GHN
Gippsland Homelessness Network

ESTABLISHING A 10-YEAR STRATEGY FOR SOCIAL AND AFFORDABLE HOUSING

9 APRIL 2021

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 (DFFH) 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 Entry Points into the homelessness system.

At an Entry Point, homeless households seeking assistance will meet with an Initial Assessment and Planning (IAP) worker who will assess housing and support needs. IAPs have access to the Housing Establishment Fund (HEF), which can be used to pay for emergency accommodation and establish and maintain tenancies; such as provide white goods and furnishings or cover rent in advance or arrears.

If appropriate, the IAP may make a referral to one of the specialist homelessness support services, or they may make a referral to support services in another sector such as health, mental health, alcohol and other drugs, family violence in an endeavour to achieve 'wrap around services'.

The IAP worker can also provide advice on housing options, assistance to material aid, 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 funded Specialist Homelessness Services (SHS) that deliver services in that region.

2. GIPPSLAND HOMELESSNESS NETWORK

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

Figure 1 - Map of GHN (source: Gippsland Homelessness Network (GHN 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.

Gippsland covers 41,556 square kilometres and extends from Philip Island in the South West to the New South Wales border in the Far East of Victoria. It has a longitudinal population distribution totalling 271,804 (ABS 2016), representing 4.6 per cent of Victoria's population. The most populated region is Latrobe City making up 23% of Gippsland's population. Aboriginal people account for 2% of the population of Gippsland.

The Gippsland area includes the traditional lands of the Gunaikurnia; Port Albert in the South, east along the coast to Marlo and encompasses Mount Buller and the Alpine National Park and the Bunurong in the south west to Philip Island.

Gippsland Homelessness Network (GHN) believes that housing is a basic human right and work together to end homelessness. The GHN has two LASNs: Inner Gippsland LASN consisting of the Local Government Areas of Latrobe, Baw Baw, South Gippsland and Bass Coast Shires, and; Outer Gippsland LASN consists of the Local Government Areas of Wellington and East Gippsland.

The GHN has a membership of 11 funded Specialist Homelessness Services (SHS's) that provide crisis, transitional, long term, family violence, youth support and

accommodation. We work collaboratively to achieve an integrated service system that provides support and assistance to people experiencing or at risk of Homelessness so that they can access and maintain secure, safe, affordable, appropriate housing in our region.

Inner Gippsland LASN	Outer Gippsland LASN
Community Housing (VIC) Limited	Community Housing (Vic) Limited
Quantum Support Services	Gippsland and East Gippsland Aboriginal Co-operative
Salvation Army	Gippsland Lakes Complete Health
Salvation Army Housing	Mallacoota District Health and Support Services
Victorian Aboriginal Child Care Agency	Orbost Regional Health
	Quantum Support Services
	Uniting (Gippsland)
	Yarram District Health Service

Advisory members	Advisory members
Children's Resource Co-ordinator	Children's Resource Co-ordinator
Department of Families Fairness and Housing representative	Department of Families Fairness and Housing representative
Family Violence Principal Strategic Advisor	Family Violence Principle Strategic Advisor
Gippsland Homelessness Networker Co-ordinator	Gippsland Homelessness Network Co-ordinator
Orange Door – Service Navigator	

The Network supports Specialist Homelessness Services (SHS) in service delivery practice and capacity building through the provision of information, policy and program updates, data collection and collation, advice and resourcing to address and resolve issues of Homelessness. We run and participate in campaigns such as E*verybody's Home* and *Home Truths* and facilitate linkages with allied service sectors and share professional development opportunities.

Homelessness in Gippsland is becoming more visible. Rough sleepers can be found in backstreets, by the rivers, at the beaches, under bridges, couch surfing with friends or family, in overcrowded dwellings, squats and cars. In the not to distant past the incidence of homelessness in Gippsland could be described by the person in the street as non-existent because it was not visible. That has changed.

