



SOUTHERN HOMELESSNESS
SERVICES NETWORK (SHSN)

ESTABLISHING A
10-YEAR STRATEGY
FOR SOCIAL AND
AFFORDABLE HOUSING

Submission prepared by SHSN

1. HOMELESSNESS NETWORKS IN VICTORIA

The Victorian Regional Homelessness Networks were established in 1996 and operate across Victoria in every Department of Families, Fairness and Housing (DFFS) region. They are funded to bring service networks together to share information and identify common needs and gaps in homelessness service provision.

The Networks assist in establishing and maintaining close working relationships between Homelessness & Family Violence Services and the DFFS in order to promote and support the best possible responses to homelessness within a regional context.

The Networks have both grass roots and strategic goals. They fulfil a critical role in capturing and examining front-line homelessness service delivery issues through ongoing and regular consultation and communication with members. A key role for the Networks includes strategic communication with consumers, member agencies, peak bodies and all levels of government on the issue of homelessness and its impacts in Victoria.

Whilst there are some variations in terms of Network activities from region to region (as dictated by specific local needs and issues), the Networks fundamentally share a range of common goals and aims. Given this the Networkers themselves have a unique role to play in building state-wide understandings and evidence bases and communicating the impacts of homelessness to both government and the broader community.

The Victorian homelessness networks are organised under what is called The Opening Doors Framework, also commonly referred to as 'Opening Doors'. The framework aims to provide an integrated and coordinated response by having a limited number of designated place-based access points into the homelessness system.

The purpose of these access points is to assess needs, prioritise and connect people to the services and resources they need. Each homelessness network region has at least one of these access points.

At an entry point, people at risk of or experiencing homelessness meet with an Initial Assessment and Planning (IAP) worker who assesses their housing and support needs. IAPs have access to the Housing Establishment Fund (HEF), which can be used to pay for emergency accommodation and sometimes rent in arrears or advance.

If appropriate, the IAP may make a referral to one of the specialist homelessness support services and additional referrals to specialist services such as health and mental health.

The IAP worker can also provide advice on housing options and assist with applications for private and public housing in the form of an application to the Victorian Housing Register.

Opening Doors works slightly differently in each network region. For each region there is a Local Area Service Network (LASN) made up of senior representatives of housing and support agencies who are funded to deliver homelessness services in that region.

2. SOUTHERN METROPOLITAN LASN

A LASN is the mechanism created within a region to assist the Homelessness Network in that region to plan and develop coordinated homelessness responses that make the best possible use of scarce resources.



Figure 1 - Map of SLASN (source: Southern Homelessness Services Network (SHSN) Submission to the Parliamentary Inquiry into Homelessness in Victoria January 2020. p.4)

Every homelessness funded service in an area is required to be a member of the LASN. LASN agencies (generally homelessness, family violence and community housing agencies) have responsibility for making decisions about the functioning of the homelessness service system (HSS) in its catchment.

The Southern Homelessness Services Network (SHSN) comprises all funded Specialist Homelessness Services in the Southern Region (local government areas of Bayside, Cardinia, Casey, Frankston, Glen Eira, Greater Dandenong, Kingston, Mornington Peninsula, Port Phillip and Stonnington) including services providing crisis, transitional, long term, family violence and youth support and accommodation.

Our member agencies are Each, Emerge, Fusion, Launch Housing, Melbourne City Mission, Moira, NEAMI National, Ngwala, Sacred Heart Mission, South East Community Links, South Port Community Housing, Star Health, The Salvation Army, Thorne Harbour Health, VincentCare, WAYSS, Whitelion, Windermere and Wintringham. The SHSN also supports allied service sectors working in homelessness and is a resource for the homelessness sector in the South.

The key strategic SHSN objectives are:

- To promote and support innovation, knowledge sharing and expertise in the best interests of consumers
- To foster relationships and collaboration between service providers to ensure timely, coordinated and effective responses
- To act as a conduit between the Department of Health and Human Services and the regional service sector homelessness related data, issues and trends to inform policy
- Working together to end homelessness

The homelessness access points in the Southern Region are:

- Launch Housing in St Kilda and Cheltenham
- WAYSS in Dandenong and Berwick
- Salvation Army Homelessness Peninsula in Frankston and Rosebud
- Salvation Army Crisis Centre in St Kilda
- Ngwala (Aboriginal and Torre Strait Islander Community only) in St Kilda

A. Private rental

There are three key factors impeding the use of the private rental market as an effective sustainable solution to homelessness in the SHSN – affordability, availability and discrimination. Private rentals in the Southern Region have decreased significantly in affordability in the past 20 years. As a result, competition and demand for lower priced rental properties has increased whilst the availability of affordable rentals has increased. When these properties do become available, people experiencing homelessness and socio-economically disadvantaged communities are often squeezed out of the market by higher-income tenants.

