

Our Team Members, 2018



Executive Committee Members (top to bottom): Ian Stewart, Chairperson; Stephanie Whelan, Secretary; Chris Stewart, Treasurer.



1. Carpenter David Vincenzi; 2. Field Officer Rod Stegeman; 3. Carpenter Glenn Bailey; 4. Plumber David Licht; 5. Carpenter Jared Taylor; 6. Accounts Manager Neil Joseph; 7. Housing Worker Stephanie Kennan; 8. Construction Manager Ben Green; 9. Programs Manager Fiona Begg; 10. Occupational Therapist Kristine Eyles; 11. HAS Administration Worker Anneliess Law; 12. Occupational Therapist Helen Uhlmann; 13. HAS Administration Worker Jennifer Jones; 14. Daytripper Coordinator Sarah Green.

reason we do what we do in this sector.

The Future

During the coming year the Executive will meet to discuss the future for ACRO. We have met to do this before at several Strategic Planning sessions. This time we will be doing so during a

time of significant uncertainty. Several scenarios are possible. Confronting us are the potential ending of significant contracts. In June of 2019 our funding to assist clients under 65 with a disability who will be transitioning to the NDIS will end. In June of 2020 our CHSP funding is scheduled to end. And in June

of 2023 our Home Assist Secure Program contracts are scheduled to end. We have already lost our Short Term Head Lease Accommodation Program and in 2023 we may lose our SHS and CAP Accommodation Housing funding. In essence, by June of 2023, ACRO may likely be denuded of all existing public funding. At this point we will need to regroup and revitalise our charitable activity. We will become, again, and not since the early 1980s, a Volunteer specific nongovernmental organisation. This will be a significant event with our return to grass-roots advocacy and charitable service delivery of our own construction based upon our perception of need. It will be refreshing not to have to be responsive to a government perception of need. We do not see future change as a challenge but

rather an opportunity—an opportunity to more proactively comment on (and influence) public policy across the range of social justice endeavour.

As I suggested, this coming Strategic Planning event will be positive and constructive. The future is one of enablement and reconstruction. ACRO's hallmark dynamism has always enabled it to morph in response to social need. Over the coming decades there will be great work that will need to be achieved as our world changes character. Since 1965 ACRO has proven its capacity to rise to the occasion. There is nothing to suggest that we will be drifting silently into the night. I urge my fellow citizens to rise to the occasion and work with us to revitalise the charitable sector and to grasp the future with positivity and resolve.



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2018

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Australia's population is ageing. In 2017 over one in seven Australians were aged 65 years and older representing approximately 15% of the overall population¹. Of this number, 57% were aged 65-74 and one-third were aged 75-84 with 13% aged 85 and over. This represents a threefold increase since 1940 and twofold increase since the 1950s. Over the next 20 years the proportion of older citizens will increase to 20% and peak by the turn of the century at 25% (ibid). The surpassing of zero population growth is not unique to Australia. The phenomenon is replicated in most first world countries.

There can be no doubt that the ageing of Australia will have profound impacts on our economy and upon the quality of life for those who are the ageing. It is likely that a number of older people will not have sufficient funds to self-maintain into their future. It is probable that a new class of poor, the elderly poor, will emerge who may become homeless, living in poor health and unable to earn income. Some will have dementia and many will have mental fatigue and develop psychological problems, including chronic depression. There is little evidence that existing support services cope with existing numbers let alone be capable of dealing with an escalating set of problems across a larger number of older people.

At the same time, and in the absence of a measured immigration program, there will be a diminishing pool of employable people and therefore a reduced income from taxation to meet emerging needs. A compounding issue is that of the rise of nationalism, worldwide, which is placing serious barriers to immigration policies in a competing marketplace. As discussed, we are not the only country with an ageing population bidding for skilled workers to fill the emerging employment void. A related mitigation acting negatively is the race-based hysteria being promulgated against particular groups of people who might want to migrate to Australia and who could become productive income-earning members of our community. The culture of fear that is a popular political strategy (again, worldwide) that fuels this phenomenon is, ironically, working against the national interest.

