

National Housing and Homelessness Plan – Issues Paper Alternative Submission

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.

This response has been prepared by the Peninsula Advisory Committee for Elders (PACE). PACE was established in 2006 as an advisory committee to the Mornington Peninsula Shire in Victoria following a recommendation in the Shire's Mornington Peninsula Elder Citizens Strategy adopted in 2002, that a consultative group of residents over the age of 50 be established to advise Council on how best to meet the current and future needs of older people in the municipality.

As part of its remit, through collaboration and consultation with Council and the community, PACE aims to identify and highlight key issues of concern to older people. One of these issues is "housing" in a broad context. In 2022 a working group of PACE members was established to investigate this. Based on input from this group, in May 2023, PACE adopted the following position.

PACE supports, and will lobby all levels of government for, the provision of appropriate and affordable housing for older people on the Mornington Peninsula. This housing would include owner occupied dwellings, private rental housing, State Government provided public housing, community managed and other social housing. While long term housing is a priority PACE will also seek the provision of targeted Crisis accommodation and services to enable those who wish to remain in their own home to do so. To achieve this PACE will work closely with the Shire.

It is important to note that:

- a high proportion of the population of the Mornington Peninsula Shire is over 65 at 27.3% compared to an average of 15.1% in Greater Melbourne. Of those in that age group 8621 residents or 25.9% are living alone.
- about 80% of these residents live in a home they own – either outright or with a mortgage – with 46.7% living in 3 bed houses and a further 22.5% in houses with 4 or more bedrooms. Many home owners experience difficulties with maintaining these homes, which often have large gardens, as they age.
- there are about 2430 people over 65 living in private rental, 414 in social housing and 2010 in aged care. In 2016 there were also 342 people over 65 living in Caravans/Cabins in the Shire.
- there is a shortage of 1/2 bedroom accommodation in the Shire as it is only 1.8% of the total housing stock compared to an average of 6% in Greater Melbourne.
- there is a specific shortage of one bedroom social/public housing.

In this context the responses below are made in relation to the provision of housing and related services for older people on the Mornington Peninsula.

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

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

The Mornington Peninsula is an area just outside Melbourne where many Melburnians have traditionally had holiday homes. It has pockets of poverty and others of extreme wealth. In recent years the supply of long-term rental accommodation has been adversely impacted by three main factors. Firstly, the significant growth of the short-term rental market such as the listing of properties on Airbnb, secondly by the relocation of Melbourne residents following retirement to live permanently in their former holiday homes and thirdly by an influx of younger families seeking to reside on the Peninsula where housing is more affordable – this was exacerbated during COVID.

These factors have adversely affected the availability and affordability of properties on the private rental market leading to increased insecurity for tenants.

The key factor limiting older residents' ability to secure affordable and accessible housing is a lack of supply both in the private rental market and of public and social housing.

- **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?**

In the Mornington Peninsula context, in the short term, an important way to reduce the risk of homelessness for older renters is to increase regulations on the short-term rental market to increase the supply of longer-term rentals. This may be by planning controls and/or taxation.

A medium-term measure could include the option of short-term rooming house accommodation specifically for older women.

In the longer term the provision of alternative models of funding purpose-built housing such as shared equity, housing co-operatives and built-to-rent projects in this area should be investigated.

- **What types of homelessness supports and services do we need more of? For example, earlier intervention, crisis support, mental health supports, etc**

There is a need for accommodation designed to facilitate social connections and “wrap around” support. An example is a housing block which accommodates mainly veterans. The units are all one bedroom and are built around a courtyard, while they all have their own small garden to enable residents to have companion animals. The design facilitates an informal network of residents who support each other with assistance from the social housing agency that manages the rental accommodation. The social housing agency provides a regular visitor to the units who can readily

identify any forms of assistance or support that is required to support ongoing independent living.

- **How can services be better coordinated to support people who are experiencing homelessness and more effectively respond to those at risk of homelessness?**

Older women are a group who would benefit from early intervention to avoid homelessness. They often become at risk of homelessness after a marriage breakdown. Many of these women have never had to access social services and experience a sense of shame about doing so with the result that they do not seek help in time to avoid becoming homeless. One approach which may assist them would be for a specific advisory service, including financial counselling, to support people staying in their own homes. That support could be provided by the Shire directly and/or through community houses.

2. 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?

If all service agencies with face to face contact with clients in housing stress or need were required to:

- Assist the Client to complete an application for public housing
- Complete a consistent client contact record related to housing - including turn away statistics for clients who could not be helped.

This would ensure comparative data on housing and housing need to guide all levels of government and other stakeholders for accurate and equitable housing provision and decision making.