There are 9 Entry Points in the Gippsland Region
- Bairnsdale - Community Housing (Vic) Limited
- Lakes Entrance – Gippsland Lakes Complete Health
- Leongatha – The Salvation Army
- Mallacoota – Mallacoota District Health and Support Service
- Morwell – Community Housing (Vic) Limited
- Orbost – Orbost Regional Health
- Sale – Uniting Gippsland
- Warragul – Quantum Support Services & The Salvation Army
- Yarram – Yarram District Health Service

The five most common reasons that people present to an access point in the GHN are 1) Housing Crisis, 2) Family Violence, 3) Financial Difficulties 4) Inadequate or inappropriate dwelling, and 5) Transition from custody.

A. Housing availability and affordability

Gippsland has a lack of affordable housing for people on low incomes. Public and Community Housing availability is limited, and priority is given to families and victim survivors of Family Violence. Whilst household income has stagnated, housing prices have increased dramatically, leading to higher rental yields which are unable to be met by lower-income households. This unaffordability is the underlying cause of homelessness.

Melbourne's growth, and unaffordability, has placed considerable pressure on Gippsland with increased intra-state migration from Melbourne causing population and income pressures that inflate local rental markets. This squeezes the local housing supply, driving up house prices and the cost of private rental, making it unaffordable for people on low incomes. Unfortunately, when people arrive in Gippsland, they realise that there are few affordable housing options, fewer job prospects, limited public transport options, poor connectivity, difficulty in accessing health care services and community support services that are already overwhelmed by demand for service.

In February 2021 the residential rental vacancy rate in regional areas was 1% compared to 1.7% 12-months earlier; and median rent $380 per week, compared to $350 12-months earlier. Since the beginning of the pandemic, the cost of rental has increased at the same time as there are fewer properties available to rent. This is juxtaposed by the metropolitan trend which has seen the vacancy rate grow to 6% in February 2021 from 2.2% 12-months ago, and the median rent grow at a slower rate than regional areas – $485 per week from $450.[1]

Income supports such as Newstart, Youth Allowance and Commonwealth Rental Assistance are not sufficient to access and sustain secure, appropriate private rental options. To be eligible for the Bond Loan Scheme the weekly rental should be no more than 55% of income. The bond loan is driven by the availability of affordable rentals and the clients' capacity to pay rent. Very few recipients, if any, of government pensions, benefits or allowances could afford to pay the rural median rental of $380 per week.

B. Crisis Accommodation

The issues relating to accessing Emergency and Crisis Accommodation in regional, rural and remote areas are different to those experienced in a metro setting. Victoria is experiencing massive population growth. This has led to an urban-rural drift where people move from the metropolitan area to rural communities in the belief that secure, affordable housing will be available. They often discover that the supply of affordable, private rentals is limited, and public and community housing has long waitlists and public transport, community and health services are not always accessible.

Emergency/crisis accommodation options are few, consisting of private guest houses, rooming houses, motels, hotels, caravan parks, tents and swags. During holiday season,

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[1] https://reiv.com.au/property-data/residential-rental

seasonal produce harvest, event and festival times, all emergency crisis accommodation options can disappear.

Road, wind farm, solar farm construction and gas exploration companies are accommodating their workers who come from out of area in motels, purchasing houses and taking out head leases on private rentals. This is having a detrimental impact on the ability of homelessness and family violence services in rural and remote regions to accommodate those most in need, reducing the accessibility of emergency accommodation and the number of affordable private rental properties available to people on a low income.

In small rural communities there is no emergency/crisis accommodation available, people seeking accommodation have to move on to larger communities, this particularly affects young people in accessing a youth refuge; Gippsland has only two youth refuges with a total of 16 beds, kids have to leave their communities and support networks when the rare opportunity comes to be accommodated in a youth refuge. Private guesthouses and hotels, where they exist, are unsuitable for the accommodation of families and young people.

Rooming houses, which are most often used by single persons (men), 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 homelessness households. An alternative option for single-person households are government-supported specialist Crisis Supported Accommodation (CSA) facilities, these do not currently exist in Gippsland.

In some areas, workers speak of 'unofficial' rooming houses where the standard is so poor, no power, no kitchen, no heating, no bedding supplied at a cost of $200+ per week. Workers are hesitant to 'blow the whistle' on such places because a scarce resource would be knocked out of a system that has very few options.

