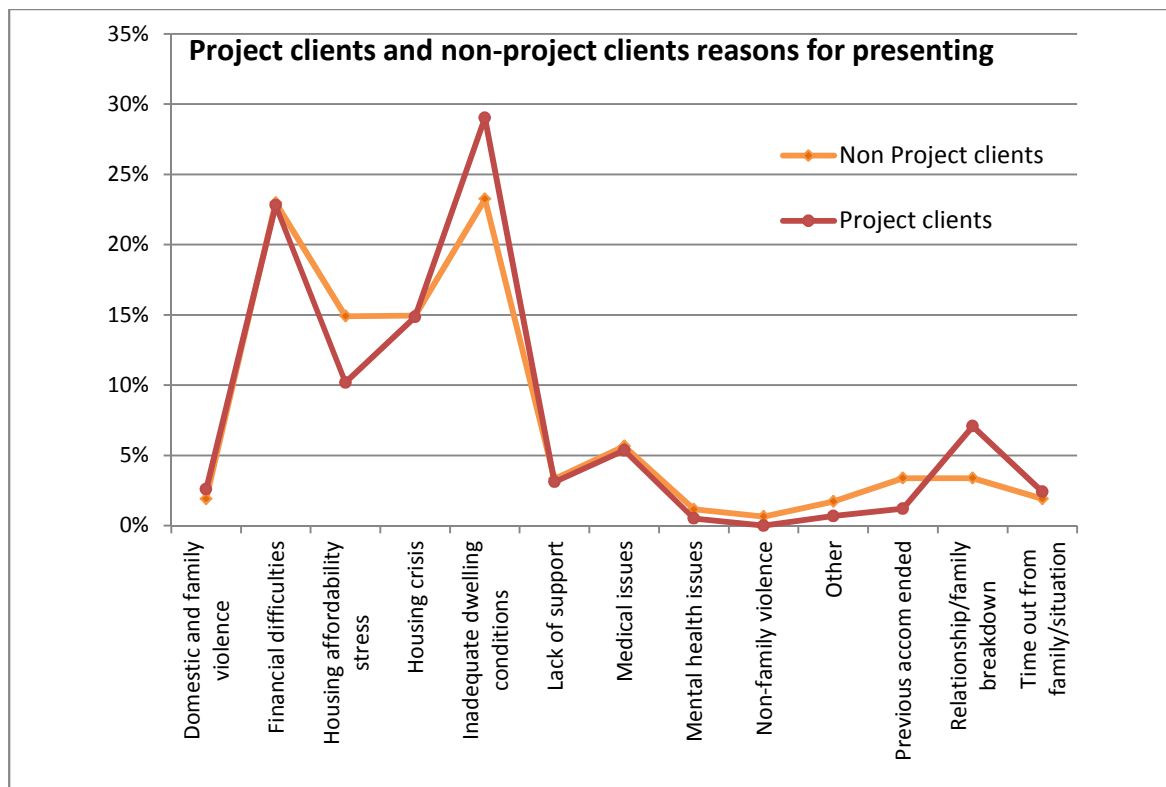
Intakes per target group - From SHIP Data 01 January - 26 November 2015



Age Range- From SHIP Data 01 January - 26 November 2015



Gender- From SHIP Data 01 January - 26 November 2015



Reason for Contacting Home at Last- from SHIP Data 01 January 2015 – 26 November 2015

Section 5 - Project learnings and recommendations

As part of the project, data was collected from the 'Specialist Homelessness Information Platform' (SHIP) database that is part of the national homelessness data collection system (See section 4.3). This data represents information from each client who calls the *Home at Last* service. Data is also collected when a client receives 'outreach' services, under HAAG's Commonwealth funded 'Assistance for Care and Housing for the Aged' (ACHA) program.

This data has given us a picture of the experience of homelessness for the target communities, including the key reasons for contacting the *Home at Last* service.

The most common reasons for contacting *Home at Last* in the participating communities are:

- Inadequate or inappropriate dwelling conditions (mostly overcrowding);
- Housing crisis; and
- Housing affordability stress.

This data, as well as interviews with *Home at Last* Housing Support Workers and the Community Reference Group Consultations, informed the project learnings and recommendations.