- **What actions are needed now to ensure there is social housing available for people in need?**

As stated previously there is very limited social housing available on the Mornington Peninsula for older people. To address this shortage it is necessary that all those with the capacity to provide such housing and associated support services look to how they can work together. This includes State and Local Government working together to identify opportunities for the development of social housing.

- **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?**

The Mornington Peninsula Shire, together with local service providers, should be in a position to provide this kind of information to guide the locational decisions of State and Federal governments. This should also include the involvement of local communities at all stages of planning to avoid "NIMBY" style opposition.

- **How should communities be involved in initiatives to improve housing and homelessness in the future?**

In some cases it may be possible for those older persons who will occupy the housing to be involved in its development. This could include development of models of housing which include smaller units that maintain quality standards but are more affordable as in the Nightingale model in Brunswick in inner Melbourne. Involving potential residents means that designs can be developed both to meet the needs of older people and facilitate development models which allow for intergenerational communities to provide informal supports and social connections.

The Abbeyfield group house model with support services is one that involves local communities and would have merit in meeting the needs of some older residents on the Mornington Peninsula.

The concept involves volunteer community associations working within a national framework and allows for a localised approach to provide purpose built affordable housing. It is a local community solution to a local need. A suitable site needs to be identified and provided – a task for the local Shire – and the funds for construction allocated from State and/or Federal governments. Ongoing costs are funded by the affordable rents paid by residents.

It is also important that residents are involved in the planning processes for the provision of social housing as soon as an appropriate site has been identified. If they are, consulted, kept informed and are aware of the local needs this may help to avoid the level of resident objection recently seen to a proposal to build social housing on a site at Capel Sound.

3. 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?

The Mornington Peninsula has few one and two bedroom affordable and accessible dwellings available on the private market for rental or purchase by older people.

The Shire could explore options to encourage developers to provide such units of good quality in central locations designed to be affordable for older residents seeking to downsize through planning controls and incentives.

Many public housing units are currently empty on the Mornington Peninsula waiting on Victorian Department of Families, Fairness and Housing contractors to complete required maintenance and/or redevelopment. These projects need to be fast tracked as a matter of urgency.

Some of these may be suited to older people and, if DFFH selected and offered some of them under an expression of interest process, could provide an opportunity for partnerships with community groups to undertake the renovation of some of these properties

- **What support should be offered to assist older residents remain in housing they already own as their needs change?**

At a local level the Shire could investigate planning and subdivision options for residents, who are asset rich but cash poor, seeking to downsize. This could include the provision of “granny flats”.

An advisory service could be offered to these residents to help them explore their options. These options could include building an additional unit on their land or converting part of their existing dwelling to house a carer.

These residents could also be encouraged and assisted to offer accommodation to students or other young people who could provide assistance to them in return.

Access to other services such as home maintenance and gardening would also be of assistance to this group. This could be managed by Local Government.

The under supply and problems with access to Home Care Services, now in the hands of private operators since being divested by Council, still needs to be addressed on the Mornington Peninsula. This has resulted in people moving out of their own homes.

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

By introducing and supporting measures to reduce ongoing energy costs such as the provision of solar panels and initiatives such as the introduction of community batteries. The local Flinders community will have the Peninsula’s first community battery after the Federal Government allocated funding for the project to the Mornington Peninsula Shire. The installation of the battery will allow the local community to store solar energy for use during peak times, and to share excess solar-generated power with other households in their area including renters who otherwise often miss out on access to renewable energy.

5. Is there anything else you would like to tell us?

It is most important that governments, the private and community sectors recognise that older people have different housing needs to families and do not assume that all older people have the same needs. For example, while one bedroom accommodation may often meet the needs of single people there will be cases where a larger house may be required for example if the older person is supporting their extended family by raising grandchildren.

If you are answering on behalf of an organisation

Which organisation are you representing and how can we contact you about your submission? If you are completing a submission anonymously you can skip this question

Contact person for this submission: [REDACTED] PACE

Email address: pace.issues@gmail.com

What state or territory does your organisation operate in? Please select all that apply.

- Nationally, Australia-wide
- Australian Capital Territory (ACT)
- New South Wales (NSW)
- Northern Territory (NT)
- Queensland (QLD) (including Torres Strait Islands)
- South Australia (SA)
- Tasmania (TAS)
- Victoria (VIC)
- Western Australia (WA)
- External Australian Territory (e.g. Norfolk Island, Christmas Island)

Which aspect/s of housing and homelessness does your organisation work within? Please select all that apply.

- Housing and/or Homelessness Services
- Peaks/representative bodies (including unions)
- Real Estate/Property Management (purchase and private rental)
- Property Management (social housing)
- Finance/Banking
- Planning, Zoning, Infrastructure
- Construction
- State government
- Local government
- Research/Academia
- Other