Motel and hotel accommodation is the only option available for victim survivors of family violence and their children. It is costly often not safe enough, have limited privacy, no cooking facilities with rooms not big enough to accommodate a large family. Hotels also present challenges for people who experience issues with alcohol dependence. Caravan Parks provide marginal and emergency/crisis accommodation and in rural areas are dwindling commodities preferring to accommodate tourists and seasonal workers. Those that will take our clients are on the lower end and not desirable or safe.

In Bass Coast and South Gippsland the lack of crisis accommodation and the limited availability of affordable housing for low-income earners were causes attributed to 769 people being turned away from service in 2018/19.[2]

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[2] Salvation Army database SAMIS 2018/19

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. Support services are also unevenly distributed, with single-person households disproportionally affected. A number of models of specialised support responses currently exist that target single-person households however, a lack of capacity has meant that meaningful support is an exception during business as usual.

One notable exception is the pandemic response coordinated during 2020, where single-persons were effectively engaged with suitable accommodation and wrap-around support – for many, this was their first time. Through wide-ranging and well-resourced support, workers and accommodation providers scaled-up a supportive model of crisis accommodation to fully maximise the potential of emergency accommodation. This is the only time in modern history that a critical mass of households experiencing homelessness in Victoria were engaged by the HSS. It was a critical juncture in the quest to reduce homelessness, but with few-to-no long-term housing options, many have become disengaged and recycled through the system.

C. Transitional Housing

There are 178 Transitional Housing properties in Gippsland. Transitional Housing is intended to be a supported, short-term accommodation program. It acts as a steppingstone to more permanent housing in public housing, community housing or the private rental market.

Individuals are referred to a support provider that offers advice and planning in the identified areas of need. A key element of transitional housing is that it's a temporary option, and tenants must be actively working with their support provider to apply for long-term housing (for example, public housing or private rental).

Transitional Accommodation cannot work in the way it is intended when there are so few exit points. It is impossible for people to be housed in public or community housing given the long waitlist. Private rental is either unavailable, unacceptable or unaffordable for people on low incomes.

Community Housing (Vic) Limited manages 130 Transitional Housing properties in Wellington, Latrobe and East Gippsland. Over a three-year period to 2019 the number of tenancies has decreased by 22% due to lack of exit points.

D. HEART

From 16 March to 6 December 2020, more than 600 presenting unit heads in Gippsland were accommodated in paid emergency accommodation due to the COVID-19 Pandemic with around 80% being single people.

DFFH mandated that Homelessness Emergency Response Teams (HEARTs) be established in each region, Gippsland established two HEARTs; Inner Gippsland and Outer Gippsland to reflect the DFFH Sub-regions. The purpose of HEARTs was to allocate support to people who were placed in paid emergency accommodation, prioritising their housing needs, support needs, vulnerabilities. and risks and endeavour to locate them in longer term housing options.

Both HEARTs met fortnightly and worked in collaboration to ensure the best possible outcomes for individuals. The State Government applied a moratorium on evictions until 28 March, 2021 and agreements could be made with landlords via Consumer Affairs for rent reductions. There is huge angst in the sector about what will happen after the COVID income supplements are removed and the moratorium on evictions is lifted.

As a result of a data collection by state-wide HEARTs to DFFH in July 2020 the State Govt announced that $150M was to be made available for *'Homelessness to a Home'* to provide around 1,800 Tailored and Targeted and Intensive support packages and head-leased and Director of Housing properties which is being rolled out now.

Gippsland was allocated 102 support packages which has been reduced to 85 (34 Tailored and Targeted, and 51 Intensive packages) and 85 housing properties, primarily one and two bedrooms. Tenancies for Tailored and Targeted support in Director of Housing properties is for a period of 12 months and Intensive support in Director of Housing properties is for a tenancy of 18 months. Housing for *Homelessness to a Home* cannot be head-leased in Gippsland due to the lack of supply of private rental housing and as such all properties will be that of Director of Housing, many of which will have to be spot purchased. Local homelessness service providers are dubious about the ability of the Director of Housing to secure these 85 one and two bedroom properties. It is also unclear if people will be able to remain in these properties post the support period.

