

National Housing and Homelessness Plan – Issues Paper Alternative Submission

Thank you for your interest in contributing to the National Housing and Homelessness Plan (the Plan). We want to hear from as many individuals and organisations as possible to help us develop the Plan.

If you cannot complete the guided, short-form questions, or provide a submission online, you can print this document and provide your written submission to:

Email: Housingandhomelessnessplan@dss.gov.au

Alternatively, you can **mail** your response to:

National Housing and Homelessness Plan

Department of Social Services

GPO Box 9820

Canberra, ACT 2601

This document contains information about:

- how to make a submission,
- the Privacy Collection Notice for this submissions process, and
- the guided free text questions to assist you in responding to the Issues Paper.

You may attach documents, audio or video files as part of your submission.

When making a submission or completing the short-form questions, we suggest you refer to the Issues Paper. The Issues Paper contains questions for consideration against each of the focus areas that you might like to think about when making your submission. A summary paper is also available. The Issues Paper and Summary Paper are available at <https://engage.dss.gov.au/developing-the-national-housing-and-homelessness-plan/>

If you require an Easy Read or Auslan version of the summary paper, please email HousingandHomelessnessPlan@dss.gov.au to receive a copy as soon as it becomes available.

Participating in this consultation

Your participation is voluntary, and you are under no obligation to participate if you do not wish to. If you participate or decide not to participate, it will not influence your relationship with the department or access to Federal government services, payments and benefits.

Participants are able to complete the short-form questions or lodge a written submission. The Government may choose to publish submissions. If lodging a written submission, you will be asked to specify whether you would like your submission to be published on the department's website and you will need to specify if you would like your input to be anonymous.

When lodging an online submission, your email address will be collected to ensure you receive confirmation of your submission. We will review submissions to make sure they comply with the DSS Publishing and Production Policy, and the DSS Privacy Policy requirements before they are published.

Please note that we may collect your personal information where you provide your name and email address, or if you contact the department. Please see the Privacy Notice below regarding this consultation.

You can contact us to withdraw your submission if you no longer want to participate in this process. Please email us at HousingandHomelessnessPlan@dss.gov.au.

If you have any questions or concerns about this process, please email the National Housing and Homelessness Plan team at HousingandHomelessnessPlan@dss.gov.au.

Instructions

When completing the below submission process you will be asked:

1. Questions about yourself as an individual or the organisation you represent.
2. Some guided free text questions to assist you with responding to the Issues Paper. If you don't want to answer these questions you can skip to upload a submission document or file.
3. Whether you want to upload a submission document. This is optional. You can submit a document directly in response to the Issues Paper or upload a copy of a submission you have used in a previous housing enquiry.

If providing a written submission, it would be helpful if you could include headings with what topic or question you are addressing. If you are representing an organisation, consider providing case studies and evidence.

If you are using this form to provide your submission, please also email or post a copy of this document answering the questions below.

If you need support

If participating in this consultation raises any concerns or you feel distressed we encourage you to contact one of the services on the Help and Support page at <https://engage.dss.gov.au/developing-the-national-housing-and-homelessness-plan/>

If you require support to access the Issues Paper, including paper copies or telephone assistance, please email HousingandHomelessnessPlan@dss.gov.au. If you require translation services to assist in completing the submission process you can contact the Translating and Interpreting Services (TIS National).

Other ways to share your feedback

Written submission: You can email your written submission directly to HousingandHomelessnessPlan@dss.gov.au

Language Translations: Please contact us at HousingandHomelessnessPlan@dss.gov.au should you require support for translations (including braille).

Video or Audio response: To provide a video or audio response, including in Auslan, please email HousingandHomelessnessPlan@dss.gov.au for guidance.

For **written or recorded submissions**, please let us know if you would like your input to remain anonymous.

Privacy collection notice

Your personal information is protected by law, including under the *Privacy Act 1988* (Privacy Act).

The Department of Social Services (Department, we, us, our), collects personal information about individuals for a range of purposes to enable it to carry out its functions. More information about how we handle your personal information is set out in our Privacy Policy at <https://www.dss.gov.au/privacy-policy>.

This privacy collection notice is designed to ensure you are aware of certain matters in relation to the Department's collection of your personal information, as required by the Privacy Act.

What is the purpose of the collection?

The Department is currently inviting participants to provide their views on the National Housing and Homelessness Plan Issues Paper to assist in the development of the National Housing and Homelessness Plan (the Plan). Participant's ideas and experience will assist in assessing the issues constraining the current housing system and identify actions needed to address the challenges facing the housing and homelessness sectors.

Participants are invited to submit their views via the DSS Engage platform by either:

- responding to guided short-form questions, and/or;
- lodging a written submission

What is ‘personal information’ and ‘sensitive information’?

Personal information is information or an opinion about an identified individual, or an individual who is reasonably identifiable.

Sensitive information is a subset of personal information. It includes information or an opinion about your racial or ethnic origin, political opinions, religious beliefs or affiliations, philosophical beliefs, membership of associations or unions, sexual orientation or practices, criminal record, or health, genetic or biometric information.

How we collect your personal information

We will collect information from you directly if you choose to answer the short-form questions or provide a written submission.

Your participation is voluntary, and you are under no obligation to participate if you do not wish to.

What personal information we collect

Submissions to this Issues Paper are voluntary. While the Department will not actively seek personal and sensitive information, in responding to this Issues Paper, the following personal information may be disclosed:

- name;
- email address;
- organisation name;
- identity details, relating to gender, age, if you identify as having a disability, ethnicity, geographic and demographic information, housing status, if you have experienced family, domestic or sexual violence or another form of gender-based violence, work sector;
- personal views about the Plan including from those with a lived experience and
- other personal information (including sensitive information) that may be provided by you in your response.