Historically, programs such as the Private Rental Access Program have proven effective in preventing evictions of at-risk cohorts. This is particularly useful for people who are employed or likely to regain employment, but less effective for households reliant on income support. As observed in the southern region, with the availability of affordable properties declining, these programs are increasingly constrained and ineffective in providing longer-term private rental housing. Affordable private rentals are often poor quality, impacting negatively on tenants' health, and with poor amenity, making it difficult for households to access services and employment. SHSN member agencies report that options such as head leasing have been poorly taken up as they are still unaffordable for the majority of our client group.

Despite regions of the SHSN such as Frankston and Dandenong being less expensive due to the uneven progress of gentrification, these areas are not affordable on any Centrelink income and there is no availability at the lower end of the market. According to Anglicare Australia, since 2012 no properties in Australia have been affordable for a single person on Newstart, between 0-4% of properties are affordable for households on Aged Pension or Parenting Payment, and for working people receiving a minimum wage, only 2% of rentals were affordable (Anglicare, 2019, p. 10-11). People on low incomes often avoid becoming homeless by sacrificing other basic living needs to pay the rent – things like food, transport, heating or cooling, or visits to the doctor.

An exacerbating factor reported by SHSN members and consumers is discrimination in the private rental market. Real estate agents and landlords illegally discriminate against low-income people, especially those on Centrelink benefits, single parents, people from CALD backgrounds, Aboriginal and Torres Strait Islander people, LGBTIQ people, and people with disabilities and poor health/mental health. People who have poor or no

rental history or those who have been blacklisted by real estate agents are at high risk of homelessness.

The implication of these trends for people experiencing or at risk of homelessness is massive as there is simply not enough affordable rental housing to meet the demands and needs of our client group. It can take long periods of time and support for people to access rental housing and as rents increase over time it is increasingly difficult to sustain private rental housing on a low income.

B. Crisis Accommodation

Fewer affordable private rental properties mean that often the only accessible option for people seeking homelessness assistance is inappropriate emergency motel accommodation or private rooming houses. Neither of these options are affordable nor sustainable in the long term for people experiencing homelessness. The situation with private rooming houses is becoming dire with some exploitative managers taking advantage of people in a myriad of ways. Rooming house residents overwhelmingly report rooming houses to be dangerous and violent, dirty, and harmful to their mental health (Goodman R, et al 2013). Rooming houses are common accommodation for people with mental illness who cannot access other housing options and it is common for residents of rooming houses to be recently discharged from mental health facilities.

The SHSN held a solutions-focussed Summit on private rooming houses in April 2019 bringing together over 100 participants to discuss the different factors/aspects of private rooming houses resulting in ideas and commitment for joint work moving forward to improve the safety and appropriateness of rooming house options for vulnerable people in the Southern Region. These issues closely echo those raised in the *Crisis in Crisis Accommodation* report by the Northern and Western Homelessness Networks (Turton et al. 2019).

The vast majority of the crisis accommodation purchased by the HSS is considered 'inappropriate and unsafe'. Relationships with providers are mostly ad-hoc, meaning that the sector has an impoverished understanding about the character of providers they are often forced to engage with.

Rooming houses, which are most often used by single persons, are particularly precarious for households and support staff, and the majority of options are rated by the sector as unaffordable and unsafe. Poorer quality rooming houses are paradoxically more expensive because they are more tolerant of, and less likely to effectively repair damage to accommodation. There are rooming houses that provide good quality accommodation options, but these are frustratingly inaccessible to the sector as operators are reluctant to accommodate people experiencing homelessness. An alternative option for single-person households are government-supported specialist Crisis Supported Accommodation (CSA) facilities, yet these too are also few and far between.

Poor quality accommodation has a destabilising effect for households, meaning that for some that stay in rooming housing and sub-standard accommodation, their potential to attain long-term stable housing shrinks with every encounter. Further, while there are a number of specialised support services, additional resources are needed to meet demand.

Significant improvement in homelessness response was enabled during the pandemic with the HEART (Hotel Emergency Accommodation Response Team) roll out. From

March 2020, the Victorian Department of Health and Human Services (DHHS) instructed entry point agencies to purchase emergency accommodation for all households presenting to entry points and localised coordinated responses were implemented. Many people were effectively engaged with suitable accommodation and support – for some, for the first time. Workers and accommodation providers scaled-up a supportive model of crisis accommodation to strengthen the potential of emergency accommodation. While business as usual operations were recommenced from November 2020, this was the only period in modern history that a critical mass of households experiencing homelessness in Victoria were engaged by the HSS and a critical juncture in the quest to reduce homelessness.