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. During business as usual (non-COVID settings) 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 GHN feel will address concerns in the homeless 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)

Community Housing has the ability to access Commonwealth Rent Assistance, which makes it an appealing social housing tenure for the State Government. This means that community housing has a higher income stream from rent than public housing. As such, the Victorian Government appears to be removing itself from the management of public housing and is setting up Community Housing Providers to take up an even greater share and role in the management of social housing in Victoria. The dominant method for enabling this greater share is a process of stock transfers.

If Community Housing Providers were to take on a more significant role in the provision of social housing, there is concern that given their need for financial viability, that households in most need will not be securely accommodated. Community Housing Providers don't have the financial capacity as Governments do and rely on rental income to continue to be financially viable. As a result, they can't afford to be as tolerant of tenants who fall behind in rent and move through to the eviction process more quickly. The cost of renting though a Community Housing Provider is also greater than Public Housing. Public Housing rentals are capped at 25% of household income. Community Housing providers generally charge 30% with tenants required to claim Commonwealth Rental Assistance that is paid directly to the Community Housing provider.

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 GHN 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, who will be displaced to more regional areas of the state. 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 GHN 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 homelessness households, 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 that mimic the settings under the COVID response 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 ensure safe housing. These needs will inevitably change and there needs to be exit options available, such as those available in the *Homeless to a Home* program – which should be expanded.

The most important features of 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 homelessness households find is not that people struggle to 'find' affordable homes in the market. The issue is that affordable homes don't exist for those

on low-income; 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 GHN 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 GHN, 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?
- No, Social Housing should be a priority within every LGA in regard to future housing development.
- Social housing is the cornerstone of social safety. There is nothing more important than people having access to affordable housing, it is the basis for all wellbeing to spring from. The trauma of being homeless extends to all facets of a person's life, you cannot effectively look for work without an address to receive mail, or somewhere to shower and dress for interviews, and the precariousness of being a couch surfer and not knowing where you'll be sleeping next adds to trauma and anxiety, which does not lend to success in other areas. For children, they cannot effectively study and learn in school if they are being moved around too much, often they will miss school for terms at a time because it's too hard to get them into classes, or there might not be easy access to school from where they are staying, or there are other factors like family violence occurring in the house. Children cannot get healthy sleep, patterns, and grooming when they are being moved around all the time.
- Social housing should continue to be characterised as a net for people who are disadvantaged due to low income (jobseeker, youth allowance), experience disability, chronic ill health, addiction, mental health issues, family violence who require assistance from support services, security of tenure and not able to participate in an unregulated private rental market. People on low incomes who

at one time would have been able to afford private rental are being forced out of the private rental market into social housing by people on moderate to high incomes who can't or won't enter into homeownership. It is a key contributor to the wellbeing of our citizens and forms part of the housing continuum.

- Only if and when there is enough if it. At the moment it can't be viewed as a safety net because there isn't any.

Should homeownership continue to be framed as the pinnacle of housing security?
- No, home ownership is now at the point of becoming inaccessible to people due to the high cost of entering the market. Deposits are now out of reach to people on average wages let alone government benefits.
- Home ownership is completely out of the picture for the majority of people in this country. Housing costs are through the roof, the ability to get a mortgage while on low income without a deposit is non-existent, and the ability to save a deposit while paying exorbitant rent (often more than you'd be paying on a mortgage) is impossible. Home ownership is for the middle to upper class, and it's not a pinnacle of housing security if you can't keep employment due to the decline in economy, under-employment, casual employment preferred (therefore making it risky for people) to stay in as they can find themselves suddenly without work. It's a pipe dream for many and the government is irresponsible and out of touch by pushing it as the ultimate security.
- Australians aspire to homeownership. Homeownership is perceived as providing security, an asset for the future, stability, independence, a place where you can set down roots and raise a family. Yet rates of homeownership have been declining, it is becoming less affordable despite the many schemes/incentives and low interest rates to entice people to take that step. It is unreasonable to think that home ownership is an option for many of our clients.