Why we collect your personal information

We will use your personal information and views to inform the development of the Plan.

All views will be considered. Participants are able to complete the short-form questions or lodge a written submission. The Government may choose to publish submissions. If lodging a written submission, you will be asked to specify whether you would like your submission to

be published on the department's website and you will need to specify if you would like your input to be anonymous.

When lodging a submission, your email address will be collected to ensure you receive confirmation of your submission. Your email address will not be collected for any other purpose.

For participants who wish to have their submission's published, the Department will redact any identifying or sensitive information of the participant, or someone they know prior to publication.

Who we disclose your personal information to

We may disclose your personal information to the following people, organisations or third parties:

- entities contracted to provide services to assist us with the development of the Plan, where required (which may include entities contracted to the Department to provide information technology, accessibility, analysis and editing services);
- individuals within agencies, organisations and bodies that will be working with the Department on the development of the Plan, including Ministers and their staff, state and territory governments, and advisory groups to the Australian Government;
- individuals within agencies, organisations and bodies who are working on housing policy matters; and other parties where the disclosure is authorised by law; and
- other parties where the disclosure is authorised by law.

All entities contracted by us are subject to strict confidentiality, privacy and security obligations. We will not disclose any of your information overseas.

Storage of your personal information

Storage of personal information (and the disposal of information when no longer required) is managed in accordance with the Australian Government records management regime, including the *Archives Act 1983*, agency-specific records authorities and general records authorities. This ensures your personal information is held securely by the Department. You can view the *Archives Act 1983* at <https://www.legislation.gov.au/Details/C2021C00366>.

More information

The Department's Privacy Policy (available at <https://www.dss.gov.au/privacy-policy>) contains more information about how we handle personal information, how you can access any personal information that we hold, and how to seek correction of that personal information. It also contains information about how to make a complaint about a breach of the Australian Privacy Principles, as set out in the Privacy Act.

If you have any concerns or questions, you can contact us at complaints@dss.gov.au

Confirmation and consent

By providing your personal information (including sensitive information) through the National Housing and Homelessness Plan Issues Paper short-form questions or submissions, you consent to the Department collecting your personal information and handling your personal information in accordance with this Privacy Collection Notice.

Guided, free text questions

If participating in this consultation raises any concerns or you feel distressed we encourage you to contact one of the numbers on the Help and Support page at <https://engage.dss.gov.au/developing-the-national-housing-and-homelessness-plan/>.

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If you require translation services to assist in completing the submission process you can contact the Translating and Interpreting Service (TIS National) at <https://www.tisnational.gov.au/en/Non-English-speakers>.

You must answer questions that say required.

Required Questions

I have read and agree to the privacy notice (required)

Yes

The Government may choose to publish submissions. As such, please specify whether you would like your submission to be published on the department's website and if you would like your input to be anonymous: (required)

I consent to the publication of my feedback with my name or, if applicable, my organisation

I consent to the publication of my feedback anonymously

I do not consent to the publication of my feedback.

Are you responding as an individual or as a representative of an organisation? (required)

I'm responding as an individual

I'm representing an organisation.

Guided questions

You can choose not to answer any question by leaving the space provided blank.

How can governments and community service providers reduce homelessness and/or support people who may be at risk of becoming homeless in Australia?

When answering this question, you might like to consider:

What is most contributing to homelessness in urban, regional and rural or remote areas?

Social Indicators contribute to homelessness

Mildura Rural City Council's view is that a range of poor social indicators in a region, has a direct influence on how we, as a local government and our relevant community service providers, best respond to supporting people who may be at risk of becoming homeless in Australia.

- Poor social indicator levels significantly contribute to and limit a community's capacity to pay for services, infrastructure and to engage effectively with one another.
- Poor social indicators contribute to homelessness in regional/rural and remote Australia, on areas that already face significant disadvantage for marginalised and vulnerable communities.

Governments of all levels must recognise the role of housing as essential infrastructure for an individual's health and wellbeing, community connection and inclusivity and to be connected to their own local government's role in bringing about a more liveable community.

The Mildura Social Indicators reports of 2008 and 2012, (prepared by the late Emeritus Professor, Tony Vinson), suggests a 'whole of community' approach is needed, to measuring and improving our social, environmental, and economic standards. In the latest release for 2021 Census, MRCC is **ranked 7th in Victoria** and amongst the **143rd most disadvantaged LGA's in Australia**¹.

Reducing homelessness can be achieved by addressing some of the core issues outlined below and which are applicable to our regional municipality and to many other areas of local government across Australia.

¹Source: *Socio-Economic Indexes for Areas (SEIFA), Australia, 2021 | Australian Bureau of Statistics (abs.gov.au)*

a. Low Household Incomes

The average household income in the Mildura LGA is \$1,341/week², compared to the Victorian average of \$1,759 and Australia's \$1,746. This represents a figure of \$408 less per

week than most Victorian households. Over 21% (over 1 in 5) of our households make do with less than \$1,000 gross weekly income. This is over 5% more than the Australian average of 16%. The median weekly household income of other key Victorian regional cities is \$1,592 – Geelong, \$1,448 – Bendigo, \$1,429 – Ballarat and \$1,400 – Shepparton. Low household incomes (\$418 less per week than the Victorian average) highlight the ongoing, significant and entrenched poverty in our LGA and affordability for basic everyday living.

²Source: 2021 Census All persons QuickStats

b. Employment & Economic Growth Forecasts

Unemployment in the Mildura LGA trended upwards in the March 2023 Quarter and now sits at 4.8%³ overall (3.6% at March 2022), significantly higher than all other Victorian regional city centres. In comparison to other regional LGA's: Greater Bendigo – 3.6%, Ballarat – 3.5%, Greater Geelong – 2.7%, Greater Shepparton – 3.0%, (Vic average 3.7%).

