

RE: National Housing and Homelessness Plan

The Barwon South West Homelessness Network is a Network of agencies in the Barwon and Wimmera South West region of Victoria who work collaboratively for the achievement of an integrated system providing support and accommodation to people experiencing or at risk of Homelessness in our region.

Recommendations:

- 1. All levels of government commit to building public and community housing for those households on priority access applications on the Victorian Housing Register.
- 2. The State and Federal Government should adopt planning reforms and frameworks to ensure mandatory inclusionary zoning at 30% in all land developments.
- 3. Construction, road and wind farm companies should work together with community housing providers to build houses for workers. When the accommodation is no longer needed this accommodation should be allocated to households on the VHR.
- 4. Increase funding to prevent homelessness to crisis accommodation, to prevent eviction and to sustain tenancies.
- 5. There needs to be a variety of affordable accommodation options for women and children experiencing family and domestic violence.
- 6. There needs to be ongoing funding for positions and programs in the homelessness sector.
- 7. There needs to be a separate national housing and homelessness strategy for unaccompanied children and children.
- 8. A First Nations National Housing and Homelessness plan.

1. The scale and nature of homelessness across Barwon and Wimmera South West region of Victoria

The National Housing and Homelessness Plan should be bold, ambitious and measurable. Structural disadvantage needs to be addressed in order to eliminate homelessness.

The core reason for homelessness is a lack of public and community housing. Public and community housing is critical to ending homelessness. A recent AHURI report showed 'a supply side shortage of public and community housing in the order of 730,000 dwellings in the period to 2036 are required nationally to address currently unmet need and future demand based on population projections'(14).

Building additional public and community housing properties should be the primary priority of all levels of Government to address homelessness. The population in public housing halved from 6% in

1995 to under 3% in 2022. This fall was offset to only a minor extent by a rise in community housing (13).

Homelessness agencies are operating with a crisis response that is extremely limited in its capacity to work to prevent homelessness.

There is unprecedented demand for assistance from homelessness and family violence agencies in the Barwon and Wimmera South West (B&WSW). In 2021-2022 in the Barwon region 5,608 clients were supported. In the Wimmera South West Region it was 2,318 clients (1).

The Victorian Housing Register (VHR) Priority Access housing waiting list in the Barwon region in 2019 was 2,222 households(2). Households assessed as homelessness and/or survivors family violence are on Priority Access. There are currently 7,101 households on priority applications on the Victorian Housing Register (VHR) in the Barwon broadbands(3).

The Priority Access housing wait list for the Wimmera South West was 628 households in 2019(2). The number of households on the Priority Access VHR waitlist for the Wimmera South West broadbands (excluding Stawell, Horsham, Edenhope, Dimboola and Warracknabeal) is 1,868 households(3).

The total number of households on the Victorian Housing Register for the State in 2019 was 51,551(2). This number includes general wait list as well as priority housing households. The Priority Access households on a broadband in Victoria currently is 108,022 and the total number of households on the VHR is 180,224(3).

There are many more households that are eligible for social housing that have not made a social housing application. A support agency worker is needed in order to make a priority housing application and there are waiting lists for case management from specialist homelessness sector agencies in the region. The 8,969 households on the priority access list in the Barwon and Wimmera South West broadbands' require public and community housing urgently(3).

Australia has one of the smallest allocations of social housing among comparable nations in the Organisation for Economic Co-operation and Development (OECD) — the proportion of Australian households living in social housing is 4.1%. Victoria has the lowest of all the states and territories. The proportion of Victorian households living in social housing, comprising both public and community housing, is 2.9%, according to the Australian Institute of Health and Welfare (18).

There needs to be a pipeline of public housing delivered to those on low and very low incomes. The responsibility for the delivery of the housing needs to come from government investment. Public housing is critical infrastructure. Building more public and community housing will reduce housing crisis and eviction.

Housing led approaches seek to minimize the harm of homelessness by rapidly rehousing people, and providing the support needed to address issues that increase future risk of homelessness. At a system level this can only be achieved with adequate access to affordable & appropriate housing and sufficient capacity to provide the support needed.

Ending homelessness relies on a much greater investment in housing led approaches which means greater investment in social housing along with the support needed for people to rapidly gain and to sustain housing.

