

# Housing Fund

## Background

Our country's older persons are experiencing an unprecedented housing crisis. The current situation is similar to the circumstances of the fifties when churches, women's organizations and the government joined hands and thousands of older persons were rescued from precarious circumstances. The rescue plan involved providing housing with low interest rates loans provided by the government. Around 350 housing schemes and more than 600 homes for older persons were built between 1959 and 1974.

## Why the Challenge?

- \* Since 1992 all capital loans were curtailed and since 1995 stopped altogether.
- \* Subsidies have not been increased since 1990 and in some cases it was reduced.
- \* Many older persons in the lower- and middle income group could not, and still cannot, afford to live in retirement villages.
- \* As a result of social transformation, the rental market became too expensive.
- \* The old housings schemes for lower income older persons are mainly controlled by city councils. It is now accessible to all age groups and the rent became market related.
- \* A paradigm shift from institutionalized care to community-based care is taking place.

## The Consequences

Older persons are left with few options. In Pretoria alone there are around 7 000 who live in most appalling conditions:

- \* Four or five share a one-bedroom flat.
- \* They move in with family despite the risks.
- \* They live in small rooms and are forgotten.
- \* They live in shelters, back yards and squatter camps, and they are often destitute.

## What is the Solution?

*Help Seniors* believes that a partial solution lies in a Housing Fund. We aim to build up a healthy fund to support older persons who need help with their current accommodation or desperately need relocation. *Help Seniors'* committed team will manage the fund and disburse it according to donor's wishes and criteria set by the Executive Committee.

*Help Seniors* has agreements with several reliable organizations that offer housing to older persons. Destitute older persons can be relocated there. These organizations are in Centurion, Pretoria West, Pretoria CBD, Atteridgeville, Soshanguve, Mamelodi and Eersterust.

The expenses at the organizations vary, therefore an average amount is indicated below:

Relocation: (All items not necessarily needed)

Travel expenses / Interviews	: R200
Deposit	: R600
Clothing, toiletries, etc	: R400
Furniture, linen, etc	: R1 000

## Accommodation per month per person:

All inclusive : R1 850  
(meals, laundry, transport)

Older persons pay : R650

Deficit / Subsidy needed : R1 250

Security measures to ensure the safety of residents is one of the main expenses.

## Help Seniors believes in this Project

- \* The lack of safe, affordable housing for older persons has reached critical levels in South Africa.
- \* The safety of older persons is of concern to the community, organizations like *Help Seniors*, local authorities and families. This project will make a make positive contribution towards preventing older persons falling prey to criminals.
- \* Older persons are afforded opportunities to relocate to safe, affordable and clean environments.
- \* Older persons in safe environments are assets to their communities, families and the economy.
- \* Destitute older persons and those who are being abused, exploited or neglected can be relocated successfully.
- \* Older persons have to opportunity to live independently and with the dignity they deserve to have.