So, If you don't have a substantial retirement superannuation and there is insufficient taxation revenue to deliver fundamental services (i.e. a living pension), the future for the elderly poor will become increasingly problematic. It is not my intention to depress but rather to encourage organisations such as ACRO to step up to the issues that will emerge. We need to reorient our thinking and be prepared to rapidly implement meaningful responses as these changes occur. We must always do so in the context of our charitable charter. We must also stimulate public discussion on social issues and be prepared to argue for policy change at a government level when the circumstances demand. I believe the days of complacency and blind faith in political leadership have gone. The era of collective action and responsibility is upon us all.

It is not all doom and gloom. The immediate emerging wave of older inductees (over the coming decade), have the benefit of history on their side. This wave of "baby boomers" have managed, generally speaking and during the course of their lifetime, to accumulate asset with many owning at least one property. They are asset rich but may not be, necessarily, financially secure. They will have the advantage of a pension. This group of people will have a roof over their heads and their basic needs will be met. From our experience with dealing with this group, their additional health and safety issues relate to the maintenance of their homes. This poses financial challenges. Whilst the government-sponsored programs, HAS (Home Assist Secure) and CHSP (Commonwealth Home Support Program), provide a safety net for minor modifications and repairs, they cannot meet the rigours of major building restoration. Our workers in the field are beginning to report significant structural problems with properties being attended, the cost of remediation for which is well beyond the scope of HAS and CHSP and not affordable by the homeowners. The emerging class of elderly poor may find themselves living in unsafe circumstances in spite of having their own home. Many, over time and particularly women, will become homeless or be forced to alternative living arrangements. For those who have elected to sell their properties and move into retirement villages or into aged care facilities, the future may be more certain however the convening of a Royal Commission into Aged Care Quality and Safety would seem to suggest that this certainty is somewhat questionable.

From our interaction with older Australian citizens we can characterise the menu of areas of concern for them as centred upon: their desire to remain in their own homes; their fear of institutional living; their inability to maintain their homes to a safe and secure standard; failing health; their lack of income to meet basic necessities (power, gas, water, rates); in some cases, a disconnect from children who might be able to assist them; the prevailing political narrative that questions the worth of investing in proactive stay-at-home options for them; fear of death and prohibitions placed upon them in pursuing more humane options for end-of-life. These are the daily grind of discussion between our Staff and our clients as we deliver Home Assist Secure and CHSP services. These two programs have been extraordinarily successful empowerment tools for older people who want to end their days in their own homes. It is unfortunate that CHSP may end in 2020 – but perhaps the outcomes from the Royal Commission will give this program a reprieve. Our Home Assist Secure Program has been extended to 2023 and we are grateful that the state government has accepted the continuity of this Program as being an essential component for a healthier ageing community.

Executive Director's Annual Report 2018

We are adults and can face the facts about living and dying. We should think about the dignity of those in the closing stages of their lives whilst ensuring their legacy is paid forward to their children and their families.

The elephant in the room remains. There is a gap that needs to be addressed—and that is the maintenance of ageing homes. As noted, both CHSP and HAS provide subsidized minor maintenance and modification opportunities however the increasing problem of structural decay in homes requires the injection of a significantly larger amount of money in order to enable older people to reside safely. The perennial problem of termite incursion in Queenslanders coupled with an inability to rectify substantial damage caused; water damage from failing bathroom seals and unsafe external landings and stairways are a few of a number of commonly occurring problems for home owners. The implementation of a reverse mortgage process is not, in my view, a solution to this problem. Whilst the implementation of such a system does enable the necessary repairs to be undertaken it does so at the expense of future generations—it severely compromises the ability of a future generation to home ownership through inheritance. This is a major concern to many of our older clients. The winners to reverse mortgages are banks and lending institutions – the losers are our future generation's capacity to engage as home owners. A smarter solution may be for government to provide low-interest loans for major work to be undertaken (up to \$50000.00) with a transfer of any debt incurred (and not repaid at the time of death) to the children of the current home owner who received such a loan. This style of generational mortgage is in place in many parts of the world albeit funded by private financial institutions. In Australia, a similar scheme funded by government, might prove to be beneficial across a number of constituencies: the older people who need work done; the contractors doing the work; the suppliers who provide the materials; the administrators who ensure the integrity of the work and the financing arrangements; and the children who, through inheritance, have the opportunity to become home owners.