³Source: Small Area Labour Market March 2023 Quarter.

c. Population Growth & Trends to 2036

In 2016 ABS Census data showed that the Mildura LGA's population was 53,878. Since the previous Census, population growth had increased by a nett 3,094 people to 56,972, an increase of 5.74% increase over 5 years, or average of 1.1% nett population growth per year. Current population projections indicate an average of 0.7%⁴ per annum until 2036, with a population expected to reach 62,550 by 2036. This rate of population growth is half the rate expected for other major regional population centres in Victoria, including Geelong 2.0%, Bendigo 1.6% & Ballarat 1.7% over this same period.

⁴Source: DEWLP - Victoria in Future Report 2019.

d. State of Mildura Rural City Health Domains

The State of Mildura Rural City Report (2018)⁵ highlighted a range of disadvantaged factors affecting the region, compared to other 'like' measures throughout the State of Victoria.

Domain One indicators, showed that the Mildura LGA was not reaching the Victorian standards in preventing chronic disease, had low measures of self-reported good health and were below comparable measures in over 100 indicators.

Health data from the 2021 ABS Census indicates Mildura LGA has a higher percentage of people with serious conditions, including asthma, diabetes, heart disease, mental health and arthritis. Mildura LGA is above or equal to the Victorian and Australian averages in all 10 of the reported long term health conditions.

⁵Source: *State of Mildura Rural City Report (2018)*

e. Gambling

Mildura LGA ranks in the top 4 LGA's in Victoria for gaming machine losses as a proportion of weekly incomes – representing 9.2% of earned income. By December 2021, Mildura LGA had returned to full gambling 'norms' since the covid-19 pandemic, losing over \$3M/month at EGM's and \$29.2 million over the 2021/22⁶, or almost \$80,000 per day – equivalent to the cost of feeding 11,300 children for one year. In 2022, there were 8 licensed gaming venues in Mildura, and 281 Electronic Gaming Machines (EGMs), with a total of 419 EGMs permitted in the municipality. An estimated \$65 million was lost by residents of Mildura to all forms of legal gambling in this municipality.

⁶Source: *Social Statistics (socialstats.com.au); Monthly Electronic Gaming Machine (EGM) losses by municipality Feb 2022*

f. Median rent

Mildura's median rent rose from \$175 (Dec 2019) to \$250 (Mar 2023) per week. DFFS Quarterly median rents by local government area - March quarter 2023⁷.

⁷Source: *Quarterly median rents by local government area - March quarter 2023.xlsx (live.com)*

g. Rental stress

In Mildura, 25.4% of renters were reported as in rental stress. According to property analysis company CoreLogic, the median Mildura rental value is \$396. This figure increased 9.8% the past 12 months and 2.3% over the past six months⁸.

⁸Source: *Mildura rental stress level hits 25.4 per cent (sunraysiadaily.com.au)*

ABS Census 2021 data indicated Mildura had over 30.1%⁹ of renter households with rent payments in excess of 30% of their household incomes.

⁹Source: 2021 Mildura, Census All persons QuickStats | Australian Bureau of Statistics (abs.gov.au)

h. Homelessness

Mildura LGA has been named in the top 10 Victorian electorates with growing rates of homelessness. Homelessness nearly doubled locally between the 2016 and 2021 censuses – up 96.2%¹⁰. In the most recent 2021 census, 518 people were classed as homeless.

¹⁰Source: Mildura makes top 10 for homelessness (sunraysiadaily.com.au)

ABS 2021 data shows homelessness had increased by 173 people (to 348 people), or 99% since the last Census in 2016, while last known figures found 1,856 residents were awaiting social housing compared to 321 in 2019, with 1,013 of those applicants regarded as "priority" status. The percentage increase in Mildura was more than four times the state average of 23.3% and 19 times the national average of 5.2%.

i. Community Health & Wellbeing Plan 2021-2025

This plan aims to reduce and mitigate homelessness by committing to continue to promote housing as a fundamental component of community health and wellbeing; and make planning decisions that result in a suitable supply of well-located affordable development. The plan said Mildura's homelessness rate of 40 per 10,000 compared to an average of 27 people per 10,000 for regional Victoria, making the region the fourth highest for the level of homelessness/10,000 in regional Victoria¹¹.

¹¹Source: Homelessness doubles in Mildura (sunraysiadaily.com.au)

What short, medium, and long-term actions can governments take to prevent homelessness or to support people who may be at risk of becoming homeless?

- What types of homelessness supports and services do we need more of? For example, earlier intervention, crisis support, mental health supports, etc
- How can services be better coordinated to support people who are experiencing homelessness and more effectively respond to those at risk of homelessness?

Preventative support services for vulnerable/at risk people

The information presented in this response was taken directly from Mildura Rural City Council's *Submission to Parliament of Victoria Inquiry into Homelessness in Victoria in January 2020 (available on request)*.

It is important to understand some of the underlying root causes that can lead to homelessness which can be mitigated through earlier interventions and coordinated crisis support . Below are some of the issues presenting with homelessness as reported by local service providers in 2020, which are largely still relevant in 2023. This response will outline the first three points below in more detail.

- Drug and alcohol
- Mental health
- Family violence
- Housing affordability and availability
- Relationship/Family breakdown
- Housing crisis (e.g. eviction)
- Inadequate or inappropriate dwelling
- Duplication of effort across services
- Seasonal Workers – transient community
- Migrants moving to the area
- Those that are at risk of rough sleeping
- Risky dysfunctional youth behaviour

Drugs, Alcohol and Mental health

As is widely understood, mental health is a key issue relating to homelessness. Although when speaking with our service sector, it needs to be understood that in some cases mental health is the driving force behind homelessness, however in other cases social issues such as economic factors and family breakdown are what trigger a mental health crisis.