Rental stress

Housing stress is when lower income households pay more than 30% of their income towards housing costs. The 2021 ABS census data for the Greater Geelong local government area shows of the 25,806 households who rent privately 6,603 (25.6%) are in rental stress. For those on a very low income 86.9% are in rental stress and 54.5% of low income earners are also in rental stress(15).

The Wimmera South West region in the 2016 census had 6.5% of households experiencing rental stress. Warrnambool local government region in 2016 had 11% of households experiencing rental stress which equates to 3,834 households in rental stress(4). The 2021 ABS Census data are Warrnambool showed 28.2% of households pay more than 30% of their income in private rental(17).

There are long waiting lists for public housing where the rent is capped at no more than 25% of the household income. As a consequence people who are homeless or at risk of homelessness seek out private rental. Private rental is not affordable to the majority of people on a low income. There is a very limited number of private rental available to those on a low income. Those on a low income are in a highly competitive market to access private rental. This is particularly the case for marginalised people that may face discrimination based on income, age, rental history, disability, ethnicity and First Nations people.

We cannot end homelessness without changes that address mayor drivers of homelessness across the population including racism & discrimination and people's access to affordable housing and family wellbeing.

A homelessness worker in the South West recently commented:

'There are so few private rentals listed in Warrnambool that real estate agents ask for the applications before the inspections open for the properties. When they see bond applications from DFFH or Centrelink income they don't even get a chance to go to the open inspection'

The Barwon and Wimmera South West Region has had a significant decline in the number of affordable private rental properties available. The table below shows the decline in affordable private rental properties across the region over the last five years(5).

Affordable lettings by local government area

LGA	June 2018	June 2019	June 2020	June 2021	June 2022	June 2023
Greater	427	287	411	335	178	188
Geelong						
Colac Otway	73	44	47	50	9	32
Corangamite	59	40	51	36	18	25
Moyne	23	18	22	19	8	10
Warrnambool	113	73	69	66	9	11
Southern	83	50	60	51	43	41
Grampians						
Glenelg	92	74	77	57	34	26

Increase Jobseeker to \$76 per day to address the income disadvantage of low and very low income earners. The Commonwealth Rent Assistance (CRA) was increased in May. It needs to be increased

further to reflect the costs of private rental(20). Increasing the adequacy and security of income support payments and low wages will reduce financial crises driving homelessness.

The development of wind farms and gas exploration have had a significant impact on the homelessness and family violence agencies in the region. This is as a result of a marked decrease in the number of affordable private rental properties available to people on a low income. Companies have purchased houses and taken out head leases on private rental properties for their workers.

It would seem that due to the unprecedented number of wind farms/construction developments in the South West region there are hundreds of workers coming to the region. The planning applications for wind farms could include a component for building social housing as part of their social investment fund. Tilt Renewals gave \$500,000 to Women's Housing Ltd for 10 social housing properties to be allocated to women supported by Emma House Domestic Violence service(10). This is a precedent that could be adopted by other wind, gas and road construction companies that are building the region. Last month a state government spokesperson mentioned there was likely to be 59,000 local jobs created across the supply chain as it worked towards its target of 95% renewable energy by 2025(16).

Service System overview- there is a shortfall in service capacity

The youth and adult entry points in the BSW region are receiving more requests for support than at any other time.

Children & young people have different pathways into homelessness than adults, have different experiences of homelessness than adults and therefore require different responses to prevention than to adults.

Increased need leds to agencies needing to use demand management strategies such as limits on accommodation stays or access to intake appointments. Costs of limited capacity leds to costs being pushed into other service systems, such as acute health and mental health, child protection and justice systems.

Emergency accommodation payments are arranged through the Housing Establishment Fund (HEF). The HEF funding has remained at around \$250 per assist since HEF funding was established as reflected in the 2014 homelessness guidelines(6). The amount of assist does not reflect the cost of providing emergency accommodation in 2023.

Unfortunately the average price of a motel per night has gone up dramatically, the average in 2003 for regional Victoria was \$94(19). The average cost per night for a single person is now \$150 per night and \$220 per night for a family. This amount would provide a family one nights, accommodation and a single 1-2 night's dependant on where they are booked.