Should inclusionary zoning be made mandatory at a state-level?
- Yes, this would be amazing. Creating pockets of social housing in communities has long been an issue and can sometimes deter people from wanting to access this type of housing based on the stigmas attached to certain neighbourhoods.
- Yes. This would assist in creating affordable housing for people who cannot afford the exorbitant housing costs that come from profit-driven development. The Homelessness Inquiry of 2019 recommended that social housing not be "built-up" to avoid creating pockets of low-income areas that devolve into problem areas where no one wants to live. Inclusionary zoning would allow social housing to be spread out across all areas, and hopefully avoid issues created by large scale social housing builds.
- Yes, it absolutely should. This is a key piece of strategy needing to be utilised.
- Definitely, if inclusionary zoning was legislated as mandatory for new developments it would provide a mechanism to ensure an increased and consistent supply of affordable housing that is well integrated in communities across the state. Currently Local Councils can negotiate with developers and enter into Voluntary Inclusionary Zoning agreements to provide an amount of affordable housing in new developments. However, voluntary agreements are problematic and tend to yield only a small amount of affordable housing in new developments. There is little financial incentive or motivation for developers to voluntarily enter into inclusionary zoning agreements and if developers don't agree they can challenge this at the Victorian Civil and Administrative Tribunal (VCAT), which can be a costly and time-consuming process. Therefore, to legislate mandatory Inclusionary Zoning would provide clarity and security for increased affordable housing integrated in the community.

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

- Market rates in coastal and tourist areas of the GHN push up the costs and financially discriminate against tenants. There are too many properties in the market that are not built for long-term residential use, but rather short-term, therefore inflating the market pricing.
- Market rates are going through the roof, anything set to a share of the market is going to eventually become unaffordable for low-income earners once you start hiking costs. As far as determining rent for community housing (which is market-based currently) as the rent costs rise, but rent assistance from Centrelink does not, this starts to put rent amounts at a higher percentage of a person's income. For many on unemployment benefits, being in community housing (as opposed to public housing) would be unaffordable even now due to the market rates. Fair and effective affordable housing through community and public housing would be fairer if based on income, not market rates.
- Affordable housing should be set to a percentage of the person/family's income. Affordable housing should be set at a maximum of 30% of income to ensure that people don't fall into housing stress where the essentials of life, food, healthcare etc. can't be afforded.

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

- The affordable housing deficit is a combination of both, governments need to reassess market rents and work on sustainable social housing models.
- In terms of a deficit of supply, Melbourne's growth has placed considerable pressure on Gippsland with people moving from Melbourne in the belief that they can secure cheaper rental. This squeezes the local housing supply driving up house prices and the cost of private rental making it unaffordable for people on low incomes. Working from home has enabled people with good incomes to move from Melbourne to rural areas and purchase a home that they may not have been able to afford in Melbourne.
- Examples of lack of supply:
  - Key workers and professionals move to rural communities to work on projects and take up the rentals and at the same time push up rental prices (e.g. gas plant development in Orbost). A 3-bedroom fibro house which can be purchased for $150k is offered for rental from $400-500 per week.
  - Rental properties are scarce estate agents offer rentals to people with secure employment and quality references leaving little opportunity for people on low incomes
  - Some property owners are removing their investment properties from private rental due to the Amendments to the Residential Tenancies Act.
- In terms of regulation, wages growth hasn't kept pace with property prices. The majority of housing loans have been used to purchase existing property, rather than to finance new housing. Negative gearing benefit property investors but do little to put downward pressure on residential property prices. Steps Government can take to alleviate unaffordability:
  - Build more social and affordable housing, Victoria has the lowest percentage of public housing of any state in Australia. At the very least this must be brought up to 4.5% to meet the national average. 6,000 properties should be built each year to keep up with demand

      o   The Victorian Government to continue to advocate for increases to Jobseeker, Youth Allowance and Commonwealth Rent Assistance. The Private Rental Assistance Program (PRAP) which assists people into private rental must be maintained.. Legislate Mandatory Inclusionary Zoning

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

- Public Housing should remove the blanket three strikes policy as this this does not align with normal tenancy rights that exit with private rental tenants. Tenants have minimal or no input into housing policy and there needs to be a greater level of genuine consultation.
- Public Housing management needs to listen to the front-line workers about what is working and what isn't, and implement changes to make social housing system work better. There are so many ideas that we workers have on how to improve and make the social housing system more effective, but they require systematic change that will not be easy initially as it requires change to policy and procedure, and innovative thinking.
- Public housing plays a key role in a fairer social housing system. It provides accommodation for those most in need. It's publicly owned, secure, affordable to people on low incomes and it's long term whilst people are eligible and support can be provided through Tenancy Plus.
- It should be the exit point for the homelessness sector that plays a critical role in the housing continuum and can be a pathway to private rental or home ownership.
- There should be enough that no one is homeless – only then is it a fairer system.

