



Lord Mayor's Charitable Foundation

Submission

National Housing and Homelessness Plan



Photo: Viv's Place, Dandenong

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Lord Mayor's Charitable Foundation

Lord Mayor's Charitable Foundation is an independent community foundation that has supported Melbourne's charities and the critical issues facing Melbourne since 1923. As a charitable community foundation, our role is to connect people, ideas and funding to create positive social change and address Melbourne's future needs, now. We also lead collaborations and initiatives. In 2022/23, the Foundation provided grants of nearly \$13 million to charitable organisations working on the big issues facing Melbourne.

The Foundation also targets an allocation to **impact investment** to deliver both an acceptable financial return and a demonstrated social and/or environmental benefit.

We are one of **Australia's leading philanthropic organisations working in housing and homelessness**. We focus on people who are disadvantaged, notably people who are on lower income. As well as funding and supporting the issues around homelessness and housing, we encourage our philanthropic peers to also support these issues. Notably, we help convene the Affordable Housing Funders Network with our peak body Philanthropy Australia and run regular sessions encouraging best practice in funding affordable housing.

Affordable Housing Funders Network

Lord Mayor's Charitable Foundation's is fostering a community of philanthropists to invest in affordable housing. Through our peak body Philanthropy Australia, the Foundation chairs a network to encourage best practice investment in affordable housing by foundations. We also regularly contribute to topics of interest.

- [10 Ways Philanthropy is Housing Australians](#)
- [Using philanthropy to build affordable housing through alternative financing pathways](#)
- [Philanthropy's role in home ownership](#)

Our commitment to homelessness and affordable housing

Lord Mayor's Charitable Foundation has a long-standing commitment to addressing homelessness and increasing the supply of affordable housing, recognising that Melbourne is one of the most unaffordable housing markets in the world. We are working on the systemic causes of homelessness to prevent it. We are also focused on ending enduring, entrenched homelessness. The Foundation recognises that the lack of affordable housing is one of the primary causes of homelessness. As such we are working to increase the supply of quality affordable housing.

The Foundation is working towards achieving the following outcomes:

1. Homelessness or entrenchment of homelessness is prevented.
2. The supply of affordable, sustainable and healthy housing is increased.
3. Increased energy efficient and climate resilient homes for vulnerable households.

Outcome 1: Homelessness or entrenchment of homelessness is prevented.

Homelessness in Melbourne is increasing. The Foundation understands the complex range of issues that can lead someone to become homeless, including family violence, unexpected economic challenges, mental health issues, drug and alcohol and lack of affordable housing options, among others. We work to better understand the core, underlying issues that drive homelessness and, most importantly, to put these findings into best practice interventions. We support early interventions, working systemically to prevent entry and entrenchment in homelessness.

The Foundation's support is focused on:

- Organisations and interventions that utilise Housing First principles.

- Research to better understand what interventions work.
- Collaboration between sectors, to reduce drivers of homelessness.

Outcome 2: The supply of affordable, sustainable and healthy housing is increased.

We co-fund the construction of affordable housing and we support innovative developments, including ones that create and test emerging models of funding and financing affordable housing. We also work with partners, including community housing providers, local councils and academics.

We support research that identifies the key features of quality affordable housing, such as being located near amenities, transport, schools and employment. We have a commitment to creating sustainable homes, including increased energy efficiency and climate resilience for vulnerable households. We are also supporting research to help understand what vulnerable residents with complex needs require to create a lasting home.

The Foundation's support is focused on:

- Strategic and creative responses to increasing affordable housing, including demonstrating new financial models.
- Affordable housing developments that are innovative and can be used as prototypes.
- Community awareness to increase public support for affordable housing developments.

Outcome 3: Increased energy efficient and climate resilient homes for vulnerable households.

Our community is vulnerable to the changing climate, and also a significant source of greenhouse gas emissions. People most at risk of these temperature-related effects, such as low-income households, are also under pressure from rising energy costs. The Foundation aims to increase the energy efficiency and climate resilience of vulnerable households to reduce the cost of living, reduce emissions and provide protection from temperature related health impacts.