The From Homelessness to a Home (H2H) program will provide 392 housing and support packages for people in the Southern region who accessed emergency accommodation during the pandemic and meet other eligibility requirements, with the selection process currently underway. However, with few long-term housing options aside from the current H2H packages, many who accessed emergency accommodation during the pandemic have become disengaged and recycled through the system.

3. THE IMPACT OF THE SOCIAL HOUSING SECTOR ON HOMELESSNESS

A. Parliamentary inquiry into homelessness

The Victorian Parliamentary Inquiry into Homelessness was tabled in Parliament on 4 March 2021. The Committee's overarching concern with the HSS is that it is 'crisis-oriented' with a focus on the short-term and immediate needs of homeless households, and no real capacity to facilitate long-term exits into social housing. As a result, rejection from the system and relapse back into homelessness is endemic. The main obstacle in sustaining housing outcomes for homeless households, is the provision of long-term housing and support.

Social housing relieves pressure on the system and provides more opportunity for more people to access transitional housing and wraparound support. Short-term emergency accommodation such as motels and rooming houses are unsafe, inadequate and can result in prolonging homelessness. The majority of options available are not accompanied by support services.

The Committee strongly advocated a Housing First model, whereby people experiencing homelessness are given long-term accommodation with support straight away, without conditions or risk of eviction. When offered to the whole client base of the HSS, a Housing First approach can reduce the demand for homelessness services, allowing people to access much-needed crisis and transitional accommodation that is able to provide individualised support services. This is supported by a large body of academic literature and international case studies (Woodhall-Melnik, & Dunn, 2016; Clarke, Parsell, & Vorsina, 2020).

Mandatory inclusionary zoning in all new major housing developments across the state was also strongly recommended by the Committee. This follows the best available academic research, which continually advocates for mandatory inclusionary zoning (Shaw, 2017; Gurran et al., 2018; Raynor, Warren-Myers & O'Neil, 2021).

Recommendations put forward by the Committee that the SHSN feel will address concerns in the homelessness sector, are as follows:

- That the Victorian Government ensure community housing providers are recognised as public authorities for the purposes of the Charter of Human Rights and Responsibilities Act 2006 (Vic).
- That the Victorian Government amend the Civil and Administrative Tribunal Act 1998 (Vic) to provide the Victorian Civil and Administrative Tribunal with jurisdiction to consider whether eviction decisions for tenants in social housing comply with the Charter of Human Rights and Responsibilities Act 2006 (Vic).
- That the Victorian Government include the right to housing in the Victorian Charter of Human Rights and Responsibilities Act 2006 (Vic).

For Victoria to reach the national social housing average (4.5% of total housing stock), it would need to build up to 3,400 new social housing dwellings per year until 2036. This is double the amount noted to be needed just to keep pace with overall housing growth in the Bilateral Agreement between the Commonwealth and Victoria under the National Housing and Homelessness Agreement.

B. Public Housing Renewal Program (PHRP)

Due to the lack of investment in public housing (see VAGO, 2017) the majority of estates within the SHSN are in major need of repairs and renovation. The PHRP will redevelop two sites in the region – Prahran and Brighton. However, the majority of the new housing being built will be for private sale with very little increase in the numbers of people accommodated in social housing on these sites (zero in public housing) and with the valuable sites being lost as a public asset that can be utilised in the future for a much-needed increase in public housing stock.

The current renewal agenda of the Government of Victoria represents a clear acceleration of neo-liberal economic and social policy. The public-private-partnership model is based upon an economic principle of outsourcing risk and recurrent expenditure, the result of which is a major devaluation of the public good. Recent research (Davies & Engels, 2021) into the public housing renewal program in Victoria, compared three models of redevelopment which are private-, community housing-, and government-led. In determining which model represented the best value for money method of redevelopment, the study found “that the government is best placed to deliver social housing, due, in part, to lower borrowing costs and no requirement for making profit” (2021, p. 63).

Broadly speaking, the SHSN oppose the sale and privatisation of public land used for public housing and supports the retention and improvement of all public housing on public land. The PHRP is particularly concerning because of the widespread displacement of a vulnerable cohort. The privatisation of well-located public housing in the northern metropolitan region makes future expansion more difficult and costly given the paucity of available land. These positions follow the academic literature in demonstrating that public housing renewal, in the format advanced by the Government of Victoria, does not meaningfully address the scarcity of social housing stock, does not represent good value for money, and negatively impacts people at risk of homelessness (Arthurson, Levin & Ziersch, 2016; Kelly & Porter, 2019; Wynne & Rogers, 2020).

