

## Submission to the National Housing and Homelessness Plan Consultation

*“Homelessness is something that nobody should experience and when it happens, it can be unexpected and there is not enough support for people in need. Housing is an entitlement, not a dream.”*

*“It was the hardest time I have been through in my life and there should be more support and help for people that find themselves in this situation; it could happen to anyone.”*

*“Build more houses and create new jobs so people are kept busy and engage in beneficial things for themselves and also the community.”*

*“You need to give more help. I lost my job because of my health and now I am losing my home because I don't have enough money. Rent is too high and my Centrelink doesn't cover all my costs.”*

*“How can I get a job if I cannot go to school and cannot have a safe home?”*

*“When you are homeless you never feel safe, who will hit you or where you are. When you have a government house, you feel safe even if you have no food.”*

**Prepared by the Western Homelessness Network, Victoria**



**October 2023**

MEMBERSHIP OF THE WESTERN HOMELESSNESS NETWORK



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## 1. INTRODUCTION

### The Western Homelessness Network

This submission has been drafted by the Western Homelessness Network (WHN), which is a Network of the 24 Specialist Homelessness Services, managing 114 programs, operating in Melbourne's west. Melbourne's west incorporates the Local Government Areas of Melbourne, Moonee Valley, Maribyrnong, Wyndham, Hobsons Bay, Brimbank and Melton.

Every year the services of the Network assist approximately 15,000 individuals and households who are experiencing homelessness and/or family violence in these Local Government Areas.

The members meet every six weeks with 10 allied services, to improve responses to people experiencing homelessness in Melbourne's West, through management of coordinated homelessness service system arrangements, consumer consultation, linkages with allied service sectors and shared professional development.

### Thank You

The Network would like to thank the Australian Government for its commitment to developing a National Housing and Homelessness Plan and for providing this opportunity to provide input into the development of the Plan.

If you would like any more information about this submission, please contact: [REDACTED], Western Homelessness Network: [REDACTED]

This submission has been drafted by the Western Homelessness Network, in response to the consultation for the creation of a National Housing and Homelessness Plan.

### Overview

**It is not acceptable, in a country as wealthy as Australia, that so many Australians do not have a safe, stable home.**

The Western Homelessness Network whole heartedly supports the commitment, by the Federal Government, to develop a National plan to address the housing crisis and to end homelessness in Australia and hopes that the creation of the National Housing and Homelessness Plan will not only ensure an appropriate increase in resources to enable the Sector to respond to those individuals and households who become homeless, but that it's breadth will be sufficiently far reaching to address the key drivers of homelessness, enabling earlier intervention to prevent homelessness for those at risk.

The housing crisis in Australia now effects large portions of the population and is only set to worsen, if proactive steps are not taken, through a multi-policy approach, to address the issue. Our hope is that the resulting plan will recognise housing as key necessary infrastructure, encompassing tangible strategies and targets tying all levels of Government to rectifying the many drivers of homelessness and the housing crisis in Australia.

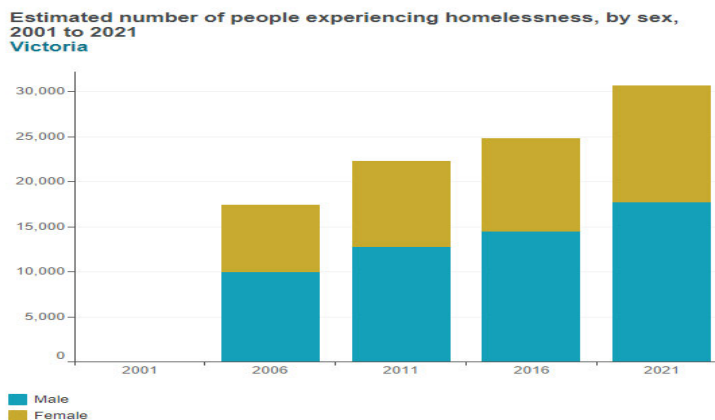
Australia needs a National Housing and Homelessness Plan that ties all levels of Government to:

- acknowledging housing as key and essential infrastructure,
- a focus on creation of sufficient affordable housing to meet the needs of the population,
- ends the housing crisis in Australia by addressing the key financial and economic drivers of homelessness – negative gearing and capital gains tax concessions, inadequate income security, exploitative working conditions, a policy focus on Commonwealth Rent Assistance, rather than housing creations; and which
- ends homelessness in Australia by ensuring sufficient housing for provision of 'housing first' responses; and
- which reduces the numbers of people who become homeless by addressing key policy drivers of homelessness (such as: adequate responses to those experiencing family violence, sufficient financial and medical support to those experiencing health issues, flexible arrangements for those experiencing fluctuating mental health issues, pathways for those leaving incarceration and out of home care, family support and mediation programs to assist young people at risk of homelessness).

## Homelessness and the housing crisis in Melbourne's west

The number of people experiencing homelessness in Melbourne's west has been continually increasing, nearly doubling between Census 2011 and 2016<sup>1</sup>. Not surprisingly, there has been a corresponding decline in affordable housing in the West over this period.

**Figure 1: The number of people experiencing homelessness in Victoria doubles in 15 years<sup>2</sup>**



A recent report by the Community Housing Industry Australia<sup>3</sup> found that 1 in 15 low-income households in Victoria are not in appropriate housing and that the **area worse affected is Melbourne's west**, where 6.9% (or more than 20,000 households) are not appropriately housed (57% of whom are families).

Melbourne's west was previously one of the most affordable areas of Melbourne, but, in line with the rest of Melbourne, the private rental vacancy rate is at an all-time low and rental costs are high. Between 26 and 63% of all those people on low incomes (bottom 40% of income range), are experiencing financial stress as a result of mortgage or rental stress<sup>4</sup>.

There are twice as many people waiting for social housing in Melbourne's west than there are properties (even if they were available). Attachment 1 outlines the extent of homelessness in Melbourne's west and the impact of inadequate supply of affordable housing.

The homelessness service system in Victoria was reshaped in 2011 to create clearer access points to the service system, greater coordination of services and a system of allocated the insufficient resources to those who most need them.

The theory behind this change was sound – creating greater ease of access for consumers and increasing efficiency in the service system. However, overwhelming levels of homelessness have challenged this approach, providing stark data about the numbers of people who need homelessness assistance, indicating how far away we are from addressing homelessness.

Two access point (front end) services in Melbourne's west assist about 13,500 households a year (across seven Local Government Areas.) Turn away data is only available for one of these access point services, which services two Local Government Areas. At present, that service is forced to turn away 800 people a month because there is no capacity to provide an initial appointment. Of those who do receive an initial appointment, only about 11% will be able to access homelessness support.

<sup>1</sup> The impact of the Melbourne lockdown on the Homelessness Enumeration for Census 2021 was significant, impacting on the capacity to identify people experiencing homelessness in the West – particularly those experiencing hidden homelessness.

<sup>2</sup> Australian Bureau of Statistics: [Estimating Homelessness: Census, 2021 | Australian Bureau of Statistics \(abs.gov.au\)](https://www.abs.gov.au/australian-bureau-of-statistics-reports-articles/estimating-homelessness-census-2021) (ABS, Canberra, 2021)

<sup>3</sup> Van den Nouwelant, R., Quantifying Australia's unmet housing need A national snapshot (Community Housing Industry Association, Australia, November 2022)

<sup>4</sup> Public Health Information Development Unit, Data by Local Government Area (2021 ASGS) PHIDU, Torrens University, 2023

Homelessness services have been overwhelmed for many years, unable to respond to the needs of the many households seeking homelessness support. Resources in the Homelessness Sector are now so tight that assistance is prioritised for families, leaving little capacity to respond to single people who have nowhere to live. However, since the pandemic, homelessness services in Melbourne's west report that the number of people presenting to homelessness services for the first time has increased. Services report more families losing their homes as the rent market becomes tighter and more costly and the other costs of living rise.

Homelessness workers are now so focussed on assisting consumers to find housing (which frequently does not exist in line with consumer capacity to pay) that workers are unable to support consumers to address the many other complexities in their lives that have arisen from the lack of a safe, stable home.

A safe, stable and affordable home is key to good health, mental health, stability and capacity to participate in society. The longer that someone is without a safe home, the more trauma they experience, the more chaotic their lives become and the more complex the range of associated issues that they are facing grows. The impact of being without a stable home is devastating for the individuals and families who are experiencing it and is costly for the community.

Colleagues in the Family Violence, Health, NDIS, Mental Health, Family Support, Alcohol and Other Drug, Legal, Settlement and Emergency Relief sectors have all commented that provision of any support that they can provide to individuals and families, or the likelihood of good outcomes from that support, is so limited, if those households do not have a stable home.

Provision of sufficient affordable housing needs to be the core component of any homelessness response. Ending Australia's housing crisis is the first critical step to ending homelessness in Australia.

A core component of this is addressing poverty in Australia. A recent report by the BankWest Curtin Economics centre reveals that just under 3 million people in Australia (2,958,800) are assessed to live under a 'standard' poverty line of 50 per cent of median income in 2020. This represents nearly 11.8 per cent of the population and includes nearly 750,000 children<sup>5</sup>. ACOSS and UNSW identify that one of the key determinants of poverty is housing cost and that home ownership levers are one of the key drivers of inequality in Australia.<sup>6</sup>

Tone Wheeler has articulately argued that "inequality is the greatest threat to our society, and nowhere is that inequality more evident than in housing. The rich get richer with ever more houses; the poor get rent stress or homelessness. And inequality will only grow with the rising incidence of housing crises resulting from natural disasters like fire and flood. "Housing is absolutely essential to human flourishing", wrote the American sociologist Matthew Desmond. "Without stable shelter, it all falls apart." "<sup>7</sup>

Yet in 2018, Australia ranked as the second wealthiest country in the world when household wealth is adjusted by person<sup>8</sup> – we have sufficient resources to accommodate our population. Housing is an expensive commodity and successive state and federal governments have been reluctant to invest in housing, most likely because the benefits are not seen within a single election cycle. **A National Housing and Homelessness Plan has the potential to provide the vehicle for garnering bi-lateral support and resourcing sufficient to end the housing crisis in Australia, which will significantly reduce the number of people who become homeless.**

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<sup>5</sup> Duncan A, 'Behind the Line: Poverty and disadvantage in Australia 2022', Bankwest Curtin Economics Centre Focus on the States Series, #9, March 2022, p. 21

<sup>6</sup> ACOSS and UNSW, Poverty in Australia 2020, Part 2: Who is affected? (ACOSS, Canberra, 2020)

<sup>7</sup> Wheeler, T., 'We must separate the idea of house from home': the case for drastic action on shelter (The Guardian, Sunday 13th March 2022)

<sup>8</sup> Visual Capitalist, Ranked: The Richest Countries in the World ([Ranked: The Richest Countries in the World \(visualcapitalist.com\)](https://www.visualcapitalist.com/ranked-the-richest-countries-in-the-world/)) May 2019

AHURI has identified that:

“Australia’s housing system is failing to deliver a sufficient supply of affordable homes and wide affordability pressures are affecting housing wellbeing. A national strategic framework is needed to address these failures. By integrating and enhancing the public subsidies, financial settings, policy levers and programs that exist across the three levels of government, a national framework will drive outcomes across the continuum of housing needs and help deliver long term growth of affordable housing.”<sup>9</sup>

It is a nonsense, in a country as wealthy as Australia, that so many households should be experiencing such significant levels of hardship. We know that a stable home is a necessary precursor to wellbeing and social and economic participation. How can people manage their lives when they do not know whether they will have a safe place to sleep each night, a place in which to create a home and stability?

As Peter Mares says:

“There is a profound physical, cultural, social and psychological connection between the safe interior of a home and the uncertain exterior of the world beyond. If we lack the former, then it is much harder to successfully navigate the latter... The crude physical necessity of shelter from the storm is just one essential component in the larger picture of our emotional and psychic need for a place where we can be at home. The widespread recognition of this is implicit in everyday language; we do not refer to people who have nowhere to live as ‘houseless’, but as ‘homeless.’”<sup>10</sup>

Once Australia has sufficient affordable housing for the needs of its population, the homelessness sector will be better placed to meet the role it was originally funded for – to provide assistance to the small number of people who fall through the gaps of other systems, who lose their housing as a result and need a level of support to assist them to access housing, maintain stable housing into the future and recover from the trauma of homelessness.