The Foundation's support is focused on:

- Initiatives that directly increase the energy efficiency and climate resilience of vulnerable households, such as subsidy or retrofit programs, including where they potentially intersect with our interest in increasing the supply of affordable housing.
- Activities that demonstrably influence relevant local, state and commonwealth policies, regulations and codes.
- Research to better understand energy poverty, temperature-related risks, residential greenhouse gas emissions and measures to reduce them.

An Australian National Housing and Homelessness Plan

The Foundation welcomes the opportunity to make this submission. Our submission is informed by our work with charities. As the community foundation for Melbourne, our work is generally Victoria-specific and informed by Victorian law. When discussing affordable housing, the Foundation uses the Victorian definition of very-low, low and moderate housing as defined by the *Planning and Environment Act 1987* (Vic).

We believe that Australia should have a National Plan addressing housing and homelessness. A National Plan is the best way for all levels of government to make commitments and work together effectively. We believe that a National Plan should also include industries beyond government, including philanthropy, and we would welcome further conversations with government bodies.

A National Plan should have well defined aims and definitions.

The National Plan should aim to:

- Ensure that homelessness in Australia is rare, brief and non-reoccurring.
- Ensure all Australians have access to quality, affordable housing.

A National Plan should have clear, measurable goals that are regularly reviewed.

The National Plan should:

- Have specific goals of increasing affordable housing and decreasing rates of homelessness.
- Have a central agency that monitors homelessness and housing, including the goals of a National Plan, conduct research in this area and work with all levels of government, industry, charities and philanthropy.
- Review how targets meet the need of specific groups who are disproportionately affected.
- Reflect homelessness and housing goals at an international level.

National Plan goals:

- To reduce homelessness by 50% over five years and ending homelessness over ten years, and
- Establish a process to monitor and review progress towards these targets every 2-3 years, and
- Develop a revised action plan each 2-3 years to tackle the gaps in the system that were revealed by the review process, see [Homelessness Australia](#).
- Create an additional 942,000 social and affordable housing dwellings to meet currently unmet need and projected future need to 2041, see [Quantifying Australia's unmet housing need](#).

Housing Australia

Government responses to homelessness and housing sit across multiple departments and agencies. Housing Australia should be Australia's lead housing agency. Their remit should include the coordination of various government departments across all levels of government as well as non-government actors, including philanthropy. Housing Australia should also be responsible for providing regular reviews of the National Plan, including monitoring goals and targets regularly.

Sustainable Development Goals

In 2015, the United Nations set 17 social, economic, health, education and environmental goals for the world to achieve by 2030. These Sustainable Development Goals (SDGs) include eradicating poverty, achieving gender equality, providing quality education for all, cultivating sustainable cities and addressing the issue of climate change. A National Plan should be focused on achieving the relevant SDGs.

Philanthropy

Our role in philanthropy is to foster innovation, test new ideas and scale replicable models of housing. We support the charities working in homelessness and housing and help them advocate to government on policy reform. The National Housing and Homelessness Plan must include the philanthropic sector.

National Plan: Homelessness

Lord Mayor's Charitable Foundation is focused on systemic, lasting interventions that prevent homelessness or stop long-term, entrenched homelessness. For those experiencing homelessness, we support interventions that rapidly rehouse people so that their incident of homelessness is brief and minimises trauma.

Prevention

At the core of our work in homelessness is a commitment to creating systemic change. We work to understand and affect the underlying cause of homelessness, to stop it before it begins. We also look to help people end their experience of homelessness quickly and permanently. The Foundation believes that early interventions and prevention are a more effective way of creating lasting change. We also believe that prevention provides cost savings to government and the community. A National Plan must focus strongly on prevention, including ways that government departments, and different levels of government can work more closely to stop homelessness before it begins.