There was a generation of people who benefited from a similar scheme operated by the State Government which provided a low interest loan of \$35,000 towards the purchase of a home with repayments capped at 25% of the income for the beneficiary. Without this scheme, many Queenslanders would never have been able to purchase their first home in the distant past. I understand that there will be those who would argue that it is not the business of government to operate in this manner however not to consider "outside of the box" possibilities significantly impacts on two constituent members at least – the ageing who

need work done in order to stay in their homes and their children for whom inheritance may be the only option open for home ownership. This form of investment would stimulate the economy and provide opportunity inter-generationally. The majority of older people are capable of highly productive lives, given the opportunity, by remaining safely in their homes. Rather than obliging them to relocate to other services of dependence why not enable them to remain independent. Older people are competent and we should empower them rather than hinder them. Most other options make private providers rich and the public purse poor. It just makes good sense.

The theme this year is about ageing and the future for our elderly citizens and their families. There can be no simple solution to the problems associated with ageing in an environment where people are living longer and requiring ongoing services. But neither should decision-making about how to proceed be as ad hoc as issues such as climate change. We are adults and can face the facts about living and dying. We should think about the dignity of those in the closing stages of their lives whilst ensuring their legacy is paid forward to their children and their families. ^{1.} <https://www.aihw.gov.au/reports/older-people/older-australia-at-a-glance/contents/demographics-of-older-australians/australia-s-changing-age-and-gender-profile>

Milestones for 2018

- * Purchase of Finsbury Park and Installation of all ACRO Services from one location;
- * Refinancing of our Bonney Avenue property and Change of Banking arrangements to BOQ ;
- * Refunding of Home Assist Secure until 2023;
- * Refunding of CHSP Services to 2020;
- * Services to under 65 clients with a disability to continue through to 2019;
- * Refunding of SHS Services to 2023;
- * Listing of Sale of both Sandgate Road and Bonney Avenue – setting the agenda for the future;
- * Reorganisation of Staff positions;
- * Development of formalized in-house construction processes (ACRO Building);



Dr Clive Begg, Executive Director

* Preliminary work towards a Strategic realignment in 2019 – setting the agenda for the future.

Annual Review of Programs.

Housing

ACRO has provided housing services for homeless people since 1975 and continues to do so. Over the last decade the demands on our services have increased significantly and we have embraced the housing of some of our community's most vulnerable citizens. In particular, we have created opportunity for those who have arrived in Australia as refugees; those for whom the circumstances in their own countries have become intolerable. These already marginalized new members of our community, who have already experienced the very worst of human nature, have come to what they believe to be a "sanctuary" from injustice, prejudice and racism. Unfortunately, the fear generated as a result of political opportunism in Australia has made their transition difficult. Housing has been a critical factor for many who are unable to access private rental or face long waits for government housing. We are truly indebted to Lawrence Marinelli and Kim Coetzee from Capital and Assets Branch of Department of Housing for their consideration in facilitating ACRO access to departmental properties (through the Short-Term Head Lease Program) to assist in the housing of homeless families. We were deeply saddened that due to legislation changes around the need for national housing registration which favours larger community housing providers, small providers such as ACRO became unable to continue to service this need. We remain concerned that many of the families we have housed have at times, for whatever reason, often "fallen through the cracks" or been put in the "too hard basket". Nonetheless, we celebrate the generations of people who have benefited from this program and become productive members of the Australian community. I cannot speak highly enough of our Programs Manager,

Fiona, for the incredible commitment she has made over the past decade in ensuring that people of non-English speaking background have equal access to government services as those in the broader community. Her contributions are the essence of social justice and the epitome of charitable endeavour.

During the past twelve months ACRO has provided 23787 Short Term Head Lease Bed Nights. This is an amazing outcome which, as I alluded to, has contributed to community safety and the well-being of many people who otherwise would be homeless. At the same time we have provided 7630 Bed Nights under our SHS (Specialist Homelessness Services) program. This result represents the greatest number accommodated over the past four (4) financial periods. There has been a slight decrease in the number of people we have not been able to accommodate. In addition to our direct accommodation service we have assisted a further 922 people who have requested our Housing Assistance during the year. This is on par with figures from the previous financial period but both this year and the last are significantly higher than previous periods.

Welfare

During the year we received 1855 calls for other forms of assistance. This figure is consistent with our performance over the past four financial periods. Other requests for assistance, including community development, numbered 852 which number is significantly higher than with previous years.