Lack of Information about Services

Brochures and other materials are rarely available in the language of the communities targeted in this project, therefore many services are not known about or utilised. At the most basic level, having information about *Home at Last* in appropriate languages has opened up the service to people who would otherwise not be aware of it. It has been very rewarding to see people who do not speak English come to the office of *Home at Last* holding a brochure in their first language.

An important learning from the project has been that creating culturally appropriate brochures and promotional/educational materials is about more than just language translation. A great deal of work has gone into consulting with the project Community Reference Groups to get the messaging right. It has been especially important that we did not dissuade people from using the service by making incorrect assumptions. Making sure that materials are culturally appropriate by working with communities during the design process, communicates to the community that the service cares about and understands what is important to them.

Community education in a group's first language helps to build trust in a service because a person who the group knows, and who understands their culture, is telling them the service is reputable. In addition, engagement with community leaders has created many referrals into the *Home at Last* service. These community leaders are often people who the community knows they can go to for help. As part of this project, community leaders, especially in the Arabic Speaking Community, have been key linkages to helping isolated people who need assistance. These community leaders have been making referrals directly into the service and we hope to continue this very effective process into the future.

There are many more language groups that have not been included in this project due to the need to prioritise those in greatest need. However there are many other communities that require similar support to ensure all older people from a culturally and linguistically diverse background have access to services such as *Home at Last*.

Recommendation 1

That *Home at Last* be provided with resources to extend and broaden the “Preventing Homelessness in Older CALD Communities Project” to develop brochures and other promotional materials in the languages most used by older people in Victoria.

Lack of equitable access to housing services and discrimination

Significant anecdotal evidence from the project and the *Home at Last* service found that people from non-English speaking backgrounds do not receive an equal service to people from English Speaking backgrounds, and will therefore experience a delay in receiving the assistance they need. These non-English speaking clients have noted that they feel that service providers often do not take into account the urgency of their situation. One Mandarin speaking couple noted that they had been treated so badly by another housing service that, rather than accept its assistance, they preferred to return to a situation of elder abuse. Common experiences noted by culturally and linguistically diverse clients were: not being offered interpreters, being made to feel unwelcome, and feeling like they are not being listened to.

Another reason a person from a non-English speaking and culturally diverse background may receive a less adequate service is the lack of resources that services have to provide assistance. Using interpreters is costly and time consuming, and places strain on services which are already stretched to their limit. For instance, the *Home at Last* outreach service allocates triple the standard time to assist a person requiring an interpreter. The *Home at Last* service prioritises service flexibility to be able to listen to the older person’s wishes and needs regardless of how long a consultation might take. However, it must be acknowledged that this could only be provided with adequate resources.

Recommendation 2

That the Department of Health and Human Services adequately resource services to work with older people from culturally and linguistically diverse backgrounds. This should include provision for additional specialist/bi-lingual staff and for the increased use of translating and interpreting services.

HAAG has noted persistent discrimination against people from non-English speaking and culturally diverse backgrounds from Independent Living Unit managers and some social housing operators. The lack of transparency in the selection process of these housing types leaves non-English speaking and culturally diverse people vulnerable to the arbitrary eligibility decisions of individuals. Final authorisation about whether a person is allocated housing is based on an interview process, where factors such as value judgements on whether a person will “fit” subjective social cohesion criteria for living in a village or housing complex are prominent. One *Home at Last* housing worker stated “*in 15 years of working in this sector, I only remember ever having housed one culturally and linguistically diverse person in Independent Living Units*”. Another noted that in a social housing property interview, their culturally diverse client was asked about how clean they keep their home.

Recommendation 3

That social housing and Independent Living Unit providers use the same application process as public housing, where decisions about housing allocations are based on transparent eligibility criteria rather than arbitrary interviews for suitability.

Language barriers in accessing services

The *Preventing Homelessness in Older CALD Communities* project has revealed the many barriers faced by older people from non-English speaking and culturally diverse backgrounds when trying to access services. Older people who are new migrants, and more established migrants with limited English language skills, often lack the confidence to contact services without the assistance of others from their community, whether it be family members or ethno-specific services.