Integrated systems

Ensuring a range of key services work together through a coordinated approach is the most effective and efficient way to support people experiencing homelessness or in precarious housing. A range of services may be required beyond specialist homeless services, including legal advice, health support (including mental health or AOD support), financial advice and safety planning. Notably, family violence services and homelessness services must work together better to support victim-survivors. Paramount, homelessness considerations need to be made across all levels of government as well as within each level of government and across different departments.

Homelessness service coordination in the City of Melbourne

In 2015, Lord Mayor's Charitable Foundation provided funding to Council to Homeless Persons to pilot a project that would improve service co-ordination between agencies caring for rough sleepers in Melbourne's CBD. This homelessness services coordination continues today, supported by the City of Melbourne and the Victorian Government, and has resulted in improvements in communication, relationships, collaboration, and connection between the service providers with better care outcomes for clients.

Restoring Financial Safety

WEstjustice, a community legal centre, established a new model of economic abuse prevention service delivery in partnership with McAuley Community Services for Women, a family violence service including provider of crisis accommodation in Melbourne's West. Embedding a legal service within a family violence service has proven highly effective in helping women transition into financial security, and ultimately housing. More systemically, the program sought to change large scale industry practice working with regulators, ombudsman schemes and large private companies in the financial services, debt collection, water, insurance, communications, and energy sectors to embed a culture across industry and government of responding proactively, flexibly and appropriately to family violence.

Housing First

We encourage the sector-wide adoption of the Housing First model within the National Plan. We believe housing should not be withheld from those who experience homelessness due to other factors such as substance use, mental illness or incarceration, and we support harm reduction initiatives. Housing First is a proven approach in which people experiencing homelessness are connected to permanent housing swiftly, with no treatment or behavioural eligibility conditions, or

other barriers. It is based on overwhelming evidence that people experiencing homelessness can achieve stability in permanent housing if provided with the appropriate level of services.

Strengthen social security

Lower income households are particularly vulnerable to the lack of affordable housing. An increase in housing prices across all income levels creates a downward push on lower income households. More people are likely to rent, yet lower income households are competing with people on higher incomes for scarce affordable rental housing. Renting is also deemed more precarious than home ownership, with less security and control over one's environment. In order to find affordable housing, people are moving farther away from the city, with less access to public transport or employment.

The latest [Anglicare Victoria Rental Affordability Snapshot](#) demonstrates the lack of affordable rental properties in Victoria. Notably, there are no properties in Victoria that are affordable for singles on Youth Allowance or JobSeeker payments. Strengthening social security would help ensure that lower income households remain housed. The Foundation supports the [Raise the Rate campaign](#), aimed at ending the poverty trap by strengthening Australia's social security safety net.

Certain cohorts experience homelessness disproportionately

Women's homelessness and housing

Women's homelessness is on the rise. The latest statistics census data is dramatic, showing that from 2016 to 2021, men's homelessness increased by 1.6%, while women's increased by 10.1%. If you look by age and sex, women aged 35-44 are now the fastest-growing cohort of people experiencing homelessness between 2016 and 2021 – a position previously held by women over 55.

Family violence is one of the main reasons why people, mainly women and children, seek assistance for homelessness. A woman's ability to maintain housing when escaping family violence is linked to her access to financial and social resources, which can often be an aspect of abuse from a controlling partner. Women escaping family violence may not have a housing history, or may have to leave immediately, limiting their ability to rent.

The housing situation for women can't be seen in isolation from **women's economic situation** more broadly. Overall, women have lower incomes than men, working in fields that pay less, such as the social sector. In addition, women take more time out of their career and work more part-time due to caring responsibilities – ending their careers with less superannuation. Mothers also make up the majority (80%) of single parent households, working less than single fathers. We should remember that children often accompany their mothers into homelessness.

The gender pay gap is currently calculated at 13.4% between men and women working full time. Weekly, that means women earn over \$250 less than men a week. Women experience more hurdles when trying to access affordable housing; women can afford less rent than men before they are under housing affordability stress. Using the gender pay gap, the average female worker needs an extra year to save for a home deposit, compared to her male peer. AHURI demonstrated what the gender pay gap means practically for women's housing, see [What are the real costs of Australia's housing crisis for women](#).