It was reported that it's a very common occurrence that people will present at the Mental Health unit at the hospital because they have nowhere else to go. They are not in a mental health crisis as such but literally have no other place to stay. These can be some of our most vulnerable community members and they are often the hardest to accommodate.

There is a huge amount of community and service stigmatisation around mental health which impacts on housing. Mental health is not always well understood or accepted by community. Mental health practitioners observe a lack of living skills with mental health clients in regard to budgeting or paying bills which can make ongoing living arrangements difficult.

One of the major issues found by mental health providers is that there is just no housing available to move people to. The Hospital have priority discharge brokerage funding which can pay for essentials like bond, utilities, motel costs which they are needing to draw on frequently.

It is reported that its common to house people in a caravan park located thirty minutes' walk out of town that has bunk house type accommodation. Lack of transport, isolation and the potential grouping of clients and tenants with various issues is not a therapeutic environment for mental health clients.

In other cases, community mental health services are in a situation where they need to give people a tent to go and camp down by the river as all other accommodation options have been exhausted. It was identified that there is a need for more local supported housing. A share house where there is a lead tenant would be ideal, to assist those with chronic housing issues, mental health or learning abilities (not classified as disability).

Mental health services have experienced many cases where people arrive on a bus and just turn up to mental health services because they have nowhere else to stay. This puts a very heavy demand on local services. Community Mental Health services also reported that when there is an addiction dependence to drug or alcohol, this makes finding appropriate housing for clients even more challenging. Services don't want to house these clients because of the risk to community or other residents. Community Mental Health cannot detox a person in a

shared house, so if there is nowhere for them to go home to then they are unable to detox them, so where do they go? The underlying issue of substance is then not met so the cycle continues.

Family/Domestic Violence & Crimes against Persons

There are many presentations of people needing to flee their homes due to Domestic & Family Violence.

Mildura's total family incident rate during 2021-22 was 3491.8/100,000 population, the highest LGA in the State and more than double the State average 1,373.5/100,000 population. This was an increase during covid-19 of 21.66% on the previous 12 months of 2020-21.

In the 20 years to 2021, Mildura LGA topped the State for the rate of police callouts for family incidences, at 3,605/100,000 population, more than double the Victorian average 1,392/100,000 over this period. This is a rate of increase of 537% over the past two decades. (A family incident involves completion of a Risk Assessment and Risk Management Form, signifying that a family violence incident, interfamilial sexual offences or child abuse, are reported to police).

Domestic violence is a key driver to homelessness in our community. Many women have become homeless because it is no longer safe to remain in their home. Without safe and affordable housing, it is harder for women and children to leave a violent home, or even to keep their housing after the perpetrator is removed. As reports of family violence incidents continue to rise, ongoing investments that make sure women and children are secure and safe and have access to affordable housing and support is critical.

In many cases people are not able to return to their home because it is the perpetrators home and the client does not own the house or is not nominated on the lease. In other cases, the perpetrator cannot be located so safety measures need to be put in place to maximise the safety and security of the Victims home, which then can allow them to return home. This can be a positive housing placement if appropriate for the circumstances.

Services also report cases where there has been significant damage to a property from the perpetrator and therefore the client and family has been evicted leaving them homeless.

In cases that can be extremely disruptive to the client and any family, they need to be relocated to another town or interstate due to being at high risk of the perpetrator harming the victim.

The lack of affordable housing in private real estate and potentially having a debt or mark against the victim's name due to previous tenancies is another barrier to finding ongoing stable accommodation. In the Family Violence space it is reported that there are minimal options to house the victim and their families locally due to lack of appropriate timely options. Whilst refuge accommodation is available, this is for high-risk cases requiring secure short-term emergency supported accommodation. This is meant to be for up to 6 weeks but is often up to 14 weeks due to lack of exit options which then impacts on availability for others at high risk.

Local family violence services routinely book family motel rooms (when refuge houses are full) so that there is some accommodation to draw on in a crisis, but because Mildura is also a holiday destination, this impacts on being able to book motels and caravan parks for crisis accommodation. There is also a limited amount of safe exit options after a victim and family has been placed in a refuge. Often the only options are to relocate families, place them with family, make the home safe to return to (locks, CCTV – personal safety initiatives and security audits) or to try the private rental market. The option of social department housing is not realistic as wait times makes this option unattainable and out of reach. Services still ensure an application is submitted however this is a longer-term goal. But as mentioned above, each of these options have complex barriers surrounding them. Another point to consider with family violence and homelessness is that in most cases, family violence victims have children and sometimes pets with them.

Crimes against the person

Crime Statistics Victoria (CSV) data, relating to criminal incidents in the Mildura LGA, revealed that Mildura LGA had a significant increase on the previous 12 months of 18.1% to a total of 5,194 incidents or 9,109.1/100,000, almost double the Victorian average (5,217.5/100,000 Vic average).

Source Crime Stats Victoria website: Table 3. Family incident rate per 100,000 population by police region and local government area, July 2017 to June 2022. CSV dashboard Crime by Area – Criminal Incidents Mildura LGA Year ending September 2022, Social Stats website www.socialstats.com.au

Insecure Housing - Local Literature Review Community Consultation Findings

In 2018, Hands Up Mallee hosted a LaTrobe University Social Work student, who undertook a literature review on “What Factors contribute to insecure housing in the Mildura LGA and what are the implications for early childhood development?” The student undertook semi structured interviews with six local services in the areas of legal aid, family violence, Aboriginal, culturally and linguistically diverse and housing service backgrounds who work extensively with people experiencing housing issues.