At the most basic level, translating and interpreting services are essential to ensuring those who have limited English language skills can access services. *Home at Last* uses the Victorian Interpreting and Translating Service (VITS), a service that workers can call to access interpreters. When a non-English Speaking client wants to contact *Home at Last*, they have to call the service and leave a message with their name, language and phone number. The service will then return their call with an interpreter on the line. Those who are unable to leave their number in English or understand the message are severely disadvantaged by this system.

Universal access to the Translating and Interpreting Service (TIS) would improve service access significantly. TIS allows people who speak languages other than English to call a service through an interpreter. It is free for the caller and the interpreting is charged to the service provider. At the moment callers use TIS to call *Home at Last* but their call is rejected as *Home at Last* is not funded to use this service.

Recommendation 4

That government funded services , including *Home at Last*, have adequate access to Translating and Interpreting Service (TIS).

Cultural barriers in accessing services

For some of the communities engaged in this project there is stigma attached to using services that are provided by the government or 'outside' the family or community. Some community reference groups reported that friends and family members would be embarrassed or feel ashamed if outsiders knew about their issues. As one group member noted, "*saying that we need help from the government is the ultimate 'shame situation'*" (Indian Community- Combined Meeting One).

Housing can be a particularly sensitive issue because for some communities there is an expectation that children will care for their parents in the home. An older person living independently is seen as representing a break up of family. Some groups also reported that when an older person lives independently, the community may suggest that the older person or children have done something wrong to be in this situation. Older people living independently can represent a challenge to religious or cultural values that are central to a person's identity and sense of belonging within in a community, and this must be acknowledged by services that work with these communities.

Small steps were taken to overcome this stigma through the project. The community reference groups shared information about the stigmas that may be associated with living separately from family. These factors were taken into account when designing the brochures and community education materials. For instance, the Hindi, Punjabi, Urdu and Tami brochures included quotes like, "Living independently has strengthened my relationship with my family," and "Since I moved house, I have made many new friends." These quotes were designed by reference group members to counter the stigma and ideas about social isolation associated with living separately from family.

Similarly the community education sessions aimed to counter stigmas associated with living independently and using social services. Using case studies and stories that the community can relate to helps people to identify and empathise with a person experiencing a housing crisis. The questions

attached to the case study encourage the group to discuss the story's characters and stimulates conversation about the topic within the group, perhaps for the first time. This in turn normalises the issue and allows people to discuss their own housing issues without feeling stigmatised. In groups where there is stigma about housing/family issues, workers have reported a long silence after the bi-lingual worker has finished their talk, then a barrage of questions from across the group. In one particular session, a group member was able to speak out for the first time about an issue of elder abuse they have been dealing with for more than 10 years.

Recommendation 5

That culturally responsive community education be integrated into services to break down and overcome cultural stigma and barriers to access, and to encourage migrant and refugee families to actively access housing with and for elderly family members.

Lack of Confidence in services to respond appropriately

Some of the most important feedback received through the project was that people from the participating communities did not initially feel confident that *Home at Last* or other housing services would respond appropriately to their needs. That is, that they believed staff would not understand their situation or their cultural needs because they were from a migrant or refugee background. As an example, one recent Arabic speaking client who came to the service through a community education session was homeless and staying with a friend. Her friend lived together with her husband. Due to religious/cultural beliefs, this meant that the client was unable to stay at her friend's house for more than a few days, as she could not stay in a house with a man who is not her husband or family. *Home at Last* staff, who had an understanding of this religious/cultural belief understood that this meant the situation was urgent and took appropriate action. A client should be confident that all services will respond this way and respect his/her cultural/religious beliefs.

Recommendation 6

That resources be provided to ensure that all housing and homelessness services who work with culturally and linguistically diverse clients receive training on how to work in a culturally responsive manner and ensure that these clients receive the most equitable service possible.

Resourcing ethno-specific and multicultural organisations

The *Preventing Homelessness in Older CALD Communities* project has greatly improved *Home at Last's* relationships with participating ethno-specific and multicultural support agencies. These agencies are essential in assisting those people who are not confident to access services on their own. Without these services providing a bridge between culturally diverse communities and mainstream services, many people would not access essential services such as ours. Many smaller ethno-specific and multicultural services are currently under threat and a number have been forced to greatly reduce their capacity or close due to Commonwealth funding cuts for community development and education programs. This has already led to many vulnerable and isolated older people from culturally diverse backgrounds missing out on accessing the services that they need.