C. Big Housing Build

Whilst the Big Housing Build (BHB) announced by the Government of Victoria in 2020 heralds a welcomed injection of enthusiasm for social housing in Victoria, the SHSN agree with recent academic analysis that more is needed. In a 2020 report (Porter & Kelly, 2020), RMIT University researchers analysed each component of the BHB to examine what will actually be delivered.

The BHB claims it will deliver 12,000 new homes, 9,300 of which will be social housing. A generous assessment based on their analysis demonstrated that only 8,000 of these will be new social units with the balance in affordable and private homes. Because allocation models differ across social housing tenures, only 6,000 of these will be available to those in greatest need, i.e., those households experiencing homelessness. Approximately 446 public housing dwellings will be lost to renewal and it seems unlikely that spot-purchasing private dwellings will result in a significant increase to the social housing stock.

In modelling the yield of public housing dwellings possible from direct capital investment by government for the same cost of \$5.3bn, as per recommendations in academic research (Davies & Engels, 2021), a much larger number of social housing dwellings can be constructed. A direct capital grant model, proposed by leading housing economists and researchers (Lawson et al, 2018), suggests that using public land would deliver approximately 20,000 public housing dwellings. This represents much better value for money and would be more impactful for the homelessness sector by helping to unlock the long-term housing bottleneck.

4. RESPONSE TO DISCUSSION PAPER PROVOCATIONS

The questions posed in the Homes Victoria discussion paper on the 10-year social housing strategy seem to affirm an already-decided pathway to reform. Homelessness Networks are poised at a critical juncture within the social housing system, yet many of the possible answers to the questions posed will inevitably advance the current policy approach to social housing.

In putting people at the centre of the new strategy, Homes Victoria and the Minister should consider the effects of the current policy setting on people experiencing homelessness, social housing tenants and the HSS. The current methodology of public housing renewal puts undue stress on households by creating displacement. Research has demonstrated a significant link between ‘forced moves’ and negative consequences for mental health and financial security (Brackertz et al., 2020). When households are forced to move their risk of entering the HSS increases.

Whilst in the HSS, households meet an increasingly under-resourced sector that does not have the capacity to effectively enable safe and secure housing outcomes for a meaningful proportion of our clients. Rooming houses and crisis accommodation options are unsafe and expensive. A people centred strategy needs to consider how the under-resourcing of the sector and tinkering of social housing stock, is resulting in a growth of households that cannot be guaranteed a right to housing.

Access to social housing is inhibited by a lack of stock. The most effective way to produce more social housing on the scale that is needed to take pressure off the HSS, is a massive public housing build program. Existing support for the community housing

sector is sufficient with the introduction of measures in the Big Housing Build program and there has been strong growth of stock in the sector over the past decade.

Support services similar to the settings under the COVID response, though with additional resourcing required, are an essential component to ensuring that tenancies are sustained. Once engaged with the HSS, many households need tenacious follow-through support in order to establish and sustain tenancies. These needs will inevitably change and there needs to be exit options available, such as those available in the From Homelessness to a Home program – which should be expanded.

SHSN is also deeply concerned that there has been no confirmation that funding for the Supported Housing and Assertive Outreach teams will continue beyond 30 June 2021. These programs are the only programs of their kind in the Southern region and an essential part of the Victorian Government's response to rough sleeping as articulated in Victoria's Homelessness and Rough Sleeping Action Plan (2018).

The most important features of an affordable housing system will be determined by how attitudes to the temporal term of housing security may change. One limitation of the National Rental Affordability Scheme has meant that 'affordable housing' is only defined as affordable for the life of the scheme, many of which are expiring in the next few years. There are also significant limitations in linking affordability to the market, where 80% of market rate is not feasible for low-income households.

Affordability is achieved then when market mechanisms are significantly limited in or removed from the equation. There also needs to be a much larger commitment of resources in the National Housing and Homelessness Agreement so that a concerted push to supplying non-market housing is achieved and the bottleneck within the HSS is opened. At a state level, a robust and expansive public housing system is needed to mitigate against market and policy forces that drive private equity growth. Only a large de-commodified portion of the total housing stock will instigate a paradigm shift that ensures housing access and security of tenure for all Victorians.

The issue that most people experiencing homelessness face is not a struggle to 'find' affordable homes in the market. The issue is that affordable homes don't exist for those on low-incomes; and the support framework needed to maintain a tenancy does not reach even a majority of them.

Actions that will strengthen social and affordable housing communities include ensuring that communities have the capacity to dwell in safety and perpetuity. The biggest factors that contribute to community dysfunction is a lack of security, threat of displacement and interventions that manipulate household income and a sense of place. Support services are essential for those that need them, but access and inclusion can only be achieved when communities have proximity to those services, those services are well resourced and there are tangible opportunities for community-based resources to be community-led (AIG report).