Below is the information relating to community consultation taken directly from the literature review which reinforces the conversations, highlighting the complex issues being faced. Broad themes that arose from the discussions strongly reflected what was found in the literature, and included intergenerational considerations, family violence, overcrowding, economic factors such as unemployment and low income, a lack of housing access and affordability, and declining public housing stock levels.

Family Violence

Every participant touched on family violence, with most discussing that is a common factor for the families they worked with. Naturally, this was the main theme identified by the participant working in a family violence support role; however, it was frequently identified by other services also. This is particularly relevant in relation to young children and child protection involvement, as family violence often displaces the affected parent and their children and then questions are raised from a statutory perspective regarding whether the children are safe enough as the family are unhoused.

Blacklisting

Furthermore, housing insecurity has major implications for the reunification process for children removed from their parent/s in child protection cases. Blacklisting was frequently raised as an issue contributing to housing difficulties for families, and explained as flagging people as high-risk tenants. In many cases, this excludes them from State assistance and public housing options for a period of time that is often extensive. Service providers reported that people are most often blacklisted with public housing providers and/or real estate agencies in relation to damage done to properties or rent arrears and it is often directly related to family violence, substance abuse and gambling addiction. Blacklisting was discussed predominately in the context of family violence, and it was raised that leases are typically in

the name of the woman in the household, which then results in the woman being legally liable for any damage or rent in arrears and subsequently being the person who is blacklisted. This is then further compounded if the woman flees the home to escape the violence, as she now has little chance of being able to secure adequate housing due to being deemed to be a high-risk tenant.

Rental History/Crisis Accommodation

The issue of people having difficulty accessing the rental market as a result of poor rental history or absence of a rental history was raised and is particularly relevant to culturally and linguistically diverse communities. Additionally, a general shortage of options for crisis and/or interim accommodation was highlighted, with multiple services discussing clients being provided with very short-term motel or caravan park accommodation, or tents to go and sleep on the riverbank. In addition to a shortage of crisis accommodation, multiple services expressed that dwindling public housing stock further compounds the problem, and many people spend years on the waiting list to access public housing. One provider queried whether public housing stock is being optimised, providing examples of one or two people living in a three-bedroom property; and discussed difficulties of buying land in subdivisions to be used for public housing due to community perceptions regarding public housing tenants.

Unemployment

Unemployment and low socioeconomic status were identified as common features of many individuals and families experiencing homelessness, and in some cases was discussed to have an intergenerational nature to it. One participant who has worked in the service sector for many years identified working with people they had encountered as children who are now accessing services as an adult, often with children of their own. This was also identified in the literature and highlights the importance of links between housing instability and difficulties maintaining education and employment.

Communities understanding of homelessness

Service providers spoke extensively of a lack of community awareness, both in terms of the scope of what constitutes homelessness and how widespread the problem is in our local community. Additionally, it was discussed that there is a lack of general understanding of disadvantage and how this affects people's lives. Some suggested strategies for addressing housing and affordability issues included development of a more accessible and transparent

system for information regarding what public housing stock exists in the area; and solar panels on houses owned by housing authorities to lower power costs. A further suggestion to aid affordability was allowing tenants to have vegetable gardens in public housing properties without penalty or allocation of communal land for community vegetable gardens. This would assist with food costs and provide additional resources to support healthy eating, which is vital good health and development, particularly during pregnancy and throughout childhood. Capacity building opportunities for disadvantaged families to help build on and mobilise existing capacity, and increased awareness and collaboration from the private rental sector was also discussed.

Source: What Factors contribute to insecure housing in the Mildura LGA and what are the implications for early childhood development Naomi Jory, Bachelor of Human Services and Master of Social Work, Hands Up Mallee, La Trobe University

Improve Housing Supply

Services are exhausted and working at capacity in constant crisis mode. The municipality has:

- limited social/community housing
- limited public housing & limited transitional housing
- Services have limited dwellings they can use
- limited in caravan park options
- very limited private rentals
- limited affordable housing options

The comment that echoed at the beginning of each conversation with every service is ***we need more housing!***

There is an urgent need for increased housing supply to meet the demand. This will require increased provision of public, community, social, transitional and supported housing for those with chronic housing issues. The provision of housing needs long term focus, commitment and investment to ensure all Victorians have access to safe and affordable housing and accommodation. If we want our children to have the best start in life, we need to prioritise families and make sure their basic needs like housing are met.

A Collective Response to Homelessness

Homelessness in Mildura is a solvable issue. An increasing number of communities, particularly in the United States and Canada, have successfully achieved a functional homelessness rate of zero. The key to these communities' success has been the adoption of a collective response from community, service providers, housing organisations, all levels of government, the private sector and essentially anyone else who has an interest in solving the issue. Whilst this issues paper is service sector focused, we acknowledge the solution will not be achieved by services alone. We must mobilise the ambition, resources and commitment of all.

Service Sector Collaboration Funding

Mildura has a distinct advantage as people know the services available for homelessness and the providers are familiar with the services provided across the local community. Issues such as privacy and poor communication can result in reduced levels of collaboration and collective outcomes for both organisations and clients.

The fact that three of our largest housing organisations are willing to share their data shows the respect they have for each other and the willingness they have to work together. This crisis will create a collective energy in this space and will be a catalyst to bring services closer together. It was also commented on regarding the amount it costs to respond to a client's needs in crisis compared to prevention. There needs to be so much more done in the prevention space to intervene early. Services need to adopt a more coordinated and collaborative approach to homelessness in our community.