The hotels/caravan parks/motels that provide emergency accommodation across the region can be further traumatising for people experiencing homelessness or family violence. With only a few providers available to Specialist Homelessness Services (SHS) it means that people exiting prison, survivors of violence and young people surviving violence are placed into these few emergency accommodation providers. There are peak times when even these few hotels/caravan parks/motels are not available. In Geelong, each time the Geelong Football Club plays at home, a regatta takes place on the Barwon River or a tourism event occurs there is no emergency accommodation available. There is a similar situation in Warrnambool over the summer season as hotels/caravan parks/motels are no longer available to SHS agencies as tourists come to the region.

The service system was established with a linear approach to housing people experiencing homelessness. Crisis accommodation is available for up to 14 days, transitional housing is available for 12 months for adults and 18 months for youth. The expectation in the past was that people would then move into social housing.

People are residing in transitional housing for periods that are longer than those outlined above due to the lack of social housing available or affordable private rental options. When a household moves into a transitional property they are now required to apply for private rental. With people residing in transitional housing for longer periods there is a reduced number of transitional housing for people to be placed into from the entry points. There is a bottleneck across all points of the homelessness service system.

'There is a family that has resided in secure refuge for over a year as there are no housing exits. We are only funded for eight weeks per client stay however we often have clients staying longer than that'— (homelessness worker)

There are important opportunities to prevent homelessness by addressing gaps in other human services such as family support, adolescent mental health and tenancy & legal advice.

2. Social, economic and policy factors that impact on homelessness

The main reason identified by people requesting support from SHS agencies is family violence. The AIHW Annual report for 2018-2019 shows under key findings that 40% of people have experienced Family Violence (1).

The gendered nature of family and domestic violence means that women and children may need to leave the family home due to safety concerns. Women will contact a housing service to seek assistance to find that she will be accommodated in a hotel room with her children at the one hotel in Geelong that will take referrals from the adult entry point. This means that she does not have access to cooking facilities, perpetrators may be aware of the location of the hotel, she would have a lack of access to income due to financial violence and only have the essential items that she was able to take with her at the time.

The HEF funding is at \$250 each six months. Therefore, unless additional funding can be sourced the woman is only able to access funding for one or two nights. This is not the message that we as a community should be giving to survivors of violence that have had the courage to leave the perpetrator. There needs to be a variety of accommodation options for survivors of violence that meet her and her children's needs when she has left the perpetrator of violence. Without these options women will return to the perpetrator for a housing option for herself and her children.

3. Policies and practices from all levels of government have a bearing on delivering services to the homeless.

The Planning and Environment Act was amended to include a definition of affordable housing. Inclusionary zoning as a consequence is voluntary at the local Government level. Changing the legislation to mandatory inclusionary zoning at a minimum of 30% would provide certainty for the provision of social housing.

In 2005, South Australia mandated that 15% of significant new housing builds are for affordable housing with a provision that 5% of these were for high needs groups. At June 2014, the scheme had delivered 1,489 affordable homes with another 3,000 committed (7).

The City of Greater endorsed a social housing plan in 2020. The plan was funded through the Social Housing Investment Planning (SHIP) grant from the State Government. The plan calls for 675 new dwellings per year to meet the identified demand and 42 local Government sites were identified to enter into social housing builds. The plan also calls for State Government support for the urban renewal of public housing properties in Whittington, Norlane and Corio (where 50% of the total housing stock is in Greater Geelong(8). The plan was adopted. There has not been any social housing developed on the identified sites since it was endorsed by the City of Greater Geelong close to four years ago.

Local Governments are in a position to develop homelessness strategies. Many metropolitan Councils do have homelessness plans and strategies. Quite a few of the Barwon and Wimmera South West regions Local Governments do not have homelessness strategies. Housing that is secure, affordable and sustainable should be part of any wellbeing planning proposals that are being developed by Local Governments. Homelessness and housing stress are often not incorporated at this level of Government to the same extent as family violence policies. The link between family violence and housing stress is strongly established(1).

In conclusion, a national housing and homelessness plan needs to address the structural inequalities that led to people experiencing homelessness. There needs to be a significant uplift of public and community housing along with a range of early intervention initiatives to eliminate homelessness.

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