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

- Same as public housing, there should be no difference. They should all be advocating and pushing for best practice and open to change and innovative thinking to improve the system overall.
- Housing stock can be built, and tenancies managed by community housing providers that are for specific cohorts e.g. mental health, disability. Community housing providers tend to have strong relationships/partnerships with community service providers.

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)?

- That we clearly just need more housing. That is the crux of everything. There needs to be more funding put into a direct build of housing. Prevention is one thing, landlord incentives another - but they rely on the actual availability of housing. If we can't get clients into rentals in the first place because of the lack of options, poor history, or simply no stock with real estate, then social housing is the only option to get someone safe.
- Employment is not stable enough, or there is not enough of it (there is a massive under-employment problem overall in Gippsland) to maintain critical housing for most people and that even if people are housed in rentals, they are never very far off being homeless.
- More transitional housing options are urgently needed, with the ability to exit people into social housing. In East Gippsland especially we are seeing upwards of 60 people applying for every house on the rental market. There is a massive influx of people leaving Melbourne for the country, and they are snapping up what little rentals we have from locals - homelessness clients with low income

and no work don't even get a look-in. People with full time jobs and perfect history can't even get housing right now, which means we are facing more and more at-risk of homeless people coming to services, and more transitional housing would be beneficial for these people as they need temporary solutions while waiting for a rental offer, not long-term housing overall. What little transitional housing there is available is full with people who will not get housed outside of social housing, but we cannot move them into social housing because there isn't any available. There has been even less since COVID-19 hit because people aren't moving on like they used to. It's only getting worse.

- COVID-19 uncovered just how desperate we are for options in the regions. Here in the country a lot of homelessness may have gone unseen or unnoticed due to a lot of couch surfing compared to sleeping rough. Covid-19 changed this and strained our system significantly.

- The HSS flexibly adapted and rapidly responded to the COVID 19 Emergency Management Guidelines, providing accommodation and support and attending to the physical health needs and wellbeing of those experiencing homelessness during the pandemic. They reprioritised staffing and scaled support up and down for those presenting at entry points. With entry points maintaining an open door. People presenting for service were placed in paid emergency accommodation (hotels, motels, rooming houses, caravan parks) for long periods of time using Housing Establishment Funds (HEF). In some areas of Gippsland there is a severe lack of emergency accommodation and limited numbers of motels which meant that the only options for people were couch surfing or relocating out of area. Mallacoota had no emergency accommodation options due to the aftermath of the 2019/20 bushfires.

- There is a complete lack of stock. That many support agencies are underfunded to assist. There are no answers currently to the housing crisis. Its highlighted that issues that people within the sector already knew and has allowed feedback to govt depts but still no action has occurred. The current amounts of money being thrown at it by government are not going to fix it.

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

- There are very few if any success stories in the GHN. Housing is the most difficult and least rewarding aspect of the equation, as securing positive outcomes for clients are almost non-existent.

- Key elements of possible success stories include the availability of choice, the adequate flow of information, policy mandated inclusion, security of tenure, affordability, well maintained housing units that are appropriate to family needs, with good access to public transport, schools, health services, community services, social options, recreational facilities, shops/businesses.

- Enabling and empowering clients to make informed choices that will lead to safe and secure housing. Providing "real" options to clients in terms of access and location, and identify the factors that with assist to maintain housing for those who are transitioning from homelessness to housing. An ongoing support (3-6 months for complex clients) generally supports the success rate of the client maintaining the housing and not re-entering homelessness.