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<sup>9</sup> AHURI, Inquiry into increasing affordable housing supply: Evidence based principles and strategies for Australian Policy and Practice (AHURI, 2018)

<sup>10</sup> Mares, P., No Place Like Home: Repairing Australia’s Housing Crisis (The Text Publishing Company, Melbourne, 2018)

## 2. What actions should Governments take to end the housing crisis?

An absence of safe, affordable housing is the primary driver of the marked increases in the numbers of households experiencing homelessness and the high numbers of people approved for priority access to social housing. Our supply of housing is insufficient to house our population. Plan Melbourne estimates that Melbourne will need an additional 1.6 million new homes by 2051 to meet this current and growing need<sup>11</sup>. Melton and Wyndham, in Melbourne's west, are growing faster than any other area of Melbourne<sup>12</sup>. The supply of housing has not kept up with population growth.

When people cannot afford to purchase a home, and cannot afford to rent a home, social housing becomes the only remaining option for access to a safe, stable and affordable home.

A key determinant in the increasing rate of homelessness in Victoria is the severe undersupply of social and affordable housing. Nearly one fifth<sup>10</sup> of those waiting for public housing in Victoria are awaiting housing in Melbourne's west and twice as many people are waiting for social housing in Melbourne's west, as there are social housing properties.

Australia needs this targeted strategy, enshrined in legislation, committing both State and Federal Governments to construction of sufficient social housing stock, available to those on low incomes, to ensure that they have ongoing stability.

The Network specifically advocates for sufficient social housing to enable 'housing first models' to ensure that anyone who becomes homeless can be quickly re-housed, in an area in which they wish to live, and provided with flexible support, to assist them to address any issues that will contribute to ongoing housing stability.

The Network recommends a move away from the reliance of private rental to a focus on construction of public housing as the most cost effective and stable form of housing for those on low incomes and those facing a range of physical and mental health issues, that limit full participation in the workforce. It is clear from the numbers of people living in rental stress in Melbourne's west, that reliance on private rental as a stable housing option for those in the lower income quintiles, leads to enormous housing precarity.

Robert Pradolin, *Housing All Australians*, beautifully sums up the current state of the housing crisis and the need for Governments to recognise provision of housing as key infrastructure<sup>13</sup>:

"Housing for all is the key to Australia's long term economic prosperity – we need a paradigm shift in thinking and in doing so, recognise affordable, social and public housing for what it is: key public infrastructure.

We cannot solve today's problems with yesterday's solutions. We need to think differently...

Australia is in the midst of a housing crisis. Firstly, in terms of its general affordability and secondly in terms of the availability of homes for key workers such as police, firefighters, nurses, teachers (affordable or workforce housing) and for the socially disadvantaged (social or public housing).

It makes good economic sense to locate these people in housing that maximises the value to the community and therefore minimises our long-term costs as taxpayers. If we do not acknowledge and address this issue now, it will only get worse and the longer-term cost to our community will only exacerbate the financial pressure to future federal and state budgets.

The lack of an investment in affordable/social/public housing by successive governments has resulted in what we see today in respect the level of homelessness on our streets. It is a direct result of market failure and decades of neglect in addressing this issue with a long-term perspective in mind. Homelessness is the canary in the coalmine of a much larger issue.

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<sup>11</sup> Victorian Government, *Plan Melbourne, 2017 – 2050* (Melbourne, 2016 (?))

<sup>12</sup> NorthWest Primary Health Network, *North West Population Growth*, (NWPHN, 2019) (Australia, Pro Bono, 2<sup>nd</sup> August, 2016)



The economic impact and productivity of this country is inextricably linked to the fundamental need of a stable form of shelter to all its residents, rich or poor, so they can properly contribute to the economic prosperity of Australia.”

The [Give Me Shelter<sup>14</sup>](#) report, launched by Housing All Australians, clearly demonstrates the underlying business case for greater investment in affordable, public and social housing. The Report, written by SGS Economics and Planning found:

- **Every \$1 the Australian community invests in social and affordable housing will deliver \$2 in benefits. This rate of return is comparable to, or better than, those achieved in many other Australian infrastructure investments.**
- **Failure to act on shelter needs will be costing the community \$25b per year by 2051.**
- **The benefits of providing adequate housing are estimated at almost \$110.**

### 3. RECOMMENDATIONS

The Western Homelessness Network recommends that:

- 1. That the Government enshrines the National Housing and Homelessness Plan in legislation, identifying housing as a human right, part of the Country’s key social and economic infrastructure and that ensuring provision of this right is identified as a core responsibility at all levels of Government.**
- 2. That the Plan identifies that the key action that Governments can take to reduce the housing crisis and end homelessness is to construct public housing, with clear and reportable targets.**

Successive Australian Governments have overly relied on private rental accommodation as a housing option for those on low incomes. We would argue that the private rental market is a completely unreliable source of stable and appropriate housing for people on low incomes, for people in need of particular housing types (in the West there are specific shortages of one bedroom properties, properties suitable for large families and properties suitable for people with disabilities) or for people challenged by ill health, trauma, violence, poor mental health or whose youth means that they do not have sufficient housing history or living skills.

Research shows that public housing and direct government investment is the most cost-effective method of supplying affordable housing. **Recent analysis of the Big Housing Build plans, by academics from RMIT, found that if the record Victorian investment of \$5.3 billion dollars had been solely focused on public housing provision, 20,000 properties could have been created instead of the scheduled 12,000<sup>15</sup>.** Public housing also has advantages for tenants, with a lower percentage of income prescribed for rent, more tenancy security and less restrictive intake of tenants with complex needs or from overrepresented demographics such as young people.<sup>16</sup>

- 3. That the National Housing and Homelessness Plan incorporates broad ranging strategies to address the current causes of homelessness and housing insecurity in Australia and which block resolution to homelessness.**

These include tax levers (negative gearing, capital gains tax discounts, scope for a vacancy tax), income security levels (there is currently NO housing in Australia that is affordable for someone in receipt of Jobseeker<sup>17</sup>), planning levers (inclusionary zoning).

Current fiscal policy levers favour acquisition of housing by the wealthy, at the expense of housing creation for those experiencing poverty. For too long Australian policy has provided tax concessions to encourage housing investment, to fuel the private rental market. The Federal Government has then further subsidised private landlords by allocating Commonwealth Rent Assistance to tenants of this private rental on low income.

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<sup>14</sup> SGS Economics and Planning, for Housing All Australians, Give Me Shelter (Melbourne, June 2022)

<sup>15</sup> Porter, L & Kelly, D 2020, ‘Does the Big Housing Build address the housing crisis in Victoria’, RMIT University, <<https://cur.org.au/cms/wp-content/uploads/2020/11/big-housing-build-report-final.pdf>>.

<sup>16</sup> WHN 2021, p. 28.

<sup>17</sup> Anglicare Rental Affordability Snapshot/National Report/April 2023 (Anglicare, 2023)

The Government is therefore directing funding, at two levels, to support a private housing system. The funds allocated by Government to Commonwealth Rent Assistance (\$4.9B in 2021/22<sup>18</sup>, combined with the tax concessions to landlords (funds lost to Government), are far in excess of the funding allocated to construction of social housing, with none of tenant benefits.

“ the money investors receive through negative gearing and the Capital Gains Tax (GCT) discount represents a loss in government revenue. Landlord tax breaks are set to be the fastest-growing source of lost revenue, with rental property deductions estimated to have cost the Treasury \$18 billion in 2021-22. If we had spent even half that on building social housing over the past decade, the current housing crisis would be nowhere near as bad.<sup>19</sup>

Commonwealth and State Governments allocate \$1.7B per year, through the National Housing and Homelessness Agreement (NHHA), to provision of homelessness assistance and construction and maintenance of social housing, whilst the cost of concessions from negative gearing and capital gains are estimated to be **\$23B**.

**Figure 2: Allocation of funds to housing and homelessness**



4. That that National Housing and Homelessness Plan and a new National Housing and Homelessness Agreement encompass change across the range of social policy drivers that lead to homelessness and impact individuals and households' capacity to maintain stable housing (including: tenancy laws, policies to end family violence, addressing poverty, provision of adequate safety nets for people with mental health issues, child protection systems that address the trauma experienced by young people and provide ongoing access to support, pathways for people leaving institutional care, appropriate disability housing and support, resources available to those experiencing chronic health issues and employment creation, security and retention strategies).
5. That State and Federal Governments, in partnership, construct a variety of secure, self-contained, temporary accommodation options for individuals and families as a safe alternative to existing emergency accommodation options, whilst they await permanent housing and that this accommodation is co-designed with consumers (who have requested their own self contained, lockable accommodation<sup>20</sup>) with attached, adequate funded levels of support for tenants.
6. That the National Housing and Homelessness Plan follows the example of Finland, by requiring that State and Federal Governments to move away from a reliance on funding for poor quality emergency accommodation and on the private rental market as the source of housing for people on low incomes by requiring construction of sufficient housing to enable rapid access to a 'Housing First' model of housing and support. This will eliminate reliance on sub standard private motels and rooming houses for emergency accommodation and provides consumers with support and housing stability.

<sup>18</sup> Australian Institute of Health and Welfare, *Housing Assistance in Australia* (Web report, updated July 2023: [Housing assistance in Australia, Financial assistance - Australian Institute of Health and Welfare \(aihw.gov.au\)](https://www.aihw.gov.au/reports/10/housing-assistance-in-australia))

<sup>19</sup> Matt Lloyd-Cape, *Gas-Lighting And Negative Gearing: Why Calls For The Irrelevance Of Negative Gearing Are Greatly Exaggerated* (Centre For Equitable Housing At Per Capita, 25 May 2023, Melbourne)

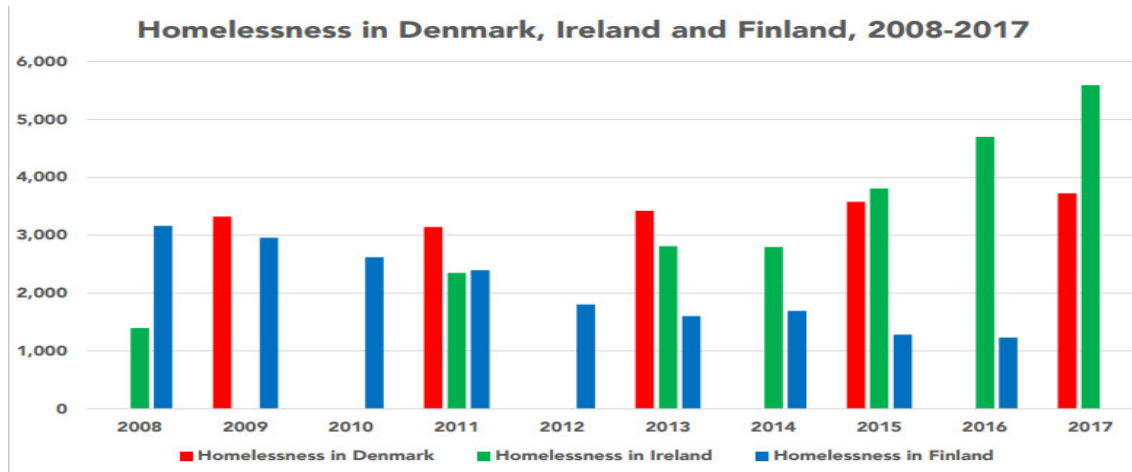
<sup>20</sup> Northern and Western Homelessness Networks, *Annual North and West Local Area Service Networks' Annual Consumer System Survey 2017: Consumer Experiences of Crisis Accommodations* (NWLASNs, Melbourne, 2017)

Research into responses to people who are sleeping rough, for instance, has found that provision of support and accommodation not only provides those individuals assisted with a greater chance of health, wellbeing and economic participations, but is cheaper than not intervening:

“Analysis shows that the government providing one last resort bed will generate a net benefit of \$216,000 over 20 years. That averages to a net benefit of \$10,800 per year. The majority of those benefits (75%) flows to society and the remainder to the individuals. For every \$1 invested in last resort beds to address the homelessness crisis, \$2.70 worth of benefits are generated for the community (over 20 years).”<sup>21</sup>

Finland has been able to end primary homelessness by prioritising provision of housing first models, providing housing with linked support as soon as possible after an individual/household become homeless<sup>22</sup>.