Recommendation 7

That ethno-specific and multicultural community services receive secure and targeted community development funding so that they can continue to be the key educators and provide pathways for culturally diverse communities to access services.

The need for early intervention

A key finding from the SHIP data is that people from the targeted communities are more likely to contact *Home at Last* in a 'crisis' situation, including living in overcrowded, unsafe or inappropriate accommodation. This group of clients may also be homeless, or would be homeless in a number of months unless intervention occurs. Early intervention processes include community education and the ability to assist a person when they are concerned about their housing, rather than when they are already in crisis. The flexibility to offer early intervention services can prevent older people from becoming homeless all together.

Whilst *Home at Last* does provide early intervention services, most housing services provide a crisis response and are therefore only able to assist people if they are homeless on the day they present to the service. This means that older people are unable to address their housing issue early and are unnecessarily facing homelessness. All housing services must be resourced well enough to allocate staff to work with people in preventing a housing crisis. This is an issue that affects all older people facing housing issues in Victoria, including those from a culturally diverse background.

Recommendation 8

That the Department of Health and Human Services allocate adequate resources for housing/homelessness services to provide early intervention services.

Lack of affordable housing

The lack of affordable housing is the major driver causing homelessness for older people in Victoria. The median rent for a one bedroom flat in metro Melbourne is \$320/week (DHHS, Rental report June Quarter 2015), which represents 73 percent of the maximum aged pension. At present there is no upper limit on either rent or rent increases, so whilst housing may have been affordable when a tenant moved in, rent increases twice a year mean that rental housing can quickly become unaffordable.

Affordable housing options for older people in Victoria include public housing, social housing and Independent Living Units (ILUs). These housing types have rents based on a proportion of a resident's pension rather than market rent. They also offer security of tenure and are adaptable as people age.

There is a severe shortage of affordable housing in Victoria, leading to extended waiting times that place those who are in housing crisis in unsuitable and sometimes unsafe housing. Additionally, *Home at Last* has found that even fewer housing options are available for people from culturally diverse backgrounds.

Recommendation 9

The Victorian Government increase public housing stock for older people from culturally and linguistically diverse backgrounds so that they are not at risk of homelessness while they wait for a housing offer.

Access to 'Special Benefit' when Under Assurance of Support

Assurance of Support, as part of the Contributory Parent Visa (Visa Subclass 143), has been discussed widely by the Chinese and Indian communities as the source of many problems in regard to housing issues. Older parents under Assurance of Support must rely on their children for financial support and accommodation for 10 years. The assured older person will not receive any pension until this

period is over. Not surprisingly, this can sometimes create tensions between the adult children and their parents.

Home at Last often encounters clients who are under Assurance of Support and in overcrowded housing who are experiencing psychological or verbal abuse and family conflict. Those who experience elder abuse in their home when under assurance of support, find it more difficult to leave the situation as they have no income to support themselves independently. Additionally, without permanent residency, individuals are not eligible for public or social housing. This often forces people to stay with their abusive families.

In extreme cases individuals can break their assurance of support and receive 'Special Benefit' payments from Centrelink. Special Benefit is paid at the same rate as Newstart Allowance, currently \$525.40/FN, but is reduced if the person is not paying rent or is being financially supported in other ways. This allowance is so insufficient that people receiving it often find themselves in poverty and struggling to meet daily needs, especially if they are living in private rental housing. People from migrant backgrounds are often more socially isolated when they are under financial strain, as they might lack reliable social networks due to their migration experience and are unable to afford trips to 'planned activity groups' or other social events where they can meet others who speak their language.

Recommendation 10

That the Centrelink Special Benefit allowance for older people be increased to the same rate as the Age Pension.