Services must adopt a shared commitment to addressing homelessness through mutually agreed targets and action plans. Homelessness services need to work through an external facilitator to allow space to collaborate and work on the system together. To address this very complex system, funding would be required allowing a position to be created to facilitate this work. This could potentially be incorporated into the Local Area Service Network (LASN) role with an officer based here in Mildura. The Victorian Government's Opening Doors Framework is a valuable opportunity for growth but must be updated and better resourced to support local organisations deliver collaborative and sustainable support services to the local community.

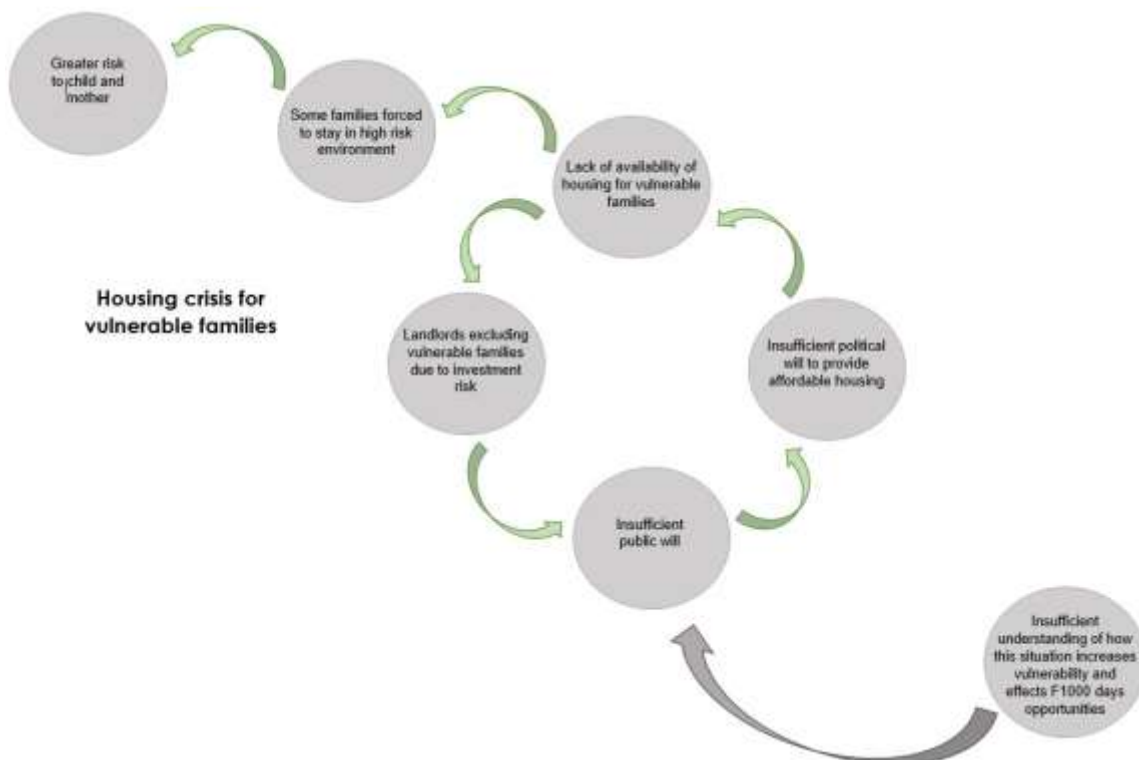
Hands Up Mallee (HUM) Systems Mapping approach

HUM is a social impact initiative, based in the Northern Mallee region which was established in 2015 to bring local leaders and community together to address entrenched social issues and improve health and wellbeing outcomes for children, young people and their families.

Hands Up Mallee works in partnership with community, local service providers, agencies and takes a place-based approach to solutions for local issues to ensure action taken is the right action for our unique community. HUM have been working in the space of the First 1000 Days of life (from conception through to two years of age) and The Best Start to Life (three – eight years). Measuring and understanding the impact of and influences on children and their families within this time frame is a complex task and this complexity often impedes attempts to improve issues within this window of time. As a first step HUM have undertaken Systems Mapping to better understand the space. This included speaking to all local service organisations where they told us about specific issues, norms and patterns of behaviour impacting the space. This was then presented in a visual interconnected map that helped identified leverage points for change.