Figure 3: Homelessness in Denmark, Ireland and Finland, 2008-2017



**7. That State and Federal Governments investigate and implement innovative models that can be implemented in a timely manner, to provide self contained short and medium term housing for those awaiting social housing.**

The Western Homelessness Network is working on a model for the use of modular, transportable and demountable dwellings (operating largely off grid or with above ground access to water and sewerage), funded and owned by investors, installed on land that is temporarily available and rented, at an affordable rate, to consumers who are supported by homelessness workers.

**8. That a new National Housing and Homelessness Agreement is agreed, which allocates sufficient funding to homelessness support services, to enable provision of flexible case managed support for all individuals and families who request it, for the length of time that they require it (at a level of pay consistent with other areas of the community sector and indexed appropriately to cost of living and wage increases).**

**9. That homelessness and allied services are appropriately resourced to provide coordinated cross sector ‘wraparound’ support, providing access to specialised health, mental health, disability support, aged care and substance use services at the time they are needed.**

**10. That a focussed National Aboriginal Housing and Homelessness Plan is developed that provides a way home for all Aboriginal peoples, in urban, regional, and remote communities with a focus on specific vulnerable cohorts including children leaving child protection services, vulnerable families, people entering and exiting prison and Elders.**

Given that 27% of people experiencing homelessness are Aboriginal, and that the needs of the Aboriginal and Torres Strait Islander communities are unique, the WHN supports the need for a separate plan under which the solutions are designed and delivered by the Aboriginal community.

<sup>21</sup> Melbourne Sustainable Society Institute, Issues Paper Series: The case for investing in last resort housing (University of Melbourne, Melbourne, 2017)

<sup>22</sup> Prof Eoin O’Sullivan, Ending Homelessness in Ireland, Denmark and Finland? (Trinity College Dublin, Presentation to National Homelessness Conference, Melbourne, 2017)

**11. That a key component of a National Housing and Homelessness Plan incorporate early intervention responses for young people at risk of homelessness, including a housing guarantee for all young people leaving care.**

Research shows that the majority of those people who are most recurrently homeless and those who are most recurrently incarcerated (for short but regular periods), became homeless before they were 18 and had experienced out of home care. The State is the parent for young people in Out of Home Care and no parent would be congratulated for kicking their children out of home at 18 or 21 years of age.

Provision of a housing guarantee, with ongoing access to support for young people leaving care and an early intervention strategy for young people at risk of homelessness will vastly improve the life trajectory for these young people and will reduce a significant pipeline into chronic homelessness.

The Australian Institute of Health and Welfare identified that, in 2019–20, 56% of clients who experienced persistent homelessness were female and 51% were under 25 years old<sup>23</sup>. Ensuring this cohort receives dedicated housing and sufficient support will reduce a pathway to chronic homelessness.

**12. That the National Housing and Homelessness Plan incorporates a targeted strategy to assist victim survivors escaping situations of family and domestic violence.**

The AIHW identifies that:

“Family and domestic violence is the main reason women and children leave their homes in Australia (AHURI 2021). SHS agencies provide a crisis response service for people who have to leave their home due to violence, yet data suggests that the pathway into stable, secure, long-term housing is challenging (Flanagan et al. 2019). SHS clients who have experienced family and domestic violence made up 39% of Specialist Homelessness Services (SHS) clients in 2021–22 (Supplementary data table CLIENTS.39). Since 2011–12, the number of SHS clients who have experienced family and domestic violence increased by an annual average of 3.1% (Historical data table HIST.FDV).”<sup>24</sup>

Ensuring adequate resources are directed to ending family and domestic violence in Australia and providing the necessary housing and support resources to those who do experience family and domestic violence, will end the most significant pipeline into homelessness.

**13. That specific models of housing, with attached support, are provided specifically for older people, facilitating capacity for ageing in place.**

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<sup>23</sup> Australian Institute of Health and Welfare, Specialist homelessness services client pathways: Clients returning to homelessness in 2019/20 (AIHW, Canberra, last updated September 2023)

<sup>24</sup> [Specialist homelessness services annual report 2021–22, Clients who have experienced family and domestic violence - Australian Institute of Health and Welfare \(aihw.gov.au\)](#) (AIHW, Canberra, last updated December 2022)

## 4. SUMMARY OF RECOMMENDED ACTIONS FOR INCLUSION IN A NATIONAL PLAN

	Issue	Solution
Long term	<p>There are 13,853 social housing properties in Melbourne’s west and 30,372 households on the Victorian Housing Register awaiting social housing in the west<sup>25</sup>. This represents about one third of those waiting for public housing in Victoria. 129,500 new social housing units are required in Greater Melbourne by 2036.<sup>1</sup></p> <p>In Melton, Brimbank and Wyndham, at least 70% of residents in income quintile 1 are experiencing rental stress and Census 2021 reports an increasing number of people living in situations of severe overcrowding.</p> <p>Homelessness services report an increasing number of large families presenting, for whom no accommodation option is available.</p>	<p><b>Build public housing</b>  <b>Approximately 30,000 more public housing properties are needed across Melbourne’s west.</b></p> <p>The greatest need is for one-bedroom properties and for properties to accommodate large families.</p>
Medium term	<p>Services report increasing numbers of households presenting because they can no longer afford rent, or because they have been pushed out of private rental so that landlords can re-tenant with a higher rent.</p> <p>Housing supply is limited across all tenures. Mechanisms are required to ensure that housing creation is prioritised and that housing construction is timely.</p>	<p><b>NHHA negotiations</b></p> <p>Ensure that the National Housing and Homelessness Plan informs a comprehensive new National Housing and Homelessness Agreement which embeds a requirement, with targets, for Governments to ensure provision of housing as key infrastructure and for an increased reach for the Agreement – bringing in all levers of homelessness, such as income security rates, tax levers, responses to family violence.</p> <p>A new NHHA needs to incorporate capacity to an increased focus on prevention and early intervention responses to prevent loss of housing and/or ensure stability of ongoing housing. i.e. Safe at Home, Housing guarantee for young people leaving care, tenancy assistance, housing first responses, improved cross sector interventions.</p>

<sup>1</sup> <sup>25</sup> Homelessness Australia advises in the Everybody’s Home campaign, that Australia will need 500,00 new social and affordable homes by 2026.

		<p><b>Inclusionary zoning</b>  Requiring that a portion of any new development be allocated to social and/or affordable housing or commensurate funding directed to a social housing growth fund).  Create legislation requiring mandatory inclusionary zoning.  Explore opportunities to provide incentives to developers during the planning process to encourage developers' contribution to public, community and/or affordable housing.</p> <p><b>Vacancy tax and vacancy management</b>  Develop/increase taxes on vacant properties. Source vacant properties for flexible use, including under utilised public housing, available short to medium term.</p> <p><b>Grants for property modification and granny flats</b>  Provide grants to people living in large houses to temporarily modify them for additional tenancies.  Provide grants for people with sufficient land to install granny flats.</p>
	<p>The numbers of people experiencing homelessness in Victoria has nearly doubled in the last 15 years, yet growth to the homelessness sector has been minimal.</p> <p>The longer people experience homelessness, the more complex the range of issues they are facing become.</p> <p>Resources are needed for dedicated early intervention responses and appropriate support responses to those experiencing homelessness and family violence.</p>	<p><b>Adequate flexible funding for homelessness services</b>  Provide adequate funding to the homelessness sector to enable:</p> <ul style="list-style-type: none"> <li>• A response at the earliest possible point of intervention.</li> <li>• A response to every consumer presenting to the service system, with flexibility to support consumers for the length of time they require it.</li> <li>• Provision of support through the first year of a tenancy, to assist in ensuring ongoing stability of tenancies.</li> </ul>
	<p>Homelessness and family violence services are unable to access appropriate short term accommodation for those with nowhere to live.</p> <p>Services rely on purchasing accommodation through the private market (hotels/motels). This accommodation is generally unsuitable and unsafe.</p> <p>Funding is so tight that homelessness services are now not event able to purchase this accommodation for single people.</p>	<p><b>Build innovative housing options</b>  Explore innovative short and medium term housing options. Housing, such as the Harris Transportables, provides a safe and affordable emergency accommodation that addresses consumers' need for access to their own lockable space with their own facilities<sup>ii</sup>.  Transportable housing can be built on VicRoads, VicTrack, Utility company and government land that is permanently or temporarily available.  Targeted to: single adults, young people and women and children leaving situations of family violence.</p> <p><b>Fund additional homelessness and family violence support workers to provide support to consumers in emergency accommodation and to negotiate improved hotel/motel responses</b>  Increase the resources of homelessness support agencies to provide additional outreach support responses to people in emergency accommodation such as hotels and rooming houses and capacity to negotiate improved conditions in hotels/motels.</p>
<b>Short term</b>		

## 5. WHN RESPONSES TO KEY ISSUES PAPER QUESTIONS

The Western Homelessness Network has chosen to focus on a five of the questions contained within the wonderfully comprehensive Consultation Issues Paper, of greatest relevance to the work of the Network.

### How can the homelessness system more effectively respond to those at risk of, or already experiencing homelessness?

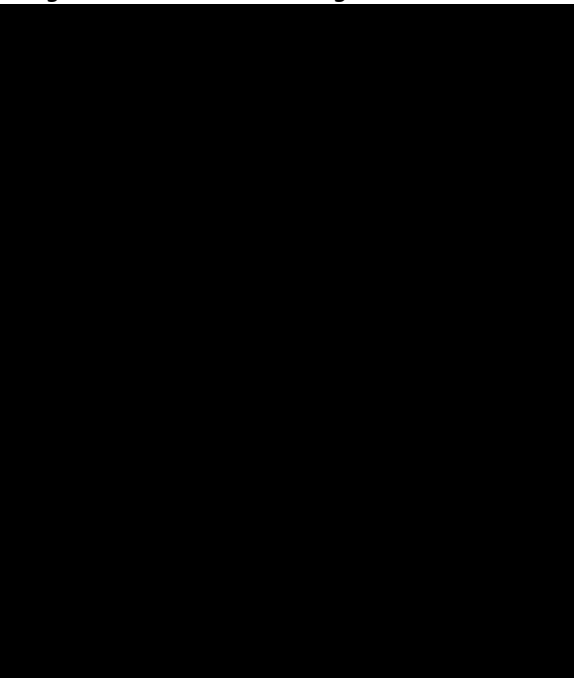
#### a. How can the homelessness system ensure those at risk of homelessness or in crisis receive appropriate support to avoid homelessness, or so they are less likely to fall back into homelessness?

##### Adequate homelessness resources

Victoria has created a front end to the homelessness service system, establishing access point services which provide an initial assessment of need, identify short term options to assist people and then refer them to appropriate homelessness support resources. This system was established in response to consumer feedback that the homelessness system was complex to navigate.

In theory the system works well, but the numbers of people in need of homelessness assistance are well beyond the capacity of the service system to respond to. One of the access point services in Melbourne's west covers two Local Government Areas. This access point service turns away approximately 800 households a month who do not even receive an initial appointment. Funding to the access point service for purchase of emergency accommodation for those presenting with nowhere to live is so tight that services are not able to provide any response to single people and can only provide a time limited response to families, who are required to co-contribute to the purchase of their emergency accommodation.

**Figure 4: Households waiting at a Western Homelessness Access Point before the doors open in the morning.**



More households are waiting for an initial appointment than there are appointments available.