5. REASSERTING THE TERMS OF REFERENCE

In response to the discussion paper, the services of a social housing and homelessness researcher were engaged to tailor a sector relevant suite of questions. Members of the SHSN were distributed 12 questions that more succinctly capture the limitations of social housing policy to alleviate homelessness in Victoria, these are:

- Should social housing continue to be characterised as a social safety net?

- Should homeownership continue to be framed as the pinnacle of housing security?
- Should inclusionary zoning be made mandatory at a state-level?
- Should affordable housing continue to be set against market rates, and what market share is fair?
- Is the affordable housing deficit a matter of supply or regulation and what steps can the government take to alleviate unaffordability?
- What role should public housing play in a fairer social housing system?
- What role should community housing play in a fairer social housing system?
- What has the COVID-19 response to homelessness demonstrated about the homelessness services sector (in terms of the role of state government, impact of housing and support on client outcomes, and barriers to sustaining outcomes)?
- What are the key elements of success stories in your organisation, of homeless households establishing secure, safe and ongoing accommodation?
- How does housing insecurity affect the outcomes of your clients?
- What percentage of total housing stock should be dedicated to social housing?
- What does social housing represent to your clients and organisations?

A. Network Responses

The following statements are responses to the questions put to the SHSN, edited and summarised for reading clarity. Responses faithfully represent the perspectives and experiences of front-line service workers and professionals.

Should social housing continue to be characterised as a social safety net?

- Social housing should be considered as social infrastructure which supports health and other positive social outcomes. A long-term cost benefit analysis would demonstrate that preventing homelessness is more cost effective for the individuals involved, broader society and the economy.
- No, it should be more than that - the continuum outlined in the discussion paper delineates between social housing and affordable rental housing but there should be an overlap. I don't think we should be afraid of well-governed public utilities delivering and managing housing 'for benefit'. I am not convinced by the merits of various 'incentives' to the private sector delivering affordable housing. If any sector is going to abuse that, it is the private sector.
- Yes - it is an imperative provision to allow for those unable to support themselves to live independently of government supports. With rising cost of rent and living, the unaffordable nature of the private housing market making owning your own home on a low income impossible. With the Commonwealth Government's refusal to raise Centrelink payments for those unemployed/unable to work, to a level that gives them an opportunity to gain momentum and see themselves out of poverty.
- Needs to be appropriately resourced as a social infrastructure.
- Yes, all the more important in the advent of 'affordable housing' which caters to a cohort that are potentially waged and not necessarily priced out of the housing market.
- It may be that social housing would be better to be thought of as a fundamental human right.
- Yes, increasingly so given the level of government finance that is being allocated to addressing affordable housing, which has weaker need.

Should homeownership continue to be framed as the pinnacle of housing security?

- Home ownership in Australia is unfortunately increasingly unobtainable for growing sections of the population and this urgently needs to be addressed. Alternatives to the framing of home ownership as the pinnacle of housing security should also be explored in particular making renting more secure.
- It's hard to see how it couldn't be given the policy settings. Even if we were to make rental significantly more secure there is so much invested in the home ownership aspiration that it is hard to see beyond it. We need to do more work to show how renting across the social and private sectors can be more secure.
- It should not, however with the increased rental prices determined by the market and the disparity between the rich and poor only growing – those who rent and their security are always at the hands of property owners with little support or housing legislation protecting the renters' longevity.
- No as this is out of reach for clients on a low or Centrelink income
- No, new models need to be promoted such as Community Land Trusts, Build to Rent, etc.
- Housing ownership should be considered in concert with housing and rent affordability. Any broader reform of social housing needs to carefully consider the ways in which high housing prices increase homelessness and make solving homelessness a much more difficult issue.

Should inclusionary zoning be made mandatory at a state-level?

- Inclusionary zoning should be made mandatory at state-level and should be set at a minimum 15-20% of new developments, with 10% allocated for those on lowest incomes, or the Priority List of the VHR.
- Yes, but my caveat is a wariness about the unscrupulousness of parts of the private sector. If there are loopholes to be taken advantage of, they will be.
- Yes - the social exclusion of whole communities due to being forced into the outskirts of Melbourne fringes further marginalises them and reduces opportunities. With inclusionary zoning this would ensure all people have access to areas that are thriving, positive and accessible.
- Yes, this should be a priority.
- Yes.
- Yes. But this must be done in tandem with broader federal initiatives to tackle housing affordability.
- Yes, gentrification leads to entrenching disadvantage.

Should affordable housing continue to be set against market rates, and what market share is fair?