In order to claim 'Special Benefit', Centrelink must be satisfied that the assurer is no longer willing or able to support the older person, or that it is unreasonable for the older person to accept this help. In addition, any payment made as 'Special Benefit' must be re-paid to the Government by the assurer. For this reason many people under Assurance of Support refuse to apply for 'Special Benefit', regardless of how difficult their situation at home becomes. Many of *Home at Last's* clients who are under Assurance of Support already feel that they burden their children and do not wish to exacerbate this by creating additional debt for them.

Another problem with the Centrelink Special Benefit is the process followed for approving an application for payments. When an applicant wants to claim Special Benefit, Centrelink contacts the assurer to inform them of the application. The assurer is then given the opportunity to support the assuree instead, and avoid the outcome of debt. Other than the obvious motivation of avoiding debt, the assurer may also deny struggling financially or experiencing conflict with their parents because of cultural stigma.

Furthermore, when an applicant cites elder abuse as the reason for applying for Special Benefit, Centrelink policy requires the Centrelink customer service worker to contact a social worker, who may deem it necessary to wait a period of time before contacting the family of the applicant, to ensure the applicant's safety. However, *Home at Last* clients have reported that when they told Centrelink about their situation of abuse at home, Centrelink workers called their family, the perpetrators, the following day. This would put the older person in danger and further exacerbate their situation.

Recommendation 11

That the Centrelink Special Benefit be made accessible for those who are experiencing family conflict, overcrowding, unsuitable housing, financial hardship or elder abuse. In the case of family conflict or elder abuse for people on visas requiring an assurance of support, the assurer of support should not be contacted by Centrelink until the older person is safe. The benefit should be granted and the debt waived in these instances. The debt should not be taken into account when granting the benefit.

Conclusion

The *Preventing Homelessness in Older CALD Communities* project has begun the vital process of engaging and informing high need older people in culturally and linguistically diverse communities about how to access housing services, with clear quantitative results. Through this process, ECCV and HAAG conclude that the provision of information is but one major facet of the more complete strategy that is required to ensure equitable access to appropriate and affordable housing for older people from migrant and refugee backgrounds. Without knowledge and understanding of the diverse migration histories and cultural values and practices of Australia's multicultural communities, services will not be culturally inclusive and responsive to the complex needs of clients from culturally diverse backgrounds. Without philosophical and structural changes to how these services are delivered, many members of migrant and refugee communities will continue to be alienated and disconnected from housing services and vulnerable to homelessness.

For these reasons, the Lord Mayor's Charitable Foundation has funded HAAG to deliver an upcoming project called 'A Home for Diversity,' which will use a consultation process to develop and deliver information and training in culturally responsive practice for generalist housing and homelessness services. However, to be truly effective, these education projects must be accompanied and supported by appropriate changes to policy.

Solutions

There are large research gaps in the area of homelessness and older people from culturally and linguistically diverse backgrounds. Targeted research would allow services and funding bodies to make evidence based decisions about what is necessary to support these often isolated and disadvantaged groups.

Projects such as this one, which are community-led and focussed on achieving equitable access to services, must continue; not only in the housing sector, but in all health and social services.

Ethno-specific and multicultural services are the indispensable bridge between generalist services and culturally diverse communities, and thus need to be provided with reliable and sufficient funding to continue their vital work. If large, generic aged care and social service providers become the only service option, older people from migrant and refugee communities will become further alienated from services at great social and economic cost.

In addition, generalist agencies must be equipped with the resources necessary for providing services to culturally and linguistically diverse clients. Accessible interpreting services, staff capacity building, additional staff and specialist/bi-lingual staff are all needed to provide an equitable service to these communities.

The most obvious solution to the housing crisis experienced by many culturally diverse communities, and the older population at large, is the creation of more public housing. As we have found through this project, public housing is the only affordable housing type that currently provides equitable access to people from migrant and refugee backgrounds. A greater supply of housing stock for people 55 and above will mean that members of these communities can age feeling secure in the knowledge that they can afford basic goods and services and age in place without the threat of eviction.