Keeping older women housed

Sefa Partnership's [Finding affordable home options for invisible women](#) reviews a number of financial models for helping older women into home ownership. The report looks at alternative housing models, including build to rent and shared equity. The report settles on staircasing – a

model that has been used overseas – as an innovation to help more women get housed, and steadily increase their home ownership of their homes over time.

First Nations Australians

First Nations Australians are over-represented in the homeless population. In the 2021 Census, 24,930 Aboriginal and/or Torres Strait Islander people were estimated to be experiencing homelessness. This represents one in five (20.4%) people experiencing homelessness in Australia. Home ownership is currently considered the most secure form of tenure in Australia, yet Indigenous Australians face many hurdles when trying to secure a home. This includes discrimination in the housing market – from private rentals to securing a mortgage. While many Australians struggle to own a home without the ‘bank of mum and dad’, First Nations Australians are further disadvantaged as they lack the intergenerational wealth to rely on or family experience to navigate a complicated system.

Homelessness services that respond to Aboriginal and Torres Strait Islander people must recognise self-determination, be culturally appropriate and understand the unique and ongoing discrimination against First Nations people. This includes acknowledging the interplay of other factors that affect First Nation’s people inability to access adequate housing and provide services beyond the homelessness system such as preventing family violence, involvement in the criminal justice system and adverse health outcomes. The contemporary housing experience of Aboriginal people cannot be decoupled from the historical systematic removal of Aboriginal and Torres Strait Islander Communities from family, community, country and culture, see [Mana-na worn-tyeen maar-takoort, Every Aboriginal Person Has A Home](#) (The Victorian Aboriginal Housing and Homelessness Framework).

Aboriginal Housing Victoria Home Ownership Hub

Many Aboriginal people are locked out of owning a home due to the absence of intergenerational home ownership, limited generational wealth creation, and the lack of confidence to engage with an unfamiliar property market, combine with lower incomes. Lord Mayor’s Charitable Foundation provided funding to Aboriginal Housing Victoria to create an online resource to help individuals and ACCOs increase understanding of how to get into the housing market, including providing lists of local, culturally safe sources to build skills to manage and maintain people’s homes and finances.

Maanamak Murrup - Developing Taungurung Housing Models

Taungurung Land and Waters Council represents the Taungurung Nation, directly north of Melbourne. Funding from the Lord Mayor’s Charitable Foundation will help the development of the On Country Housing Plan to determine Taungurung Community housing needs and research and develop appropriate housing models to support the realisation of those needs. An On Country Housing Plan is key to supporting Taungurung people to increase their connection with country, culture and community and to build their economic security, including through the facilitation of wealth creation towards inter-generational wealth transfer.

Young people

Nearly a quarter of all people experiencing homelessness on census night were aged between 12 to 24 years. This group also experienced the highest rate of homelessness of any age group. The under 12 age group rate of homelessness increased from the 2016 to the 2021 census. This is even more significant when considering that people who experience homelessness in their youth are more likely to experience entrenched homelessness as an adult. For young people who exit state care, including foster care and juvenile justice settings, the picture is even bleaker – with up to 40% of

people exiting statutory care experiencing homelessness within the first 12 months of exiting. While the Home Stretch program in Victoria is to be commended, more work should be focused on young people leaving out of home care, such as ensuring they have access to affordable housing.

Young people experiencing homelessness face particular barriers to navigating the service system. They are also less equipped to deal with adversity, as young people traditionally have less life skills. Moreover, young people often do not have the education or experience to find sufficient employment to fund their housing. Services aimed at helping young people need to recognise these unique features. This includes increasing social security payments to young people and providing additional funding to enable them to make viable payments to live in rental accommodation.

Barwon Child, Youth and Family COSS model

The Community of Schools and Services (COSS) model is an Australian innovation in place-based service system reform for vulnerable youth and their families with a demonstrated capacity to reduce crises through early intervention. The model enabled schools and multiple local support agencies in Geelong to build resources and share knowledge to create an early intervention pathway for at-risk youths.