- Affordable housing should be set at the lowest income rate - the housing market fluctuates externally to the average wage growth and earning potential of low-income earners.
- If rent is calculated relative to median rental prices in the private rental market, then no, somebody will lose in that scenario, either the tenant (who is impacted by rises in the private rental sector) or the social housing provider who has to meet shortfalls in their funding models when really, they are just absorbing risk on behalf of the Government. If rent is calculated as a proportion of the total housing market, a benchmark based on actual need, then possibly. This will

ensure that our population is not adversely impacted by speculative house price rises.

- No, market rates have skyrocketed and the cost-of-living impacts greatly on households especially those who are already disadvantaged
- Affordable housing should be benchmarked against income and benefits, rather than market value.

Is the affordable housing deficit a matter of supply or regulation and what steps can the government take to alleviate unaffordability?

- Affordable housing deficit is both a matter of regulation and supply, though supply is primarily determined by regulation. A National Housing Strategy is urgently required with clear targets and articulation of the regulations and tax reforms needed to remedy the affordable housing deficit.
- It's the result of a dysfunctional housing system within a poorly coordinated institutional frame (Burke & Hulse 2010), manipulated by vested interests who dominate politics. These combined, mean that the housing system is not fit for purpose and when the status quo prevails, governments sit on their hands and benefit from doing very little except helping their constituents (investor-owners), while everyone else pays for it with rising homelessness rates (at an annual cost of \$1bn nationally) and astronomical impact on mental health, family violence, health, justice and lost productivity. Government is the holder of our hope. If we have Commonwealth and State level alignment then reform is possible, but the lack of accountability is a major barrier to change in the direction of increased affordability. Supply and regulation debates are an inconvenient distraction.
- It is the lack of government commitment to have a base level or percentage of population growth that feeds into decisions around what is required to ensure stocks are in keeping with our societal demands.
- Supply is the major issue, and the State Government should look at establishing rent assistance that aligns with rent paid and increase regulation of rooming house providers.
- Both. Supply in Victoria has been woefully neglected in the last decade however policy also continues to drive higher homelessness. Incentives at a Federal level such as negative gearing encourage investment in housing as a speculative enterprise. Meanwhile, stagnant wages and social benefits mean that many more individuals are homeless now than would have been a decade ago. Benefits should be increased. Government should also consider removing perverse incentives such as negative gearing with careful research. Policies will need to increase stock; however, policy must also focus on providing adequate supports for individuals in social housing. Such policy should focus on long-term planning and sustainability for organisations providing this support.
- Both. Governments often distort markets with interventions, some more than others. Get rid of negative gearing, capital gains tax exemptions. Others include promote density in areas well served by public transport and arterial roads, inclusionary zoning, developer contributions and community land trusts.

What role should public housing play in a fairer social housing system?

- Public housing plays a central role in a fairer social housing system and must be increased including developing at scale many existing successful and innovative projects.
- Currently even people with highest priority often need to wait several years to access public housing, often compounding the issues that contributed to their homelessness.
- In the middle, it's the heart of the whole housing system and it needs to get bigger, better and more efficient.
- The need for public housing far outweighs availability. Social housing works best with a public housing offer due to affordable rent. Community housing becomes expensive once a client returns to work. It represents a fundamental human right which is essential to human flourishing.
- Public housing should be there for the most disadvantaged and our aged to ensure they have access to affordable and appropriate housing
- Public housing provides an increased stability which is necessary and often unable to be created by community housing. Such supports should be targeted at the members of the community most in need, who may be unlikely to benefit from community housing. Public housing also helps to ensure that Government is accountable to housing outcomes, and that risk and reputation isn't outsourced to the community sector.
- Public housing should continue to provide a safety net for people unable to rent in the private market.

What role should community housing play in a fairer social housing system?

- Community housing provides a safe, appropriate and affordable housing option for some Victorians. The community housing sector builds high quality housing that meets the needs of a range of groups for which the private market cannot respond. Community housing providers often have very strong relationships with local support agencies and work to strengthen local communities and are required to take 75% of their tenants from the Victorian Housing Register. However, the community housing funding model is not sustainable for housing people on very low incomes and requires subsidies to ensure it can house larger numbers of people on the lowest incomes.
- A big part, but only because it's already there. To me it feels like risk shifting by Government and playing into a neo-liberal agenda. It also forces community 'for-benefit' agents to become much more 'business' oriented, taking them away from what they should be focused on. It has a trojan horse feel to it.
- Community housing needs to be reformed to ensure equitable access, safety for its users, and must be prepared to accept clients on the *Homeless With Support* category and apply appropriately priced rentals.
- Community housing remains an important player. They can help expand the footprint of social housing beyond what government can do, and provide innovations and new ways of delivering housing outcomes.
- Once again, considerable thought needs to be put into supports which connect to tenancies, including connection to other mental health, alcohol and other drugs, and family violence services. In particular more consideration is required on providing long term contracts and funding stability for agencies providing this support. Staffing instability means instability in support for consumers, and instability in tenancies.
- Community housing should continue to provide more personalised, responsive and appropriate housing and support to marginalised people.