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Appendix 1. Community Reference Group Meeting Structure

Meeting 1. Introduction to housing, homelessness and *Home at Last* services: All participating Communities together

- Introduction to project participants
- Brief consolation about housing issues for each participating community
- Overview of the project presented by *Home at Last* staff
- Overview of *Home at Last* Services

Meeting 2. Gathering feedback to assist with the tailoring of community education resources

- Review of project goals
- Review of community reference terms of reference
- Consultation on culturally specific perceptions of housing options and the housing system
- Development of case studies

Meeting 3. Testing and trialling community education resources

- Review of Translations
- Discussion of Case studies- focus on housing issues
- Key Message from each case study
- Aim of each case study
- Development of questions relating to the case studies
- Discussion of concept of 'project ambassadors'

Meeting 4. Consolidation of case studies and design of brochures

- Review of case studies
- Discussion of key messages emerging from case studies
- Design of brochure and tailored messages and quotes in brochure

Meeting 5. Reflection and Media Strategy

- Completion of community education materials
- Reflection on how to communicate messages to isolated people
- Discussion of community education strategy

Appendix 2. Governance Structure

1- Steering Committee

- A Steering Committee met monthly for the duration of the project. The Steering Committee included a HAAG manager, a member of the HAAG management committee, the ECCV Aged Care Policy Officer and other project stakeholders (sector and community). Workers reports were provided and the group offered advice and guidance. See Appendix 2 for details of committee members.

2- Budget Management

- The project budget, including payment of bi-lingual workers was managed by HAAG's finance worker. Bi-monthly meetings took place to discuss budgetary matters.
- An independent financial report was provided to the Lord Mayor's Charitable Foundation upon completion of the project.

3- Independent Evaluation

- The Australian Multicultural Foundation provided independent project evaluation which included collation and analysis of information session evaluations as well as interviews with key project stakeholders.

Appendix 3. Project Participants

Steering Committee Members

Dani Besnard- Assistance with Care and Housing for the Aged Program / Social Worker, New Hope Foundation

Melis Cevik- Housing for the Aged Action Group, Assistance with Care and Housing for the Aged Program

Ayesha Fathers- HACC Services and Development Coordinator, City of Monash

Jeff Fiedler- Manager, Housing for the Aged Action Group

Fredricka Gonsalves- Intake Officer Carer & Home Support Programs Villa Maria Catholic Homes

Alba Granados- Grants Program Manager Lord Mayor's Charitable Foundation,

Anita Hopkins-Senior Manager, Grants Program & Community Initiatives, Lord Mayor's Charitable Foundation

Kerryn Jones- Grants Program Manager, Lord Mayor's Charitable Foundation

Tegan Leeder/ Student worker on project- Intake Worker, Housing for the Aged Action Group

Sokhavy Norng- Intake Officer Care and Home Support Programs, Villa Maria Catholic Homes

Mathias Stevenson- Aged Care Policy Officer, Ethnic Communities' Council of Victoria

Rose Vince- Knox City Council, Housing Support Officer

Amy Yuen- Villa Maria Catholic Homes, Case Manager/ Assistance with Care and Housing for the Aged Program

Community Reference Groups

South Asian:

Rabia Syed

Dr Santosh Kumar

Anand Shome

Inderjit Jasal

Vijayakumar Kuttappan

Serbian:

Vesna Babic

Bozena Ivancevic

Radmila Ivkovic

Milan Pualic

Zivana Savanovic

Chinese:

Peter Chen

Zion Lo

Jason Xu

Ivy Wang

Yoyo Tang

Arabic Speaking:

Lina Hassan

Mesko Ayouz

Bosnian and Croatian:

Lily Silic

Senada Bosnic Ekic

Irma Ekic

Slavica Vekic

Bi-Lingual Workers

Yen Kim

Bernice Hua Ma

Senada Bosnic Ekic

Marina Celebic

Biljana Trickovic

Zivana Savanovic

Sonja Zigic-Raguz

Sanela Djambeovic

Inderjit Jasal

Rabia Syed

Irum Sultana

Vijayakumar Kuttappan

Ramesh Dave

Dr Santosh Kumar

Barry Palta

Lina Hassan

Community Leader

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華人社區服務中心

Chinese Community Social Services Centre Inc.

Serbian Social Services
and Support Inc.



Victorian Multi Ethnic Slavic Welfare Association Inc.



Serbian Community Association of Australia Inc.



Northern Region Indian
Seniors' Association (Vic.) Inc.



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