First 1000 Days of Life

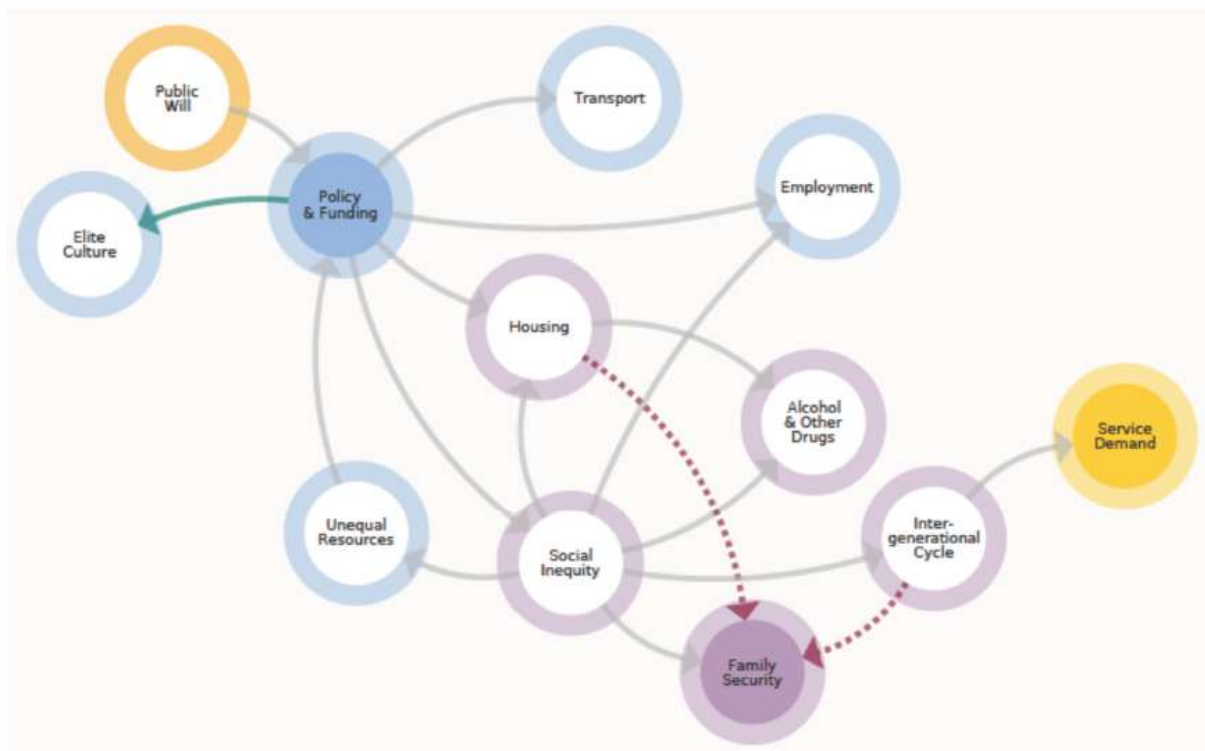
Through this process, homelessness, affordable housing and the housing crisis has been identified. Below is one part of this systems map relating to the First 1000 Days and the description of the map.



There is an insufficient understanding and research on how a lack of suitable housing increases vulnerability and reduces developmental opportunities within the First 1,000 days of a child's life. This leads to a greater risk that landlords exclude vulnerable families due to investment risk, which in turn reduces public will to change the status quo. When there is a lack of affordable housing some families are forced to stay in high-risk environments. This places a greater risk on a healthy, welcome and safe start to life.

Best Start to Life

Hands Up Mallee have also completed a systems map for the Best Start to Life (three-eight years) stage. Below is one part of this systems map which relates to housing with its description following.



Parents, caregivers and family life have the biggest influence on children. Local parents are influenced by their own childhood, their current lives and their local community. Employment, housing, physical and emotional well-being, access to transport, income and parents' own life experiences are all factors in building family security. When transport is an issue for families it makes it difficult to access community and services. Families who struggle to find appropriate, stable housing, stable employment or are unable to provide their families with nutritious meals leads to reduced capacity to deal with other issues.

This work highlights that instability of housing in the early years of life can impact greatly on the trajectory of a child's life.

Increased Funding and Support

There is clear evidence and need for increased funding across the range of issues associated with homelessness. Governments should consider increasing financial support to ensure there is an appropriate safety net for those in our community most at risk and with a genuine need. There should be increased funding for mental health support services and associated specialised accommodation to ensure people at risk of homelessness are supported and are not left destitute on the street.

How can governments, across all levels, best work with communities to support better housing outcomes for Aboriginal and Torres Strait Islander people?

When answering this question, you might like to consider:

- What cultural, social and economic factors need to be considered?
- What might be the benefits of having a separate plan (or separate schedule to any new housing and homelessness agreement) for Aboriginal and Torres Strait Islander people?

How can all levels of governments, along with housing organisations, institutional investors, not-for-profits, and private industry, improve access to social housing, which includes public housing and community housing?

When answering this question, you might like to think about:

- What changes can be made to the current social housing system to improve outcomes for tenants and/or improve the efficiency and effectiveness of the social housing sector?
- What actions are needed now to ensure there is social housing available for people in need?
- Are there longer-term policies that need to be considered to support social housing over the next 10 years?
- How can governments ensure social housing is built in the right locations (considering environmental, socio economic and cultural factors) and will meet current and future needs of social housing tenants and the broader community?

Local Planning and Collaboration – the key to improving Social Housing

In February 2020, Mildura’s rental vacancy rate was 0.7%, the lowest in Victoria.

In 2023, according to a property insight and analysis company, vacancy rates in the Mildura LGA decreased by more than half over the previous 12 months to 2023, dropping from 1.1 per cent to just 0.5 per cent, meaning less than 0.5 per cent of properties are available to rent.

Recognising and responding to the issues of a lack of affordable housing, Mildura Rural City Council declared a Housing Crisis in the municipality, at its Ordinary Meeting held 26 May 2022, with a goal to increase access to appropriate and affordable housing and to establish the Mildura Social and Affordable Housing Taskforce .

Although Mildura was part of the regional communities that received funding for modular homes in 2022, to reduce homelessness levels under the Building New Homes to Fight Homelessness program, the current waiting list of over 976 families will still leave an expected 800 families reliant on emergency accommodation and transient housing. *Source: Community Health & Wellbeing Plan 2021-2025, Sunraysia Daily article 5apr2023 & 15mar2023, Propertyology,*

The following key organisations were invited to participate in the Mildura Social and Affordable Housing Taskforce:

- Mallee Accommodation & Support Program (MASP)

- Haven; Home, Safe (HHS)
- Mallee District Aboriginal Services (MDAS)
- Aboriginal Housing Victoria (AHV)
- Mallee Family Care (MFC)
- Sunraysia Mallee Ethnic Communities Council (SMECC)
- Department of Families, Fairness, and Housing (DFFH)
- Homes Victoria (HV).

The Taskforce was subsequently formed and held its first meeting on 3rd May 2023.