What has the COVID-19 response to homelessness demonstrated about the homelessness services sector (in terms of the role of state government, impact of housing and support on client outcomes, and barriers to sustaining outcomes)?

- The Covid-19 response demonstrated the capacity of the state government to rapidly increase their investment in responding to homelessness and that rough sleeping is not inevitable. As a result of this increased investment, clients were able to access largely better quality, though not purpose-built emergency accommodation for longer periods. The Covid-19 response also demonstrated increased coordination and collaboration throughout the homelessness network enabling prioritisation of support resources for vulnerable clients. However, the response also highlighted the limited support resources and the severe lack of stable housing options such as public housing stock.
- That it is part of the emergency response system. COVID demonstrated our essential inter-connectedness. It also demonstrated what is possible if Government actually cares and is not stuck in the deserving/undeserving mindset. It would not need to be as big as it is (1 billion per annum nationally) if we invested in housing. It's an example of shifting the burden, with investment in the emergency response but not in the fundamental solution.
- That there is room for action, that flexible and responsive decision making can house all that need it. Real data and pressure on an already exhausted SHS can evidence the real time need for urgent action to house our most vulnerable.
- Demonstrated that the number of homeless households is much larger than anticipated. State Government needs to invest in housing for those on a Centrelink income. Too much pressure on IAP workers to provide support to clients in emergency accommodation this was not sustainable and led to worker burnout.
- While the investment from state government should be welcomed, the crisis also demonstrated the reactivity of the state. Several key themes emerged:
 - There is a severe lack of housing stock and many people are homeless or at imminent risk of becoming so.
 - There is systemic planning needed to ensure support is provided to those most in need. For example, many folks who are long term homeless are not part of the HEART and so will not be attributed support under H2H.
 - There is a lack of systemic long-term planning and contracting to provide supports. Many services are funded for short term periods, regardless of success. This disrupts client relationships and puts clients at risk
 - Good outcomes can only be created by increasing housing stock, and making sure that tenants are adequately supported to maintain this
- With the right direction and funding that homeless is solvable. Perhaps also that the sector has been allowed to become its own industry.

What are the key elements of success stories in your organisation, of homeless households establishing secure, safe and ongoing accommodation?

- Trauma informed workforce, client-led and strength-based approaches that are flexible and individualised responses, and meeting the client where they are at provides consistency and nurtures trust.
- Well located, safe affordable housing with support if required to assist with transition to the new property works a treat. Clear understanding of how to access immediate support if the household is at risk of falling over is required.
- Intense support ongoing. Affordable rent. Support for vulnerabilities in place. Community connections
- Our organisation and partnerships have seen some amazing outcomes establishing supported and safe housing. Unfortunately, the lack of long-term

accommodation options often means that this is not ongoing. Key elements to success for us have been:

- Support is provided in an assertive and flexible manner. Building rapport with clients is crucial to supporting access to support.
- Outreach is provided, supporting people to engage in a place that works for them, rather than requiring people to attend centres.
- Connection to the broader service sector has been crucial. The needs of people experiencing homelessness are varied and complex and require connection to Mental health, physical health, alcohol and other drugs, and family violence supports. Multidisciplinary teams have supported this to occur.
- Supportive housing, operating on a local scale where managers know each tenant name, involving tenants in decision making.

How does housing insecurity affect the outcomes of your clients?

- Housing insecurity increases stress and other mental illness triggers. Housing insecurity can lead to exposure to violence and trauma particularly when sharing unsupported accommodation with people who are mentally unwell such as in rooming houses. Research has demonstrated that housing insecurity is strongly linked to insecurity in other areas of life such as family instability, insecurity of self, insecurities in health status, and financial and employment insecurity. These insecurities, including housing insecurities, interacted and reinforced each other in complex ways (Hulse & Saugeres, 2008).
- It affects their mental health, leads to the development of complexity and early death and entrenches families and subsequent generations in poverty. Homelessness is capability deprivation (Batterham, 2020).
- Often, people who are not provided an early opportunity to access support and safe housing end up in the cycle of homelessness. This can be because of a breakdown of housing, and then not being able to access crisis accommodation and then put into unsafe housing situations. One example occurred to a client, whose friend wanted sexual favours in return for a bed on the floor of somebodies already-overcrowded house. Often this can be single men and women as there is less available for this cohort. I have seen many clients who then turn to legal and illegal drug use to handle the trauma that they experience from this. If there had been more options available when someone first entered the "system" so much of this could not have to have happened.
- It removes the opportunity for anyone with complex support needs to address them with any form or hope of focus.
- Leads to death in the worst-case scenario. Four known clients deceased during COVID.
- As per a housing first approach, housing insecurity fundamentally undermines work occurring across all other areas. For us in mental health, the direct results for clients are increased distress, psychosis, drug use, relationship breakdown and physical health deterioration. This has flow on effects for the economy with increased hospital admissions, GP visits and incarceration.