Of those who do receive an initial appointment at the access point service, only about 11% will be able to access homelessness support and only 1.6% will access transitional housing (medium term government funded housing for those assisted by homelessness support services)<sup>26</sup>

The current system is not sufficiently funded to meet need, nor is there sufficient flexibility in the funding model to enable a sufficient range of supports and interventions.

The Homelessness System in Victoria was so comprehensively reconfigured in 2011 and still the system falls far short of adequately responding to people experiencing, or at risk of homelessness.

There is no more that the homelessness system can do to ensure that those at risk of homelessness, or in crisis, receive an appropriate response, in the absence of sufficient housing and support resources. Homelessness services in Melbourne's west therefore recommend the following systems changes:

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<sup>26</sup>Western Homelessness Network, Data presentation, 2018

## Housing resources

- Sufficient affordable housing to enable a ‘housing first’ response – capacity to provide individuals and households with stable housing and support as soon as possible after they become homeless.
- Sufficient funding targeted to construction of permanent supportive housing for those people whose needs are so complex that they will always need a level of support, in addition to stable housing. We need more targeted and appropriate responses for people experiencing complex issues that have led to the development of difficult behavioural issues. At present, social housing tenants in this situation either contribute to a poor tenancy experience for other tenants or they are evicted – which doesn’t help them or the community. We need housing constructed in a way and in locations that reduce the impact of tenancies on other community members, with linked on site support services to assist tenants to stabilise.
- The establishment of a stepping stones approach would be constructive for many young people. We need more supported housing options for young people, that are flexible enough to allow for increasing independence for young people over time. More social housing could be developed using the foyer model: independent living units with onsite support for young people. Many young people need a period of support (around 2 years) to create stability in their lives and to build their living skills, with built in capacity for young people to move to greater independence over time. Such a model is particularly required targeting those young people with entrenched behaviours who will require ongoing support until they are 21 -25 years of age. Ideally this would be a ‘foyer’ model for young people with known problematic/challenging behaviours who have limited ability to access private rental and who are not engaged in education/training, as a result of their experience of trauma.
- Stepping stones approaches could also be applied to use of bedsits and community managed rooming houses with onsite support – offering an initial tenancy for single people whilst their situation stabilises, with an automatic transfer approval into independent housing.
- To assist people in maintaining affordable housing tenancies, there must be a recognition that services, government and other stakeholders need to be flexible. People who have experienced homelessness are more likely to have experienced trauma as a cause or consequence of homelessness, either had mental health illnesses, or developed them while experiencing homelessness, have low-income security and face a myriad of challenges<sup>27</sup>. Core to assisting consumers to maintain their tenancies into the future is sufficient support capacity to assist consumers to resolve the challenges they have faced and recover from the trauma associated with an experience of homelessness and sufficient flexibility to allow for the fact that this is not a linear process.

## Support resources

- Sufficient homelessness support workers to:
  - meet the need for both initial assistance and case managed support, flexibly applied, according to the varying need of consumers;
  - focus on prevention and early intervention responses that can assist prior to an individual or household becoming homeless, in the hope that homelessness can be prevented;
  - provide assertive outreach responses charged with assertively seeking out people who are at risk of, or experiencing homelessness, in order to intervene at the earliest possible point – rather than relying on a system in which people must identify that they are experiencing homelessness and then seek assistance from the homelessness sector. (This may include outposting to schools, Centrelink, visiting youth hubs, building linkages with ‘first contact’ services);
  - provide intensive (and the flexibility of ongoing) support for people who cannot access NDIS resources. There are no services in the community sector (outside the NDIS) which are funded to provide ongoing support to those people who will always need either a level of support or episodic support. Funding is required to enable services to provide ongoing, (regular or episodic) support to those individuals and households who need it. Sometimes clients don’t want to continue to engage with support services once they access their housing, but they are likely to return

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<sup>27</sup> Western Homelessness Network, 2019a, p. 3.



to the services that they know if issues arise. Homelessness services are not adequately funded to provide this responsive support;

- assist consumers who have developed mental health and/or substance use issues in response to the trauma of homelessness. The Specialist Homelessness Service system assists individuals and households who are particularly vulnerable. Homelessness is often caused by, and always leads, to an experience of trauma. Homelessness triggers mental health issues for some people and can lead to substance use to manage the associated trauma. These issues, in turn, create additional complexities. Adequate housing first models with 'wraparound' support services, incorporating assistance from specialist health services, are needed to support people whose lives have become chaotic.
- enable provision of support for the first year of a consumer's tenancy. We know that a high proportion of people lose their tenancy within the first year;
- facilitate place based support can assist tenants to engage with their local community and can respond to changing levels of need for support;
- cross sector support to enable people experiencing homelessness to access a range of support services when they are ready, to assist them to stabilise crises; and
- expand the Tenancy Plus program. This program currently assists tenants at risk of losing their social housing. The State Government has taken positive steps to increase tenancy security, however the SHS is still insufficiently funded to provide support for people to maintain tenancies so wait lists for the program are lengthy. Appropriate and wraparound support should be available for those who have experienced homelessness, once they are housed, that has the flexibility to ramp up and down as needed and for as long as needed will significantly increase the likelihood of sustained tenancies.

**b. What actions can governments take to facilitate early intervention and preventative responses?**

The Western Homelessness Network recommends the following actions to facilitate earlier intervention and preventative responses:

- Access to adequate income support to enable all Australians to access housing. The Anglicare Rental Report 2023 identified that, in March 2023, there was not a single private rental property in Melbourne affordable for a single person in receipt of Jobseeker, a young person in receipt of Youth Allowance or a single person or couple with one or two children in receipt of parenting payment<sup>28</sup>.
- Expansion of free legal services and financial counselling as the current options are inundated.
- Education supports in schools funded at a much higher rate than currently, with alternative schooling options for young people experiencing learning difficulties and difficulties at home.
- Advocacy and intensive support assistance for young people who are 15-18 years of age, providing responses as if they are children, rather than pushing responsibility on to housing support services. Young people who are 15-16 years of age should technically be assisted by the Child Protection system, but this system is overloaded so young people in this age range often fall through the gaps – not yet old enough to legally access homelessness services.
- Fund family violence responses for young people. Most existing family violence services focus on assistance to people aged over 18 years of age.
- Expand family violence early intervention services and provide a housing guarantee for anyone leaving a situation of family violence.
- Create more Foyer models as a stepping stone for young people, providing support to assist young people to improve their living skills.
- Create supported accommodation services for young people providing a stepping stone to independent living.

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<sup>28</sup> Anglicare, Rental Affordability Snapshot 2023 [2023: Rental Affordability Snapshot - Anglicare Australia](#) (Anglicare, 2023)

- Provide alternative medium to long term accommodation for young people who cannot live in a communal environment such as stand alone units with onsite support.
- Increase funding to youth responses that incorporate a housing guarantee with support to build living skills, access to education, training and employment.
- Establish more social enterprises for young people new to the workforce and for people who have been out of the workforce for some time. Government could partner with corporate services to establish a broader range of employment opportunities for people experiencing homelessness.
- Invest in guaranteed housing for young people leaving care which is long term and stable. Too many young people are exited from the out of home care system into homelessness.
- Outpost homelessness support services with health and hospital staff. Increase capacity within hospitals and mental health facilities so that patients are not exiting into homelessness because of demand on bed space.
- Construct properties affordable for and targeted to young people.

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

### Short term (while we wait for appropriate and sufficient long term housing stock):

- Enter into partnerships with developers/investors to construct demountables (largely off the grid or with above ground access to power, water and sewerage) on land that is temporarily available with attached support to provide short to medium term alternatives to current use of hotels, motels and rooming houses.
- Vastly improve regulation and oversight of rooming houses.
- Target specific rooming houses for families – to enable families and couples to stay together.
- Improve access to Centrelink.
- Increase rent assistance.
- Refurbishing empty buildings.
- Create incentives for home owners to rent out holiday homes.
- Regulate/tax airbnbs as a disincentive to remove housing from the private rental market.
- Increase family reconciliation/mediation/support resources to support families to address conflicts/difficulties that put young people at risk of homelessness.
- Provide granny flats to anyone with capacity on their land to hold a granny flat.
- Expand the Kids Under Cover program, which provides granny flats for young people in over crowded housing.

### Medium – 3-5 years

- End negative gearing and capital gains tax concessions to enable more funding to be directed to construction of public housing.
- Mandate inclusionary zoning to ensure a pipeline of social housing construction, either through direct construction or payments to a social housing fund.
- Tax incentives to reduce rental rates for people who are renting out properties.
- Tax incentives to people who target housing to people who have been homeless or on Centrelink.
- Allocate funds to the purchase/construct appropriate facilities to create emergency accommodation and supported accommodation options.
- Ensure housing is constructed near infrastructure.
- Improve housing stock diversity.
- Invest, or work with investors, to build flexible short to medium term housing models i.e modular housing.

- Provide incentives/grants for people to reconfigure their homes/downsize – for instance, provide single older people with grants to sub-divide their housing in ways that can be easily ‘undone’ at a later point.
- Create incentives to build smaller, higher density properties near essential infrastructure and accessible (for people to downsize into).
- Improve the speed of planning mechanisms and establish incentives for positive housing developments targeting people on low incomes.
- Co-design construction with tenants and the homelessness sector.
- Tighten conditions of grants to developers to ensure that they are incorporating community spaces, green space and infrastructure into any developments.
- Create incentives or provide subsidies to social housing providers that build one bedroom stock.
- Rebuild NRAS.
- Provide funding for head leasing options to enable services to assist consumers to access housing, providing a sliding scale contribution to that housing.
- Improve employment conditions to address the casualisation and under employment of the workforce.
- Provide incentives for employers to provide flexible employment for people experiencing episodic health and mental health issues.

#### Long term 5-10

- Build, build, build sufficient public housing to meet the needs of people on low incomes.
- Change tax arrangements to fund a pipeline of affordable housing construction.
- Invest in family violence prevention.
- Legislate for affordable housing construction – mandating governments to build to need.
- Increase the threshold for rent assistance and increase rent assistance levels.

### What are the medium and longer-term steps that can be taken to ensure we have a more consistent and coordinated service system to support people who are experiencing or at risk of homelessness?

A lack of affordable housing is the key driver of homelessness. Constructing sufficient affordable and public housing will vastly reduce the numbers of people experiencing homelessness and will assist homelessness services to limit the length of time people are without a stable home.

The Western Homelessness Network has identified the following government policies and practices that would assist the homelessness system to support people who are at risk or experiencing homelessness:

- **Focus on preventative responses:** The key drivers of homelessness are family violence, evictions, poverty and family breakdown; yet government funding is directed to programs that respond to individuals and households once crises hit them, rather than on interventions in these issues, to prevent individuals and households from becoming homeless.
- **Increase income security levels and ease of access:** Income security levels are inadequate to cover the costs of housing and other costs of living. This inevitably leads to homelessness, which is costly to the individual and to the community. Punitive Centrelink policies place additional pressure on vulnerable individuals and families.
- **Control rent levels, rental standards and tenancy rights:** The Victorian Government has progressed amendments to the Residential Tenancies Act in Victoria, but vacancy rates are so low that private rental tenants are still at the mercy of the actions of private property owners and are often afraid to jeopardise a tenancy by reporting breaches to the Act.
- **Increase flexibility in homelessness funding:** Homelessness Services need capacity to provide support that is responsive and appropriate to varying levels of need.