- Availability of social housing is key, because there are so few rentals available

- Transitional housing is a huge contributor to helping clients establish rental histories and getting into rentals, but we don't have enough

- Networking with other programs like Private Rental Assistance Program Plus has been beneficial, but not always helpful in our particular area due to rental shortages and landlords are choosing to go with employed couples rather than

single-parent families on benefits, even if there are landlord incentives (they don't care about the incentives because they have too much choice and can pick and choose their tenants from lists of 60+ people)

How does housing insecurity affect the outcomes of your clients?

- Housing insecurity can have a variety of impacts on clients, this is dependent on individual circumstances and level of resilience. Overall, client's mental health declines, alcohol and other drug issues increase, families are forced to stay in relationships that are detrimental to their wellbeing, health problems become more complex and the financial impact entrenches poverty.
- We are seeing more and more overcrowding in homes that are unsafe for clients. Families struggling to accommodate large numbers and then breaking down from the strain of it. Often the families taking in other families are already in public housing, this threatens their own tenancy by overcrowding, but they are so grateful just to have housing they will risk it to help other family or friends in the same situation. There are limited options in this area to get people into medium-term accommodation like caravan parks as most won't take long-term tenants anymore, this is due to several reasons:
  - the same as transitional housing, stays of what should be 4-6 months are turning into 12-18 months or longer because there are no exit options into rental or public housing due to shortage in both housing areas
  - this is a tourism area, and they can make more money on tourists
  - low-income does tend to come with its own challenges, people with mental health or drug and alcohol issues, which can then spill into the public spaces
- Clients are often choosing to move out of the area, sleeping in their car and trying their luck at other regional areas because of the shortage of any kind of housing in this region. People are moving away from their families, support services and everything they know on a hope and a prayer that they might get housing somewhere else, and often they are finding the same response wherever they land – there is no housing anywhere.
- They often can't work on their goals and aspirations or even their other basic needs as they struggle to find any level of continuity and stability.
- Badly! Peoples mental health is severely impacted, they are desperate, wracked with anxiety and depression. Their physical health will suffer. Self-medication in an endeavour to cope. Self-esteem plummets. Anger and frustration with not receiving expected assistance, this can lead to Police intervention. Where there are issues of family violence, the victim survivor can believe that they have no other option but to return to the perpetrator. If there are children it is difficult to maintain school attendance, there is fear of Child Protection intervening. Couch surfing or staying with family and friends is often short lived and can sometimes cause irreparable damage to relationships. It is quite impossible to maintain employment.
- Housing insecurity can leave clients in vulnerable positions. Lack of stability is a barrier for clients to engage in long term employment and social inclusion. Clients will remain stressed and unable to plant long term roots.

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

- Needs for LGAs vary and there is a huge deficient for young people under 25 and in regional areas, with public housing for singles under 55 also non-existent.
- Victoria has the lowest percentage of public and community housing of any state in Australia, 3.5%. At the very least this must be brought up to 4.5% to meet the National average. 6,000 properties should be built each year to keep up with a projected demand of 101,592 eligible households in 2031.

- A lot as our population is growing, employment has been low, wages are not in line with living cost increases.

What does social housing represent to your clients and organisations?
- Social housing represents an opportunity for safety and security for the vulnerable people/families in our community. It also provides the base from which clients can start to rebuild thier life after experiencing homelessness. A housing first model will support clients to thrive and reduce the barriers to overcoming other life areas that may be problematic.
- The opportunity to live. A safe home to raise a family. A base to work on mental health, physical illness, and recovery from other issues. The opportunity to get an education, or a job, or even just volunteer in the community. It means everything. Without housing you have very little else you can accomplish.
- Safety, hope and options.
- Security, affordability, the opportunity to thrive and live a good life.
- A long wait. With a touch of hope of securing a house/home sometime in the next 5-20 years. Single men between 20 - 60 are some of the hardest hit. Options for them are so rare.

6. REGIONAL CONSIDERATIONS

For members of the GHN, 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 continued access to support and secure accommodation.
- An ethic of tenacious assertive engagement with clients results in better outcomes for them, this needs to be supported by matching expenditure to client-focussed needs.
- Young people should be seen as a priority for accommodation, support and education
- Housing is the root cause of homelessness.