The Taskforce will advise Member Organisations (Members) on matters relating to the funding, delivery, and management of social and affordable housing within Mildura and surrounding communities, along with providing a forum for collaboration and a platform for advocacy on behalf of the region.

The Taskforce operates under a shared belief that safe, affordable, and appropriate housing is a basic human right, that all community members should have access to. The Taskforce is appointed in an advisory capacity to Council and other Member Organisations. It has no executive authority and operates in accordance with an agreed Terms of Reference.

Council Owned Land

Although Council is not a large landowner (mostly car parks, parks etc) there may be some opportunities to be explored and potential opportunities on College Lease Land. Generally and historically, Council has not been involved in the community housing space, however we are increasingly seeing other Councils embedding social and affordable housing targets into their planning scheme – which is something that is within Council’s control and that we may be able to influence.

Loddon Mallee Housing Action Plan

Swan Hill City Council (SHCC) was funded by the State Government to develop a Loddon Mallee Housing Action Plan, that investigated the issues relating to the provision of additional housing across the Loddon Mallee region. The Action Plan identified strategies that, if implemented, would address some of the critical housing needs of the region.

The SHCC has now approached all Council's within the Loddon Mallee region seeking their appetite to form a working group, to further implement the actions contained within the action plan.

Regional Housing Victoria – Consultation Projects

MRCC is considering joining the membership of Regional Housing Victoria (RHV) a member-based peak body, focussing on both social & affordable key worker housing shortages and solutions in regional and rural Victoria. This will enable MRCC to engage with other RHV partners including, MAV and CHIA Vic and to advocate directly to government and organisations delivering support services to its members.

Social & Affordable Housing Strategy Development

Mildura Social and Affordable Housing Taskforce members have recently discussed the development of a Social and Affordable Housing Strategy, with members noting that the strategy:

- must take a holistic view of identifying and addressing social and affordable housing issues – not just what is within Council's control and;
- could be potentially funded through Council's annual budget process or seek funding support from other sources, including to fund work pertaining to rural workers accommodation.

What should governments, private industries, the not-for-profit and community sectors focus on to help improve access to housing and housing affordability in the private market?

When answering this question, you might like to think about:

- What actions should government take now?
- Are there longer-term policies that need to be considered to support an accessible and affordable housing market in the next 10 years?
- How would supply, demand and affordability challenges need to be addressed in regional, rural and remote areas?

Short term housing affordability affecting seasonal labour market economies

One of the increasingly important issues for local governments, private industries, not-for-profits and community sectors, in the vital agricultural/horticultural regions of Australia, is labour supply.

Mildura-Wentworth's Gross Regional Product (GRP) contribution to Australia is estimated at \$3.733 billion, with the total value of our regional exports generating \$2.227 billion for the regional economy. Agriculture, Forestry & Fishing remains as Mildura's largest exporter, generating an estimated at \$672.313 million per annum.

Source: REMPLAN Economy – Mildura Regional Development

A cornerstone of adequate labour supply is short term availability of suitable short term housing, that is affordable to seasonal workers. This has been exacerbated, with the cost and access of even basic accommodation proving problematic for harvest workers throughout the region. One such example on rental capacity for seasonal workers in the Mildura LGA was reported by our local ABC and published online on 14th June 2023.

Source: (ABC Mildura-Swan Hill / By Tamara Clark) Housing crisis tightens in regional Victoria as Mildura renter looks for better option



██████████ is saving money to move into a hotel. (Supplied: ██████████).

Orange picker, ██████████ says finding affordable accommodation is a struggle as he pays \$160 per week for a single bed in a room that also houses two strangers. The working holidaymaker from the ██████████ was thrust directly into the crux of a housing crisis when he moved to the Murray River city of Mildura this year.

██████████ said he was desperately saving his minimum wage to upgrade to a room at the ██████████ Hotel, to the ██████████ of Mildura. "How am I meant to live with three people in a room? It's not possible," he said. "There's no closet. There's nothing. There are just three beds in there. He said \$160 a week for a bed in a shared room with two other people was a lot of money. "I know people in Sydney that pay \$200 a week and they have their own room in a house," he said. Mr ██████████ was shocked so many residents were similarly struggling to access affordable housing. ██████████ says he learnt about the housing crisis when he arrived in Mildura.



(Supplied: [REDACTED] was scared he might lose his accommodation if he spoke out.

Source: *Housing crisis tightens in regional Victoria as Mildura renter looks for better option - ABC News.*



How could governments work better with industry, community services and other organisations to improve housing outcomes for all Australians?

When answering this question, you might like to think about:

- How could governments work better with your industry or organisation?
- How should communities be involved in initiatives to improve housing and homelessness in the future?

Establishing Social Housing Investment Fund

The issues raised in this response are a snapshot of Mildura LGA's current position in the affordable housing space and are presented for consideration and to further support Community Housing Industry Association Victoria's (CHIA) Victoria's submission to the Parliamentary Inquiry into the Rental and Housing Affordability Crisis in Victoria. This would ensure an ongoing pipeline of investment, particularly in local government regions with existing social disadvantage, such as ours.

MRCC would welcome the establishment of any new Social Housing Investment Fund and a mandatory inclusionary zoning scheme, introduced to ensure a percentage of social and affordable housing is included in all new private market housing projects.

Thank you for the opportunity to provide a response to the issues paper and we welcome any invitations to provide more detail.

How can governments, the private and community sectors, help to improve sustainable housing and better prepare housing for the effects of climate change?

When answering this question, you might like to think about:

- What is the role of housing and homelessness supports, policies and programs in responding the climate disasters?
- How can housing policies and programs support people who have been displaced due to climate disaster?
- How can governments support hazard resilient housing and housing modifications for new and existing housing?