- **Provide adequate funding for tailored and flexible support provision by homelessness and allied service providers** The most holistic responses to people with complex needs occur when allied sectors have sufficient capacity to work in partnership to support shared clients in a coordinated way. Cross sector collaboration requires resources and oversight. Welfare programs receive funding in siloes and generally receive funding for prescribed durations of support. Homelessness, AOD and Mental Health programs in Melbourne's north and west worked together for four years to improve cross sector responses to shared clients<sup>29</sup> and found that one of the key challenges to collaborative cross sector work was the limitations of the participant sectors' funding models. Funding is time limited and insufficient to enable collaborative practice in responding to the needs of shared clients.
- **Improve ease of access to the NDIS for people experiencing or at risk of homelessness:** There are significant barriers for people with disabilities who experiencing homelessness to accessing NDIS resources. The NDIS 'activity based' funding model discriminates against people with a disability, who are experiencing homelessness. People with disabilities who are experiencing homelessness generally have a transient and chaotic life, with an associated history of complex trauma. These experiences affect the ability of those experiencing homelessness to engage with NDIS services. Their transience means they have difficulty meeting pre-arranged schedules and appointments for activities. Their history of complex trauma means they have difficulty building trust with workers and especially multiple workers undertaking discrete activities. The NDIS funding model relies on the provider agencies undertaking discrete activities with consumers, before they receive funding. This makes it financially difficult for providers to work with clients who have systemic difficulties with service engagement.

Similarly, the NDIS reliance on a workforce model, in which a number of casual workers service one client, discriminates against people with complex trauma who have inherent difficulty with building trust and for whom a more tenacious and assertive approach to engagement is required. (Anecdotally, homelessness services report hearing that individual's NDIS packages are being whittled away with invoices for 'no shows' to appointments.)

Access to NDIS house is far too restricted.

- **Child Protection policies and practices:** Child Protection workers often cite the lack of a stable home as a reason for their intervention with a family. Yet, the housing crisis in Melbourne affects family's ability to find affordable housing. The lack of affordable is not in the control of many parents on low incomes. When Child Protection removes children from parents in receipt of Centreline parenting payments, their payments are significantly reduced, leaving them in a catch 22: they cannot afford housing for themselves and their children on the reduced income, but Child Protection will not return their children to them until they have found suitable housing.
- **Young People Leaving Care:** The Child Protection system exits most young people from care at the age of 18, at a time when most young people are remaining at home until 24 years of age, as a result of the current economic situation (unemployment and underemployment of young people and the housing crisis).

Young people generally exit care arrangements with a greater level of trauma and lower levels of independent living skills than young people in the general population do. In addition, they then must fend for themselves in the absence of any familial support. The lack of a housing guarantee on exit from care places these young people in an extraordinarily vulnerable situation.

- **Improve prison release programs.** Current bail laws require that a person has access to an accommodate address before they will be bailed. In the absence of a safe address to exit to, people remain unnecessarily incarcerated. It is worth noting that many consumers have reported that gaol is better than homelessness – so some consumers commit further crimes post release in order to be re-incarcerated. It costs approximately \$100,000 to hold someone in prison in Victoria – we could be investing in housing rather than holding them in prison due to a lack of housing options.
- **Re-establish community mental health services with ease of access:** The Royal Commission into Mental Health has identified that the current mental health system is unwieldy and unsatisfactory. Consequently, people experiencing mental health issues do not receive the level of support that they require and so are more likely to fall into homelessness. See Attachment B: *Breaking the cycle of mental health and homelessness: Western Homelessness Network submission to the Royal Commission into Mental Health, July 2019* for further discussion of this.
- **Provide resources to support people to maintain stable housing:** The length of time that homelessness services now spend assisting people to find stable housing means that there is no capacity to continue to support people into their tenancy.

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<sup>29</sup> See Making Links: An AOD, Mental Health and Homelessness Partnership: <http://nwhn.net.au/Making-Links.aspx>

The capacity to support an individual or household who require assistance through the first year of their tenancy would assist in reducing recurring homelessness.

- **Provide long-term private rental support funds:** The Victorian Government funds a range of private rental brokerage and head leasing programs (such as Family Violence Rapid Rehousing Program and the Private Rental Assistance Program). Programs are not funded adequately to provide ongoing rental subsidies for the many consumers who do not have the financial resources to sustain long-term private rental. Providers of the Family Violence Rapid Rehousing program have found that this program offers stability for families fleeing family violence, until the point that the private rental subsidy runs out. At that point, many of the families can no longer afford the private rental and so face homelessness.
- **Improve Victorian Housing Register policy:** At present households who are on the Victorian Housing Register waiting lists jeopardise their housing status if they explore alternatives such as short-term private rental. This is a disincentive to exploring the sustainability of other options. An amendment to the Victorian Housing Register to enable people to remain on Priority Access Waiting List or Homeless with Support category on the Victorian Housing Register whilst exploring other housing options would ensure that households have a failsafe, if those options prove to be unsustainable.
- **Improve utilisation of public housing stock:** The limited availability of one and two bedroom stock in Melbourne's west means that people in larger homes who may be prepared to downsize are unable to do so, due to a lack of suitable stock.
- **Increase resources for asylum seekers and refugees:** The lack of access to an income and/or financial support severely hinders the capacity of refugees and asylum seekers to source housing.
- **Address underemployment, low wages growth and casualisation of the workforce:** Australia is experiencing a period of low wage growth and a decline in employment levels<sup>30</sup>. Women and young people are particularly impacted by the increasing casualisation of the workforce, which often leads to underemployment. Income levels are consequently unpredictable and inadequate, in relation to the housing and other costs of living.
- **Increase pay levels for homelessness workers** – homelessness workers are paid disproportionately low amongst the community sector. Workers are burning out or leaving because of the current demands of homelessness support work and the inadequacy of funding levels.
- **Improve community awareness** – homelessness is still highly stigmatised and misunderstood in the community. This leads to NIMBYism and Council and local policies that can be discriminatory to people experiencing homelessness.
- **Build an understanding of homelessness and the homelessness sector into community/social/youth work studies.**

#### What are the main challenges in addressing chronic and repeat homelessness?

- Lack of access to appropriate and affordable housing available to establish housing first models in the area in which a consumer wishes to live/is connected to community.
- Lack of access to flexible support that can be maintained and/or increased and decreased in response to the varying needs of consumers.
- Lack of psychosocial rehabilitation capacity, without time constraints and with capacity to address dual diagnoses.
- Lack of capacity to link people to a local community.
- Lack of a system that meets consumers' needs, rather than funding conditions on programs.
- Lack of sufficient support capacity. Work with people who are experiencing complex issues is intensive and demanding and requires skills and experience that needs to be appropriately remunerated.
- Lack of capacity to focus on outcome centred work – rather than on agency targets.
- Lack of available buildings that are environmentally sustainable and have green spaces, shade, ventilation. Properties at a good standard.
- Lack of understanding of the role of homelessness workers.
- Lack of community resilience to manage crisis.

## What are the best specific early intervention approaches to prevent someone becoming homeless?

- Sufficient affordable and flexible housing.
- Sufficient intensive case management support capacity.
- Sufficient cross sector resources to enable wrap around supports.
- Place based resources to meet initial basic consumer needs and that are easily accessible – Hubs/one stop shop locally available/ a range of programs outposted.
- More community resources in Neighbourhood Houses/Community centres.
- Improved/ease of access to family violence services. For instance, Brimbank Council has recently co-located family violence services in an aquatic centre.
- Affordable and accessible family reconciliation, mediation and support services.
- Adequate wellbeing support resources in schools.

## 6. WHAT DO PEOPLE WITH LIVED EXPERIENCE OF HOMELESSNESS SAY?

### The impact of being without a suitable and affordable home

Each year homelessness services across Melbourne's north and west survey consumers about their experiences of homelessness and the homelessness system. Below are the voices of people who are experiencing homelessness. They identify the impact of being without a stable home, what would help and what a home should look like.

When asked about the impact of being without a stable and affordable home, consumers expressed the following experiences:

Theme	Women #	Men #
Affects mental health (depression 15; anxiety 9)	41	24
Family breakdown/loss of children/loss of family/friends/relationship stress	22	9
Stress/worry/sleep problems	17	
Worry about children	17	
Financial stress/hardship	13	
Unsettled/lost/don't belong/Unsure of future/instability	12	9
Affects physical health	10	9
Scared/fearful/unsafe	9	
Loss of employment/can't work	9	12
Kids can't attend school	6	3
Hopeless/despair/suicidal	6	3
Turn to drugs/alcohol		5
Loss of confidence		3
Rape/sexual assault	2	
Other: Loneliness, Don't know what to do nowhere to cook, become involved in drugs, no stability, not enough food, anger, loose trust, everything, loss of confidence, shameful/feel judged, fail school, shameful/feel judged		

#### This is what consumers said about those experiences:

- *Constant worry, losing time chasing options, stress, sleeping problems, nightmares, financial stress, depression, panic attacks.*
- *It was just really bad and you pretty much feel lost like as if you don't belong anywhere or that no-one cares. As I used to have all doors shut on me which left me with no choices. There should be more and more accommodation out there for people, especially the ones with kids. Or kids that have special needs.*
- *Rape, financial hardship, scared, feared, syringes everywhere, seeing people die.*
- *It's a feeling of hopelessness and despair which led to depression in all of us that one of us suicide if we were not reunited.*
- *Huge - I got caught up with the wrong people and became involved in drugs - being homeless has ruined my life.*
- *Loss of employment. No money. Without food.*
- *Safety. Mental Health. No stability. Poor lifestyle.*
- *Anger/depressions/resentment. Constantly feeling unsettled. This has affected my ability to be in the present moment with my children. Feelings of worry and anxiety about where we will live. Feeling outside of the rest of the world who have secure housing. Not being able to give my children things because I can't afford to.*
- *Moving away from our family and friends. Not feeling safe where we were staying.*

- *Made me reliant on Drugs (ICE) to stay awake cause I've been taken advantage of and sexually abused touched while I have been asleep. I haven't been able to be a mother to my kids/ can't see them and made me suicidal.*
- *My health has declined. Mental health decline – trust, stability.*
- *It's unhealthy. You worry every night while you are going to do tomorrow.*
- *It impacted on everything.*
- *My mental health and wellbeing has been impacted a lot. I am unwell and feel disorganised, not confident and alone.*
- *I lost my children, had to put them in care with my mother and ex mother in law.*
- *Stress, being ill most of the time, tiredness.*
- *failing year 12 due to homelessness; no privacy, depression, anxiety, centrelink pressure.*
- *I had to drop out of school Lost my job.*
- *- fearful and scared - not knowing where I am going next - no safety net.*
- *- physical illness - family breakdown - always feel depressed.*
- *A massive impact you want the best for your kids and when you can't provide a safe and affordable home for them you start judging yourself and making yourself feel smaller than you already did. It takes a toll mentally, emotionally and physically. Knowing you can't provide a roof over their heads and make them feel safe as you can't afford to give them the basics.*
- *The impact of not being able to join in society in any meaningful, productive way. Depression. Cynicism towards society. Hopelessness.*
- *Anxiety, depression, family breakdown, distress, unsure what happen in future.*
- *I was so stressed I couldn't eat and then I was sick and couldn't take care of my children properly. We couldn't cook and we couldn't enrol in school.*
- *Attempted suicide, drinking heavily, unable to work, ashamed.*
- *It made it pretty well impossible to find paid employment, but I was able to manage 2 days of volunteer work a week while homeless and living in my van. It also added much stress on a day to day basis because of the instability and uncertainty of where I sleep.*
- *My health has deteriorated also very mental health has been impacted and confidence completely shot.*
- *I am always dirty, crying & upset.*
- *It has impacted my mental and physical wellbeing and has made me resort to using drugs to cope with my situation.*
- *I haven't had a secure home for 3 years my children have been to 4 different schools. I am fed up with moving and now I need my own house and I can't get one.*



## The most difficult thing that has happened while being homeless, or at risk of homelessness.

Theme	Women #	Men #
Worry about children	18	3
Lack of stability/sense of no future/uncertainty/lost	16	6
Fear/unsafe/vulnerability	13	
Having no-one/isolation	13	
Crisis accommodation	11	
Being assaulted		7
Family breakdown/separation	6	4
Rape/sexual assault	5	
Pregnant and homeless	5	
Loss of children	5	4
Physical decline/getting sick		4
Mental decline	4	
Cold	4	
Belongings stolen/robbed		4
Incarceration		3
Turning to drugs/alcohol		3
Family/relationship stress		3
Other: Getting sick, Physical decline, Family separation, Stress/can't relax, Nowhere to sleep, Everything, No money, Upset/feeling discriminated against, Belongings stolen, Lack of food, Missing school/uni, Couch surfing, having nowhere and sleeping in our car, Lack of food, Suicidal, Fear/Unsafe/Vulnerable, Everything		