What percentage of total housing stock should be dedicated to social housing?

- SHSN agencies sketch a figure of somewhere between 10 and 40%.

What does social housing represent to your clients and organisations?

- SHSN Consumer Survey 2019 respondents were by majority living in temporary short term accommodation however described their wish to live in safe and affordable long-term housing that is appropriate, particularly for families with

children and for people with disabilities. Responses capture the high value placed on social housing by consumers:

- I am currently in transitional housing... (service provider) in this area is excellent I have a fantastic worker and great support from her. I was so lost and scared before but since have found housing with weekly visits from my worker. I have found a great special school for my 7-year-old with autism I feel safe and happy finally. I am very thankful to (Service provider) for all their support (SHSN, 2020, p. 7).
- I had to wait a little for a refuge to become available and within two weeks I was very lucky my worker put me forward for a THM. This has honestly saved my life (2020, p. 9).
- Transitional housing, not being housed in motels or caravan parks which are scary for my children as they wonder why they aren't living in a house like their friends and extended family do (2020, p. 11).
- Hope for a better life. Social housing represents dignity, security and hope for a dream of life that has always been out of reach. With it so much is possible, let's just hope it doesn't come too late as it has for so many people.
- Increased social housing enables a 'Housing First approach', a response to address and end chronic homelessness.
- Social housing best works with a public housing offer due to affordable rent. Community housing becomes expensive once a client returns to work
- It represents a fundamental human right which is essential to human flourishing.

6. REGIONAL CONSIDERATIONS

For members of the SHSN, the following understandings need to be incorporated into homelessness service sector programs and social housing policy going forward:

- Rough sleeping, affordability and housing insecurity is a policy failure, not an intractable social problem.
- Engaging people who have not been engaged with specialist homelessness services for a significant period of time is a major outcome of the pandemic response that should be built upon with increased access to support and secure accommodation.
- An ethic of tenacious assertive engagement with clients resulted in better outcomes for them, this needs to be supported by matching expenditure to client-focused needs.

A. Recommendations

The SHSN recommends that the Victorian Government:

1. Revert to policy and funding settings under the pandemic response until households have secured long-term housing, with increased support staffing.
2. Fund and construct more government-supported specialist Crisis Supported Accommodation (CSA) facilities.
3. Extend funding for Supported Housing and Assertive Outreach programs beyond 30 June 2021.
4. Implement a rigorous regulation regime for emergency and crisis accommodation providers to ensure rogue landlords are excluded from the system. The State Government should fund the development of a standardised accommodation ratings system for private rooming house providers.

5. Adequately resource agencies to inspect every registered rooming house annually to inform operators and residents of their rights and responsibilities and to ensure the minimum standards are met.
6. Ensure community housing providers are recognised as public authorities for the purposes of the Charter of Human Rights and Responsibilities Act 2006 (Vic).
7. Amend the Civil and Administrative Tribunal Act 1998 (Vic) to provide the Victorian Civil and Administrative Tribunal with jurisdiction to consider whether eviction decisions for tenants in social housing comply with the Charter of Human Rights and Responsibilities Act 2006 (Vic).
8. Include the right to housing in the Victorian Charter of Human Rights and Responsibilities Act 2006 (Vic).
9. Embark on a major build program of public housing with targets to meet need.
10. Ensure increases in housing stock are matched with adequate increases in supports for establishing and sustaining tenancies.
11. End the transfer of stock from public housing to any non-government provider.
12. Implement mandatory inclusionary zoning at state-level, set at a minimum 15-20% of new developments to be set aside for affordable housing, with 10% allocated for those on lowest incomes.
13. Introduce a “Duty to Assist” law, similar to Wales, as a key tool for homelessness prevention and early intervention. This would apply to all government and community services, preventing people from other service systems entering into homelessness and would ensure that responsibility for responding to homelessness is shared across Government and the community rather than just homelessness services. This would be similar to mandatory reporting, making it a legal duty to assist people experiencing homelessness. It could prevent evictions from social housing into homelessness; prevent people being discharged from hospitals into homelessness; and avoid people getting passed between different sectors, particularly those with complex needs. It would apply to schools, the NDIS, community services and health services. Introducing a “Duty to Assist” law is a paradigm shift that, together with housing provision, could help break the cycle of homelessness in Victoria.

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