Melbourne City Mission Frontyard

Frontyard is an innovative, world-first, fully integrated youth crisis accommodation and service model designed to reach and support the most challenging group of young people experiencing homelessness across Melbourne. The Foundation contributed to the Frontyard redevelopment which is designed to meet the complex and dynamic needs of the most marginalised young people experiencing homelessness in Melbourne's CBD.

This model used by MCM's Frontyard involves offering youth refuge crisis accommodation and a fully integrated multi-disciplinary support program covering education, health and justice programs with 24/7 staffing, specialist support in mental health, drugs and alcohol, and medium to long-term accommodation. The project aims to reduce the number of youth sleeping rough, improve young people's use of services and ultimately break the cycle of homelessness.

Summary of recommendations

- A National Plan must include prevention of homelessness, and the levers and sectors that affect prevention.
- All government and non-government actors in the homelessness sector should aim to work more collaboratively.
- Social security payments must be raised to allow people to remain housed.
- Housing First should be the starting point of homelessness intervention.
- A National Plan should include a gender lens and recognise the unique situation of women's homelessness, including the systemic structural sexism that prevents women from securing housing. This includes the overwhelming link between family violence and homelessness.
- Homelessness services for Aboriginal and Torres Strait Islander people must be culturally appropriate and recognise self-determination.
- Responses to youth homelessness must be targeted.
- Government housing responses should set targets to help certain cohorts disproportionately affected by homelessness.

National Plan: Housing

The commitment of Lord Mayor’s Charitable Foundation to affordable housing responds directly to the issue of homelessness. The Foundation recognises that the lack of affordable housing is one of the primary causes of homelessness. We also know that long-term affordable housing is integral to the Housing First model – rapidly rehousing people in stable, long-term homes – as part of best practice to end chronic homelessness. This housing should be quality housing, close to amenities and climate resilient. The Foundation aims to increase the energy efficiency and climate resilience of lower income households to reduce the cost of living, reduce emissions and provide protection from temperature related health impacts.

Housing as infrastructure

As the gap between the average wage and house price widens, we would encourage a cultural shift from housing as a primarily private wealth creation apparatus to housing as community infrastructure. Housing, particularly social housing, should be seen in the same way as schools, public transport, etc; a community asset that provides quality of life and prosperity to Australia. This framing should include ongoing government funding commitments.

Measuring What Matters

The revenue generated from operating social and affordable housing in Australia is insufficient to finance new social and affordable homes. Social and affordable rental housing does, however, provide a series of wider social and economic benefits that generate cost savings across public and private sectors. [SIGMAH](#) is a tool that enables social and affordable housing project proposals to estimate project-specific, wider social and economic benefits, and in turn strengthen the business case for new developments. The Foundation funded the Community Housing Industry Association to commission this tool.

Social Housing

The Foundation aims to increase the supply of quality affordable housing and works closely with the community housing sector to deliver long-term housing for those in need. We believe that, as social infrastructure, it is government’s responsibility at all levels to continually invest in social housing for people in need, including lower income households. This investment should include ongoing, reoccurring funding to develop, purchase and maintain social housing. We also acknowledge the need for people to create a home, and support quality affordable housing that fosters social inclusion and value in people’s lives. The Federal Government should consider extending the Commonwealth Rent Assistance to more types of affordable housing, including public housing.

Launch Housing Viv’s Place

Viv’s Place is an Australian-first permanent supportive housing in Dandenong providing safe and secure accommodation for families escaping family violence. The new development has 60 self-contained units for up to 60 women and 140 children with wraparound support services, kid’s library, and communal kitchen on the ground floor. The Foundation was first funder of this capital works project.

Renting

Recent changes to the *Rental Tenancy Act 1997* (Vic) have been welcome, this includes the creation of a Commissioner for Residential Tenancies to provide independent advice to the Victorian Government. Also welcomed has been the creation of minimum standards and reforms to no grounds evictions giving renters better quality housing and more security. Victoria has one of the most progressive renter’s laws in Australia, but more still needs to be done.