### Quotes about the worst thing that has happened as a result of being homelessness:

- *The worst thing was having no-one around and no-one out there to help you, as many out there just turn their back and don't realise what others are going through. So, in the end this experience has affected me mentally and physically as well as my daughter. No-one out there should face or deserve to face homelessness.*
- **RAPE**
- *The most difficult thing that has happened to me was not knowing where my children would go to sleep.*
- *I just couldn't see a future. Just not knowing what's going on. Promises of getting a safe place and it doesn't happen because all the services end up with nowhere to house you.*
- *Being scared of what people are going to do. Being vulnerable and afraid.*
- *Being separated from husband and children. Friend I was living with placed restriction on when I can stay in the house. I had to leave in the morning and return at 6pm. During this time I went to shops, library to keep busy. It was very stressful because I couldn't relax.*
- *Being assaulted. Being in fights. Using drugs. Losing my health.*
- *I got sexually assaulted being homeless, then put in a hostel for men and women and got raped.*
- *Worrying about where I was going to sleep with the children to be safe. Not having any money, limited food options due to staying in motels with no cooking appliances. Going back to the perpetrator due to feeling unsafe at the motel where there were needles, violence, rats and drugs. Bed bugs.*
- *Arguments/ fights with my parents.*

- *It's not difficult - it's degrading, humiliating etc.*
- *Homeless and pregnant. Family violence. No family support.*
- *Pregnant and abortion while homeless, due to an assault.*
- *Feeling unsure of what will happen to us. Having to use a bucket as a toilet during the night as we didn't have a toilet in our room.*
- *Not being able to have somewhere I could call home. Family members have nowhere to visit us. Not having my grandchildren around.*
- *I've lost hope. Every day I feel no-one cares.*
- *Feeling scared and unsafe in crisis accom and having no other options*
- *Sleeping in my car at night in the cold and alone*
- *Domestic violence. Not having a home for me and my son. Living in fear.*
- *Nowhere to go. Hopeless. Helpless.*
- *At [the motel] - gunmen burst into room mistaken identity of deceased girl that had stayed in room before me*
- *Trying to get my stuff around, transport. It was heartbreaking to see my little girl have to carry her suitcase around. Not knowing when we can eat again was also really difficult. Also, some of the hotels we stayed at were very scary and we felt so unsafe. I was hugging them all night ring awake because the neighbours were screaming and drinking all night.*
- *Just being homeless missing out of university and school for two months. Also going back was hard to cover all the content that I haven't studied. Sharing one bed room with my 3 siblings at the motel was hard. Not being able to do things like going out was hard as we didn't had money and also purchasing food. We lived in a really hard situation that time.*
- *The hardest part for me was my kids not having a safe and stable affordable place to call home.*
- *Loss of employment. Breakdown of family relationships.*
- *Bashed. Stolen from. Stood over for money.*
- *Separation from family and supports.*
- *Little sleep. Crime.*
- *Multiple counts of assault and loss of family.*
- *Waiting to end my life.*
- *Most difficult thing was the instability, the not knowing. if I would be asked to move on by police, or if someone would try to break into the van at night while I slept, or if I got sick, what would I do?*
- *I think a lot and sometimes feel depressed. I do not have access to many things that can stop me from thinking.*
- *family issues, relationships issues, issues with seeing your children without a safe and secure space, mental health issues.*
- *Spending Christmas at someone else's house.*

## What would you like to tell the Prime Minister about the experience of homelessness?

We asked consumers what they would like to tell the Premier and Prime Minister about the experience of homelessness and this is a sample of responses:

Theme	Women #	Men #
Build/create more housing (affordable/social)	48	14
Build your understanding of the reality of homelessness	24	23
Help people who are homeless/your citizens	10	5
Fund more support services	5	5
Provide a liveable income	3	
Fix the housing market	3	
More crisis accommodation near services		3
Other: More services for young people. Create more jobs. Clean and safe services open 24 hours. More stock like transitional housing		

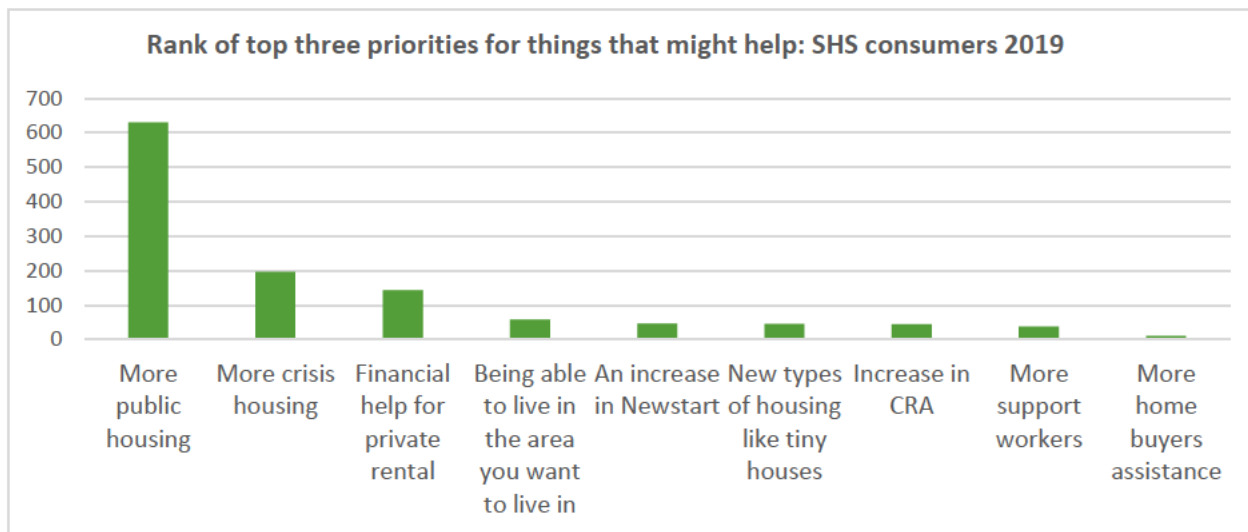
### What would you tell the Prime Minister/Premier?

- *Housing prices are out of control, has been for over a decade. Even basics in life (e.g. food, groceries, public transport, electricity/gas prices) are way more expensive than other 1st world countries. When found with a reduced income this makes like almost impossible to live as a normal person.*
- *I can write a book but need housing.*
- *The worst situation you would experience except illness is not to have a shelter for you and your family. We need more organisations that can help these people in need.*
- *It is ridiculous how the rental market is and we should have affordable housing.*
- *They need to get off their backsides and do something about it. Provide more housing. So many ministry houses seem vacant - system's not run well.*
- *To have a real look at how bad the situation has become with homelessness.*
- *Australia is a big country with not enough housing. Please provide more stable and affordable housing for people. This can include Office of Housing, community housing or private rental.*
- *Need to look after the people - low income people. Living costs are expensive. We need houses. Look after the children/education/wellbeing. Need to be in touch with homelessness and give more support.*
- *How would you like to be homeless for 5 years without your kids?*
- *Homelessness is not only not having a roof over your head, but it has a big impact on your mental status because you felt like you are not equal to other people. You are at the bottom of society.*
- *That it is horrible and we need more houses.*
- *It can be avoided - please help!*
- *Homelessness is something that nobody should experience and when it happens, it can be unexpected and there is not enough support for people in need. Housing is an entitlement, not a dream.*
- *Every human being, no matter race, colour, have a heart and soul. Every single person has a story. We don't become homeless because we want to. I had a house, car, worked until my partner's suicide. Now nothing.*
- *It's frustrating, it's depressing, it's demoralising and just makes my health issues worse.*
- *I would like him to stay a night where they are asking my kids and myself to stay. And then ask would he want himself or his family to stay in these conditions. I don't think he would stay a night.*

- *It was the hardest time I have been through in my life and should be more support and help for people that find themselves in this situation, it could happen to anyone.*
- *We need more housing. More, larger, affordable housing in our area.*
- *It is not fair my son and I are homeless. We need a house. My son deserves to be safe.*
- *When you are homeless you never feel safe, who will hit you or where you are. When you have a government house, you feel safe even if you have no food.*
- *There needs to be more public housing or other affordable options. We need more choice about where we want to live.*
- *Families experiencing homelessness need more help, so their children are not homeless too.*
- *Build more houses and create new jobs so people are kept busy and engage in beneficial things for themselves and also the community.*
- *We needed more crises accommodation and places that homeless people can go. There also needs to be more public housing or affordable housing. As private rental is the only option for low income earners and sometimes it's just not possible to survive on little income from centrelink and then have to pay most of my income on rent.*
- *I have had a bad experience while being homeless and i would like to urge you that, people need home to call their own and they are facing difficulties because there is not enough houses in Melbourne. We are facing difficulties in homelessness because there is not enough houses to be provided to us that's why it takes ages to find something.*
- *There needs to be more housing for young people.*
- *Being homeless is very stressful and it is no good for children and families to be without a safe place. I want them imagine how they would deal with this situation and what they would say to their children.*
- *Absolutely horrific and there are no words that can describe it. I can understand now why so many people just give up, it's so sad. It could so easily be resolved - just buy some more houses, there are so many vacant properties and buildings, why can't these be donated or bought. These places could house so many people. It is so cold at night time and there are so many people doing it, it's unbelievable.*
- *Fix the cause of homelessness, not just band aid solutions. Affordable accommodation, affordable services, not a one size fits all approach.*
- *That the despair and loneliness that you encounter is second to none. I would need much more space and time to explain to them exactly how they need to distribute funds to the right facilities.*
- *There are numerous empty dwellings and an over abundance of new units being built. Mainly investors sitting on the properties. Create some discussion in Parliament in relation to this - also squatter's rights.*
- *It's a very lonely place to be. The feeling of helplessness can be very depressing. Crime was my only financial option.*
- *It sucks! We need help. We are human and we deserve it just like everyone else.*
- *It's not fair for kids too ever feel this pressure. They shouldn't have to ever feel a doubt about a roof over their head or a meal in their stomach. They should be worried about kid things.*
- *You need to give more help. I lost my job because of my health and now I am losing my home because I don't have enough money. Rent is too high and my Centrelink doesn't cover all my costs.*
- *The Government needs to be smarter with their money to help people on the streets.*
- *Everyone deserves a place to call home.*
- *I wouldn't wish the feeling on my worst enemy.*
- *How can I get a job if I cannot go to school and cannot have a safe home.*

## What might help?

People accessing homelessness services identified the following things that would assist them:



## What has helped you during your experience of homelessness or risk of homelessness?

Theme	Women #	Men #
Support services	71	30
Access point services	17	7
Friends and family	16	7
Transitional housing	7	
Material aid/foodbanks/food vouchers	6	4
Nice people who care	5	3
Thinking of children	5	
Personal strength	3	
GP/hospital/health service		3
Detox/rehab/AOD service		3
Other things: Centrelink payments, legal service, police, GPs/hospital, instinct to survive, place to stay, mental health service, other people who are homeless, school, hope, drugs, AOD services, religion, psychiatrist, pet, music, religion, hope, showers, being motivated		

### Quotes about what has helped people who are experiencing homelessness:

- *The amazing help and patience of people around me that hardly know me.*
- *Having a worker who knows the system. Being able to get transitional housing.*
- *Support services.*
- *Friends and family allowed my family to live with them. The services of [homelessness access point and support service]. Centrelink income support payment.*
- *All support workers and program supported me and linked me to support services. I met a lot of good people who listened to my problems.*
- *The support workers that never give up.*
- *Support workers. Organisations. Food banks etc. Family.*
- *The instinct to survive. My children.*