A. Recommendations

Homelessness in Victoria is at crisis point. It is shameful that in a prosperous state like Victoria that successive governments, both State and Federal have turned their backs on the most vulnerable in our communities.

Homelessness will not end but with the right settings in place it will be rare, brief and a one-off event.

i. More Public and Community Housing:

Victoria has the lowest percentage of public and community housing of any state in Australia, 3.5%. At the very least this must be brought up to 4.4% to meet the National average. 6,000 properties should be built each year to keep up with a projected demand of 101,592 eligible households in 2031.

Build more Public and Community Housing, in particular and as a matter of priority one- and two-bedroom properties. This will not only accommodate singles and young people but will serve the dual purpose of freeing up family housing that is occupied by singles and couples.

- Of this new one and two bedroom public housing stock that a set amount be quarantined for use only by young people so that they don't have to compete with older people.
- In Gippsland, Emergency and Crisis accommodation options are limited. Emergency Crisis accommodation is an essential component of the homeless service system, the private sector cannot be relied upon to provide accommodation of a good standard that is affordable that meets the needs of consumers including women and children. Where there is market failure Emergency Crisis accommodation should be built/acquired by government and supported on site by Specialist Homelessness Services. This is a matter of urgency in Bass Coast where there are no Emergency Crisis Accommodation options
- Building more public and community housing will stimulate the economy and get people in jobs. It will bring down the cost of private rental, provide exits points from Transitional housing so that it can function as intended. Additional Public and Community housing should be built to correspond with demand when there are newly funded initiatives such as family violence, youth refuges, mental health, corrections, Housing First (Permanent Supportive Housing) so that these programs can achieve their intended outcomes.

- That the Victorian government commit to build public housing based on a percentage of new arrivals into Victoria.
- The building of public and community housing should take place in rural and regional areas to correspond with demand as represented in the Victorian Housing Register

ii.   Early Intervention

Preventing tenancies from breaking down is a first step in preventing homelessness. Evictions contribute to approximately 40% of homelessness in Victoria 95% initiated by landlords, 80% tenants fail to appear at VCAT hearings.

- It is recommended that Consumer Affairs Victoria initiate a public information campaign to educate tenants about their rights and the available advocacy and advice programs such as Aboriginal Tenants at Risk (ATAR) and the Tenants Assistance and Advocacy Program (TAAP) and employ Tenancy Focussed Legal Support
- Increase funding to Tenancy Plus. This program offers assertive outreach, case management and interim intervention support to prevent homelessness and assist tenants to maintain housing.

iii.   Youth Foyers

By extending funding to youth accommodation options to initiatives such as Youth Foyers the number of young people cycling through the housing and homelessness system will be reduced and the number of young people completing education qualifications and participating in employment will be increased.

iv.   Housing First (Permanent Supportive Housing)

Housing and support for as long as it takes. People experiencing chronic homelessness need housing and intensive and/or long-term support in relation to disability, mental illness and recovery from childhood trauma so that they can feel like they're part of the community and can participate fully in community life.

- Roll out social housing across Victoria targeted at people experiencing chronic homelessness. The Victorian Rough Sleeper Action Plan, 2018 includes assertive outreach, intensive case management, scalable support services and multi-service supports but the social housing is needed to ensure positive outcomes.

v.   Developers to build accommodation for their workers

In rural areas when negotiating contracts with developers it should be stipulated and written in to contracts that accommodation for the developer's workers should be built at the cost of the developer and be transferred to pubic or community housing stocks when the project is completed. This will ensue that the local rental market will not be impacted by local developments and the community will benefit from the availability of that accommodation in the longer term.

vi.   Planning controls legislate

The Victorian Government must legislate mandatory Inclusionary Zoning to ensure that Local Government Areas (LGAs) and developers commit to a percentage of new developments are dedicated to social housing. This will make a positive contribution to affordable housing.

vii.   Adopt Parliamentary Inquiry recommendations

- Ensure community housing providers are recognised as public authorities for the purposes of the Charter of Human Rights and Responsibilities Act 2006 (Vic).
- 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).
- Include the right to housing in the Victorian Charter of Human Rights and Responsibilities Act 2006 (Vic)

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