Most notably, while rental laws in Victoria have attempted to provide more security and healthy homes to renters, it still largely falls on the renter to enact these laws. Many renters fear reprisal if they complain to their landlord about their rental properties. Renters' rights in Australia need to empower renters. Notably absent in many discussions about renting is the role of real estate agents. Better regulations of this third party industry could help provide more secure housing.

Justice Connect's Dear Landlord

During the pandemic, Justice Connect's Dear Landlord self-help tool was a crucial lifeline to supporting renters in Victoria to understand their rights and options to avoid eviction. It provides guidance on how to write a payment plan request to a landlord, ask for a rent reduction, prepare a VCAT review application, or find further help – such as the private rental assistance program.

Ownership

Affordable housing, by definition, is not prohibited by rental or purchase. Affordable housing stress definitions are focused on how much income households spend on housing, owned or rented. There are many reasons to support home ownership. Renting traditionally provides less rights, less security and is becoming increasingly unaffordable. Our age care pension has been predicated on most people owning a property by retirement. Renting does not enable the transfer of intergenerational wealth, arguably perpetuating poverty amongst certain disadvantaged groups.

While the Federal Government should be commended for establishing shared equity programs, further investment in shared equity models should refocus on disadvantage and lower income cohorts, including setting quotas. Government should further investigate shared equity models through partnering with community housing providers or other charitable organisations. Other home ownership pathways for lower income households should also be investigated.

Alternative housing models

Lord Mayor's Charitable Foundation help fund the construction of affordable housing. We support innovative affordable housing developments, including ones that create and test emerging financial models of affordable housing. We help build replicable models that can demonstrate solutions when scaled. We also are interested in supporting solutions that add value to the community and a high quality of living for the residents. As a recognition of the Foundation's response to homelessness, we have a particular focus on providing quality affordable housing for young people and older women.

Women's Property Initiative Beaconsfield model

WPI recently completed the construction of four architect designed homes in Melbourne's Beaconsfield for the pilot of its Older Women's Housing Project. The project is designed to assist low income women with some savings (usually a small superannuation payout). This makes them ineligible for social housing, yet they don't have the financial capacity to access a mortgage or own a home on their own. These women are currently locked into the private rental market watching their savings being depleted.

Affordable Housing Challenge

The [Affordable Housing Challenge](#) is an initiative of Lord Mayor's Charitable Foundation that encourages cross-sector collaboration in response to Greater Melbourne's homelessness and affordable housing issues. The Challenge is the Foundation's contribution to developing an innovative model of affordable housing, which demonstrates how land holders can contribute to affordable housing supply using underutilised land, strata or buildings.

Local council land

In 2017, the Foundation sought local government land partners who could make suitable land available at no cost (by title transfer or 49-year lease) and applied site selection criteria to identify the best located site close to amenities such as public transport, work opportunities, medical services and schools. The Foundation offered a \$1 million grant and the potential for impact investment funding. Through the site selection process, the City of Darebin was selected to partner with the Foundation, providing a council owned car park close to amenities in Preston. Housing Choices Australia was selected as the community housing developer. Supported by the Big Housing Build, [Townhall Ave](#) comprises 39 one and two-bedroom apartments.

More recently, the Foundation has partnered with the City of Melbourne to redevelop an underutilised building in the CBD. [Make Room](#) will provide 50 units of transitional accommodation for people sleeping rough.

Not-for-profit land

Following our first Affordable Housing Challenge, the Foundation extended our focus to eligible not-for-profits, including faith-based organisations, who wished to use their land holding to increase the supply of affordable housing in Melbourne. We also included a smaller grant to allow these organisations to undertake a feasibility study.

McAuley Community Services for Women received a capital grant for their [Middle Road apartment project](#) to support the construction of 12 self-contained apartments, with 26 beds for women and children in Maribyrnong. The land is owned by the Sisters of Mercy, who will provide a 20-year peppercorn lease to McAuley.

Alternative financing methods

The Foundation is extremely interested in testing alternative housing models, including alternative financing methods. A National Plan should enable each funding and financing source to play to its strengths to create blended finance. For instance, endowed foundations are both grant makers and investors.