- *Friends and places like [access point service].*
- *Support from housing worker with searching and applying for private rentals financial assistance (FVFSP)*
- *Prison (Roof over my head) committing crime to make money to put a roof over my head/ hotel etc... Housing offices / [Access point services] emergency accommodation and living in my car.*
- *Calling [access point service] and getting updated on what is happening and who can help me.*
- *Friends [Support service] Counselling*
- *Knowing I have a support worker who knows me personally and helps me as much as she can. It's nice knowing someone in the housing sector genuinely cares about our situation.*
- *Having support from support services as well as having some hope that things will one day be ok and work out. That I will hopefully have one day a house for me and my children*
- *-My partner never leaving my side. - the few people who helped us like my grandfather, my son's father and his mum. - My pet kitten who I found as a stray [REDACTED]. -My son gives me hope. -Drugs. Without substances, I would have committed suicide. It was the only way I could get up and get through the day.*
- *My support workers at [homelessness support service]. They helped me out with things like clothes, pots and pans, birthday and Christmas presents. These might seem like small things, but they were really big things for me and the girls. These things brightened up our days. One time my worker gave us Easter eggs. This was our first Easter being homeless. I was wrapped.*
- *It wasn't easy at the time but gradually once worker allocated through Transitional housing. My worker and my strength and hope that life is going to change for me in a great way.*
- *Having a place to stay.*
- *My support worker always listened and did not judge me. They always helped me when I asked for things. They helped me find a house and helped me to make sure my children go to school.*
- *Homeless services have been the most help. AOD services also assisted.*
- *Being able to rely on friends and family who I do not want to inconvenience or impose on.*
- *Hoping one day things might turn around.*
- *Services for homeless people are a godsend though there are not enough to go around.*
- *friends, family, that's about it there isn't much help out there.*
- *Good support from friends. My support worker has been helpful. I don't feel alone.*

## What should housing be?

The following are comments from consumers about what their ideal accommodation would be like. As can be seen from the responses below, expectations of ideal accommodation are not high, nor are they any greater than the expectations that most Australians would (or should) have of their home:

- *Rooms that lock. Clean, mutual amenities.*
- *Clean. Decent to live with.*
- *A home.*
- *Clean and safe.*
- *Nice and safe.*
- *Respectful staff and clean safe environment.*
- *Social workers available. 24 hour surveillance Manager on property daily Better cleaners.*
- *Comfortable and safe.*

- *Safe, drug free and suitable facilities and clean, monitored by security.*
- *Safe and secure environment.*
- *Just to feel safe and comfortable.*
- *somewhere clean, where you can feel safe.*
- *Clean, private and safe.*
- *A nice, accommodating place to be and no-one to bother you. That would be the nicest thing.*
- *I don't really know. Perhaps by yourself, safe and staff on board.*
- *Self-contained unit.*
- *safe and secure affordable and clean.*
- *ACCORDING TO ME IT SHOULD BE SUPPORTIVE, SAFE, CLEAN, AND REASONABLE IN RENT.*
- *Private space.*
- *A place that feels like you are at home and where you have freedom to come and go as you like and not too crowded. And you have your own place.*

## 7. CASE STUDIES: THE IMPORTANCE OF HOUSING WITH LINKED SUPPORT

### Case study: ■■■ story – Medium term impact of homelessness sector intervention

While ■■■ was living in private rental accommodation, he jointly invested in a business venture with another person, who he trusted. However, this person misappropriated the business funds, ultimately leaving ■■■ with no money and no income. He was unable to afford to pay his rent, could not maintain his tenancy, and so started living in his car.

■■■ lived in his car for ■■■ years, despite regularly seeking help from his local homelessness access point. The only assistance that the access point service could provide was to fund one or two nights respite in a motel. After that, ■■■ would have no other option but to return to his car. ■■■ got to the point he no longer felt able to cope and was considering suicide. He felt enormous shame about his situation, about the indignity of having no home, of having nowhere to toilet or shower, the extreme difficulty of managing his health without cooking facilities or adequate space to rest, and the inability to source employment whilst in such a setting.

Eventually a transitional housing property became available, which included the provision of case management support. ■■■ has now lived in his transitional housing apartment for ■■■ years, and, because of this period of stable housing and support, is recovering from the trauma of homelessness, and has been able to face his surrounding issues. He has been able to resolve some legal matters and is nearing resolution of others. ■■■ has stabilised his finances, is addressing a number of physical health needs with a local GP, and regularly attends local drop in centres, where he is able to share time and experiences with others. Perhaps most importantly, ■■■ has been able to overcome the shame he was feeling so has been able to re-establish relationships with his family and is accessing psychological treatment to address issues stemming from his childhood.

Although the current tenancy is highly suitable for ■■■ needs, it is unfortunate that he remains on the waiting list for long-term community or public housing via Homes Victoria. As he is yet to obtain housing permanency, the transitional property cannot be utilised to afford another individual experiencing homelessness the opportunity ■■■ has received.

■■■ very frequently expresses how much transitional housing and support has changed his life, identifying that he does not think he could have coped, or worked on the fundamental areas of his life without it. ■■■ support workers are impressed with how hard ■■■ has worked, and that he has had the courage to confront and address the challenges he has faced.



Case study: █████ story - Impact of homelessness sector intervention and social housing

█████ was bailed on █████ 2019 and referred to a homelessness access point in █████. The Initial Assessment and Planning (IA&P) worker explored local shared accommodation options [private low cost rooming houses] and found that █████ was banned from using the largest shared accommodation provider and no other vacancies were available with any other provider. The IA&P worker secured a room in a motel room for the interim in the hopes that a vacancy would become available in the few days following.

Upon meeting with █████ the IA&P worker established that shared accommodation would not be suitable for █████ as an assessment identified extreme vulnerabilities. █████ advised that he had been in shared accommodation previously and had a bad experience of being targeted and assaulted in that accommodation. █████ said he feels unable to compete with "able bodied" people.

█████ requested accommodation near to the area where is his awaiting █████ surgery. █████ reported that he was attacked when he was sleeping rough in 2017. █████ was hospitalised █████ where he remained for some time to recover. █████

█████ He has no family that can support him with accommodation as his parents and █████ brothers have since passed away.

After he left hospital, █████ started sleeping rough again, prior to a short stay in a crisis facility. It was then that he reports that he began using drugs to cope with feeling so lonely and depressed. █████ was embarrassed to report being in a drug-induced psychosis █████ to which he said he had begun to █████ exhibiting anti-social behaviour. █████ was incarcerated █████

█████ said he has been diagnosed with PTSD, Chronic Fatigue and Depression. He said that he suffers from short-term memory loss and often loses track of time. █████ reports difficulty in using public transport, crossing busy roads and identifying people.

The homelessness access point worker was finally able to find accommodation for █████ in a community managed facility. █████ was extremely grateful for all the hard work undertaken by his support workers and says that he is very happy and comfortable at the community managed facility where he said that he finally feels safe and secure with the around the clock staff at the facility.

## 8. ATTACHMENT 1: CONTEXT

This section provides some background to support the key statements made by the Network.

### The housing crisis in Melbourne's west

There are two key components to the housing crisis in Melbourne's west:

- The lack of supply of social, both public and community housing, and affordable housing in Melbourne's West.
- Decreasing housing affordability in the private housing market making it increasingly difficult for low-income individuals and people on welfare to secure stable housing.

Melbourne's west was previously one of the last bastions of affordable housing in Melbourne. This is no longer the case. A recent report by the Community Housing Industry Australia<sup>31</sup> found that 1 in 15 low-income households in Victoria are not in appropriate housing and that the **area worse affected is Melbourne's west**, where 6.9% (or more than 20,000 households) are not appropriately housed (57% of whom are families).

The Anglicare Rental Affordability Report 2023 identified that there was not a single affordable property available for rent in Melbourne, in March 2023, for anyone on Jobseeker or Youth Allowance or for a couple or single parent with two children, in receipt of Jobseeker<sup>32</sup>. As a consequence, between 20 and 30% of all those in the on low incomes (bottom 40% of income range), who are renting privately in Melbourne's west, are experiencing financial stress<sup>33</sup>.

Lack of supply has resulted in an all-time low in private rental affordability. Whilst Melton and Brimbank still rate in the top 10 most affordable local government areas (LGAs) for people earning a minimum wage, none of the LGAs in the West are represented in the top 10 most affordable Victorian LGAs for people who are receiving Centrelink payments.

Homelessness services are already reporting more and more households in rental and mortgage stress who are no longer able their housing and who become homeless. In addition, an increasing number of individuals and households report facing eviction because landlords can no longer afford to maintain investment properties or are seeking to re-let properties at a higher rent.

The table below shows that between 26% and 64% of all residents in Melbourne's west in the bottom two income quintiles are living in rental or mortgage stress<sup>34</sup>. This is a phenomenal proportion of the population living in precarious housing situations.

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<sup>31</sup> Van den Nouwelant, R., Quantifying Australia's unmet housing need A national snapshot (Community Housing Industry Association, Australia, November 2022)

<sup>32</sup> Anglicare, Rental Affordability Snapshot 2023 [2023: Rental Affordability Snapshot - Anglicare Australia](#) (Anglicare, 2023)

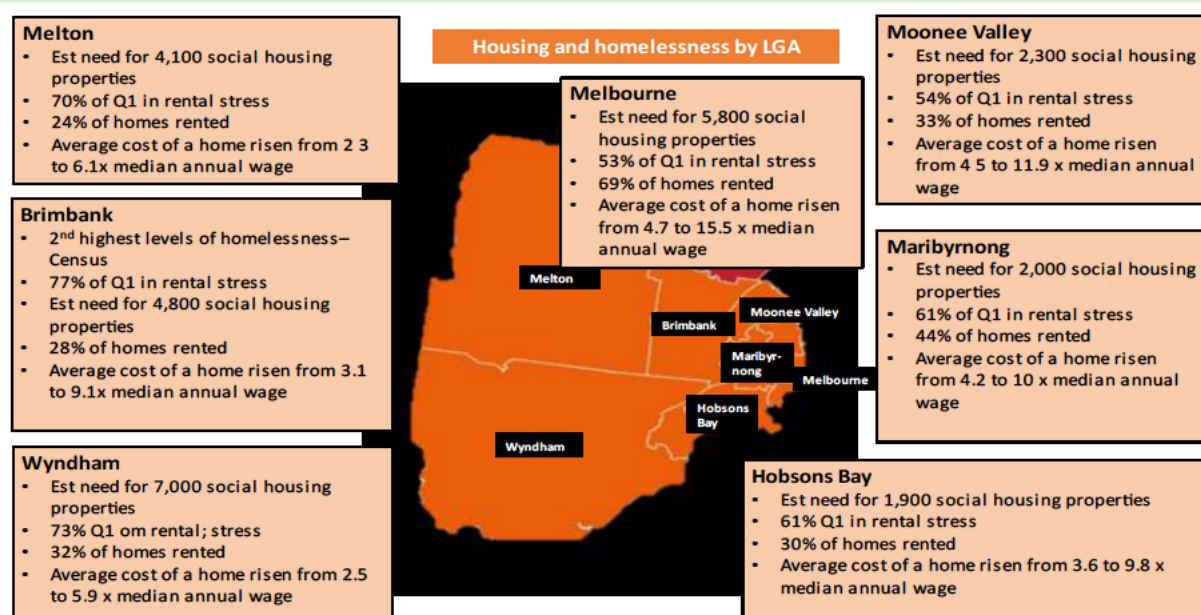
<sup>33</sup> PHIDU, Torrens University, ob. cit.;

<sup>34</sup> PHIDU, Torrens University, Social Health Atlas (Australia, June 2023), at: [http://phidu.torrens.edu.au/current/data/sha-aust/lga/phidu\\_data\\_lga\\_vic.xls](http://phidu.torrens.edu.au/current/data/sha-aust/lga/phidu_data_lga_vic.xls)