Home Maintenance and Modifications Program

My editorial comment this year focuses on the future for older Australians. The work that we currently do (and are hoping to continue to do) for our older clients under various programs including Home Assist Secure, CHSP and Under 65 funding will continue – at least until the timelines outlined elsewhere in this Report. These programs

have, for decades, provided much needed maintenance support for people that empowers them to remain in their own homes. They have been vital services that have enabled well-being for people who do not wish to relocate into retirement villages nor aged care facilities. The changing face of government funding for older people is designed to move people into package arrangements for the delivery of a range of services, with maintenance only one component of those packages. For the moment we know that there are insufficient packages available for the current demands on the system and this situation is likely to increase exponentially as the population ages. As you are aware there is a Royal Commission into Aged Care and it is highly likely that the existing significant deficiencies in funded allocations for an ageing population will be highlighted. It is equally likely that the responses from Government should provide new levels of funding to maintain existing services (CHSP for example) and create new opportunities or re-enablement through greater choices for older citizens. ACRO will be submitting to the Royal Commission and will be recommending that all 14 thousand of our older clients do the same.

For our part this year I am pleased to report that our HAS Services provided 2757 in-house services; and, 1241 Contractor Services. Our CHSP Maintenance Program Services provided 1728 in-house and 1871 external services. We conducted 700 first interviews and 990 CHSP Modifications in addition to receiving 1003 Occupational Therapist referrals.

Daytripper Project

As always the Daytripper Program provided the opportunity for our older clients to socialise on monthly bus trips throughout the South-East Queensland region. Capably managed by Sarah Green the Daytripper Program continues to be one of the most popular programs managed by the organisation.

We are again indebted to Fay Riggs and Del Hodge for their ongoing volunteer support which enables this program to continue.

Acknowledgements

As with all years past, I am indebted to the work and effort of all associated with ACRO. Our Executive Committee, Ian Stephanie and Chris, have always been there to support and encourage the Staff and inspire them to greater achievement. At the same time the Executive members have administered our work in a professional and creative manner thereby assuring our ongoing successes. They have managed this in spite of the constrictions placed upon them by changing funding authorities.

Our Staff have continued their quality work in service of our many and varied clients. Fiona, ACRO's Programs Manager, has had a difficult transition to deal with as we accommodate the loss of our Short Term Head Lease Housing and the need to rehouse a range of families. We regret the stress this caused our clients and are grateful for the effective partnerships with local housing area officers and private real estates which enabled us to achieve positive outcomes for our clients. Generations of refugee clients who have been the beneficiaries of both this housing (and the support this enabled) are deeply indebted to Fiona for meeting the challenges presented by this marginalised and often maligned group of citizens. The loss of this program is profound as we know that other service providers are not equipped to meet the unique needs that this client group present with.

Neil, our Accounts Manager, has worked tirelessly to meet the challenges that funding changes are creating. The failure by successive governments and their departments to financially acknowledge the contributions by salaried Management Staff, have meant that alternative sources of funding have been necessary to meet the requirements for

the orderly and accountable oversight of program administration. It is unlikely that governments and their public servants are going to change their view any time soon so we will continue to "chase our tails" to ensure that the organisation meets public expectations for accountable and reasonable management of public funds. This is our duty and responsibility and Staff like Neil and Fiona make it possible for us to achieve this outcome.

Our line staff, from administration through to client support and on to tradespeople; Jennifer, Sarah and Anneliess through to Stephanie Helen and Kristine and on to Ben, Glenn, Jared, the two Davids, and Rod are the keystone to our successes and our reputation. All are appreciated, all are amazing with their depth of compassion, all are a testament to the ideals and core values that are at the heart of this organisation. I thank you all. Helen, our greatly valued Occupational Therapist and consultant, is retiring from our work this year. She has impacted in a most profound and significant way to make life easier for our clients. You will be missed Helen.

This year saw the death of a great supporter of ACRO. Norma Reid, wife of our former Accounts Manager, Ashley, passed away this year. Norma was a staunch supporter of this organisation and a quietly achieving Volunteer over many years. It is people like Norma who always inspired people around her. Her calm and focused attitude always reminded us of the best of human endeavour and the