Philanthropic housing funds

Lord Mayor's Charitable Foundation is undertaking work to create a philanthropic fund to support the creation of affordable housing in Australia. Below are some overseas examples.

The [New York Housing Acquisition Fund](#) is an example of how philanthropic seed capital was used to start a fund that was then leveraged with private investment and structured so that the Fund can take on greater risk, offer patient repayment terms, below market interest rates and pricing incentives for not-for-profit developers.

[The Arizona Community Foundation's Affordable Housing Loan Fund](#) provides zero interest loans to cover pre-development costs to affordable housing providers. These loans are not typically available through traditional lenders. Once the project receives long-term lender financing, loans are repaid to the Fund, recycling the money for new projects.

Research

The Foundation contributes to evidenced based approaches and actively funds research into homelessness and affordable housing to better understand the causes and effective responses.

Housing Access Research Tool

The Foundation funded the University of Melbourne to create the [Housing Access Research Tool \(HART\)](#) a 20 point tool that scores Greater Melbourne and Geelong for access to key social services, amenities and public transport. This tool is intended to help decision makers identify locations for future affordable and social housing. This map also highlights government-owned land with the potential to support affordable housing across Greater Melbourne.

Taxation

Taxation is a significant lever for the creation of affordable housing. It can both incentivise investment into affordable housing as well as create negative distortions in the housing market that raise property prices for all. A National Plan should include a review of all taxation systems that affect the housing market.

Ensuring the charitable land tax exemption continues for social and affordable housing

The land tax exemption for 'charitable use' in Victoria doesn't recognise an exemption from land tax for social or affordable housing. Recent changes introduced to the charitable land tax exemption in late 2021 require land to be both used and occupied by a charitable institution in order to qualify for exemption – on their face, these provisions disqualify not only shared equity housing for low-income households, but also the traditional model of social housing (build-to-rent or buy-to-rent to low-income households).

Energy efficient and climate safe homes

Our community is vulnerable to the changing climate. People most at risk of temperature-related health impacts are those with lower incomes living in poor quality housing without efficient heating or cooling. These same people are also under pressure from rising energy costs and unable to afford retrofitting. The National Plan should aim to increase the energy efficiency and climate resilience across all Australian households, but without leaving lower income households behind.

The increase to a 7 star (NatHERS) minimum energy efficiency building standards for new homes is welcomed. State and Commonwealth governments should similarly agree to mandate minimum energy efficiency performance standards for rental properties and the sale of existing homes. More information should be available for home owners including inexpensive way to use their equity to invest in retrofitting. Above all, government should facilitate direct investment in energy efficient and climate safe homes.

Nightingale Village

The Foundation funded Housing Choices to purchase 21 well-located, social housing dwellings in the Nightingale Village development. This awarded winning, 6 building village is an exemplar in energy efficient and climate resilient housing in a mixed-tenure community. Tenants have reduced utility costs via high building energy efficiency, including rainwater storage and solar panels.

Getting off gas toolkit

A critical gap in practical advice and information available to households is slowing down the energy transition and making it less fair. Renew's [Getting Off Gas Toolkit](#) provides practical independent resources for households on replacing gas with efficient electric appliances powered by renewables.

Summary of recommendations

- Safeguard long-term social housing as a public asset for future generations.
- The rights of renters must be strengthened.
- More support is needed to help lower income households move into home ownership.
- Government should work with philanthropy and charities to innovative on alternative housing models.
- Release government-owned land for the provision of affordable housing. This includes land owned by government entities such as VicTrack.
- Create a way for community housing or not-for-profit entities to have priority to government owned land to enable the development of affordable housing.
- An independent review of how taxation affects the creation of affordable housing and housing markets should be undertaken with a view to changing tax systems to increase affordable housing.
- Interventions into homelessness and housing must be backed by research and evidence that demonstrate the utility of approaches.
- More and urgent investment is needed to ensure Australian homes are climate resilient and energy efficient.