## Rent and Mortgage-related Financial Stress: 2021

	Mortgage stress			Rental stress			Financial stress from mortgage or rent		
	2021			2021			2021		
	Low income households (households in bottom 40% of income distribution) with mortgage stress	Mortgaged private dwellings	% in mortgage stress	Low income households (households in bottom 40% of income distribution) with rental stress	Rented private dwellings	% in rental stress	Low income households in bottom 40% of income distribution under financial stress from mortgage or rent	Total low income households	% Low income households under financial stress from mortgage or rent
Brimbank	2,833	21,252	13.3	5,112	17,067	30.0	7,945	30,409	26.1
Hobsons Bay	722	11,849	6.1	2,249	10,164	22.1	2,971	11,445	26.0
Maribyrnong	692	11,243	6.2	2,986	14,440	20.7	3,678	10,093	36.4
Melbourne	1,011	11,360	8.9	12,790	47,582	26.9	13,801	21,728	63.5
Melton	3,403	28,982	11.7	3,747	12,424	30.2	7,150	21,275	33.6
Moonee Valley	800	14,800	5.4	3,040	15,408	19.7	3,840	14,514	26.5
Wyndham	4,772	43,354	11.0	6,670	27,648	24.1	11,442	31,566	36.2

## Housing need and affordability across the west



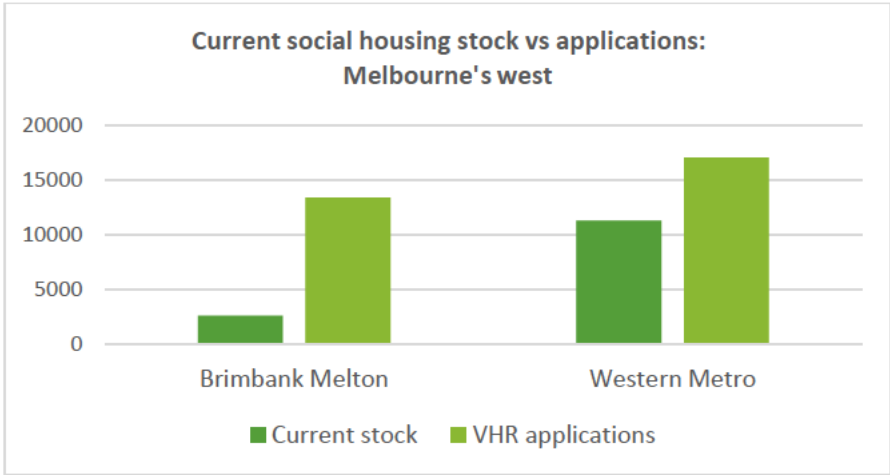
## Social housing in Melbourne's west

Social housing provides not only an affordable housing option for the many Victorians on low incomes but provides a level of stability that is not offered by the private rental market. Stable housing is a necessary precursor for health and wellbeing and for capacity to effectively participate in employment, training and other forms of community activity.

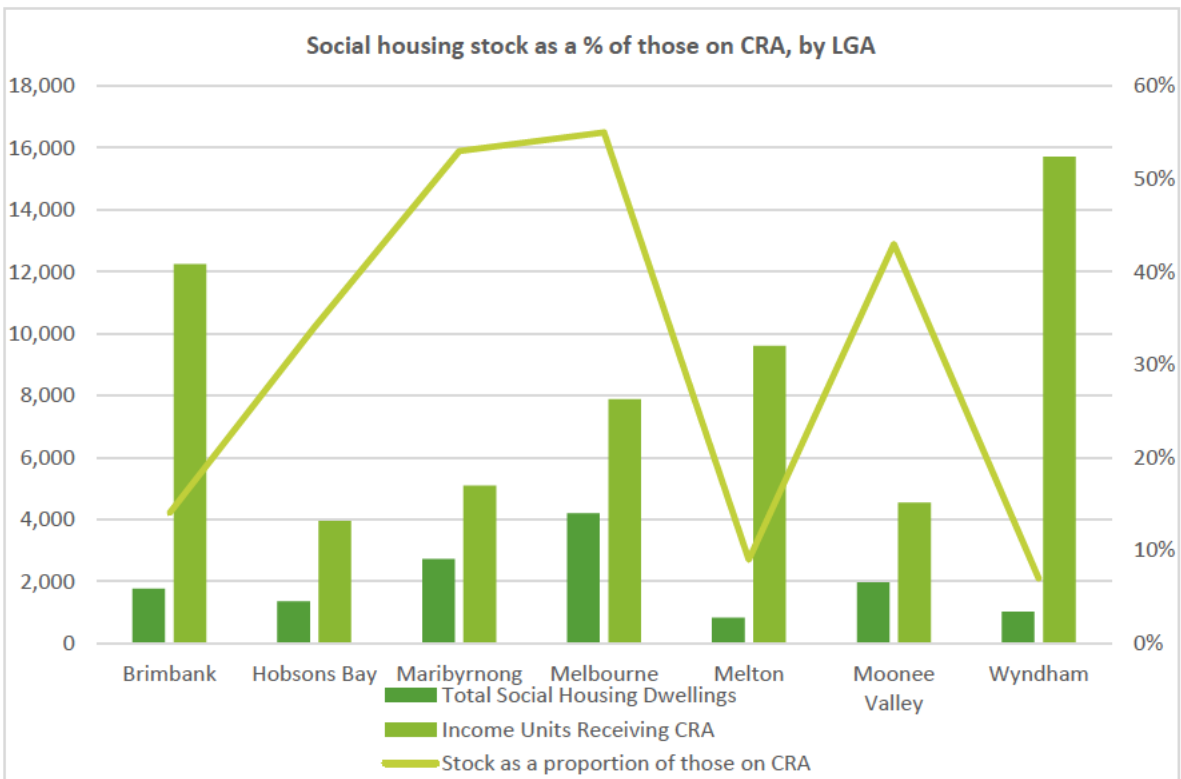
The inadequate supply of social housing is a primary driver of homelessness in Melbourne's West. A recent report by the Productivity Commission found that Victoria has significantly underspent on social housing in recent years, spending less than

any other state in Australia<sup>35</sup>. Prior to the State Government’s investment through the Big Housing Build, social housing as a percentage of all housing stock was 3.4 per cent, significantly below the national average of 4.5 per cent. Service providers report extremely low allocation rates into social housing and in Victoria, there are approximately 3,500 allocations per year, from a waiting list of at least 57,000 households.

**In Melbourne’s West there are 13,853 social housing properties<sup>36</sup>. However, there are 30,372 households on the Victorian Housing Register (VHR) waiting list<sup>37</sup>.**



The graph below shows the number of social housing properties across Melbourne’s west, compared with the number of people in receipt of Commonwealth Rent Assistance (CRA). The current increases in private rental affordability, compared with record low vacancy rates, are pushing more and more households, who are reliant on CRA, into homelessness.



<sup>35</sup> Western Homelessness Network 2021, ‘Social and Affordable Housing Creation in Victoria’, Western Homelessness Network, (Yet to be published).

<sup>36</sup> Western Homelessness Network, ‘Western Homelessness Network submission to Parliamentary Inquiry into Homelessness’, [https://www.parliament.vic.gov.au/images/stories/committees/SCLSI/Inquiry\\_into\\_Homelessness\\_in\\_Victoria/Submissions/S103\\_-\\_Western\\_Homelessness\\_Network\\_Redacted.pdf](https://www.parliament.vic.gov.au/images/stories/committees/SCLSI/Inquiry_into_Homelessness_in_Victoria/Submissions/S103_-_Western_Homelessness_Network_Redacted.pdf) (WHN, Melbourne, 2019b)

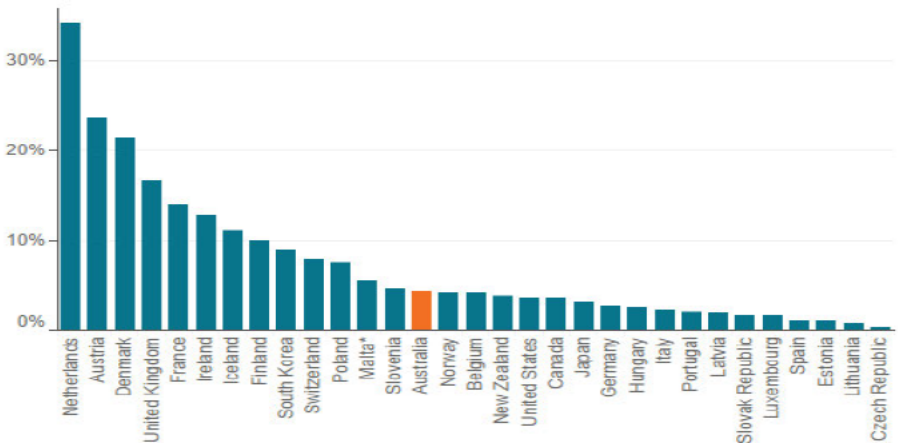
<sup>37</sup> Homes Victoria, VHR locational preferences with social housing stock count at 31 December 2022

The Victorian Government’s Big Housing Build will increase the supply of social and affordable housing in Victoria, which will assist in moving people off the Victorian Housing Register (VHR) waiting list and reduce the number of people experiencing homelessness due to the housing shortage. However, the proportion of housing stock which is social housing is still minute, compared with many other OECD countries. For instance, in Austria, 20% of housing stock is social housing.

### Social housing: Social rental housing stock (OECD)



Social rental dwellings as a proportion of total housing stock (%), by country, 2020 or latest year available  
Australia and other countries



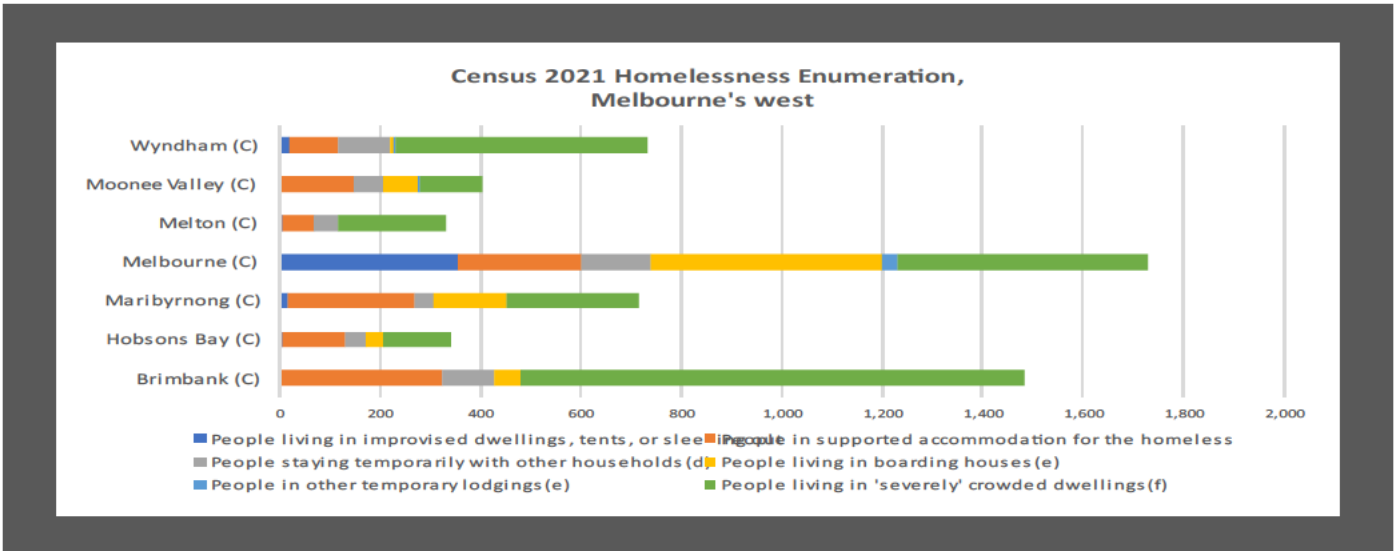
### Homelessness in Melbourne’s west

Robert Pradolin, Housing All Australians, has referred to homelessness as the canary in the coalmine for the housing crisis.

The increasing numbers of people experiencing homelessness in Melbourne’s west is testament to the growing impact of the crisis. The 2021 census showed that there was a 40% increase in the number of people experiencing homelessness in Melbourne’s West over a ten year period.

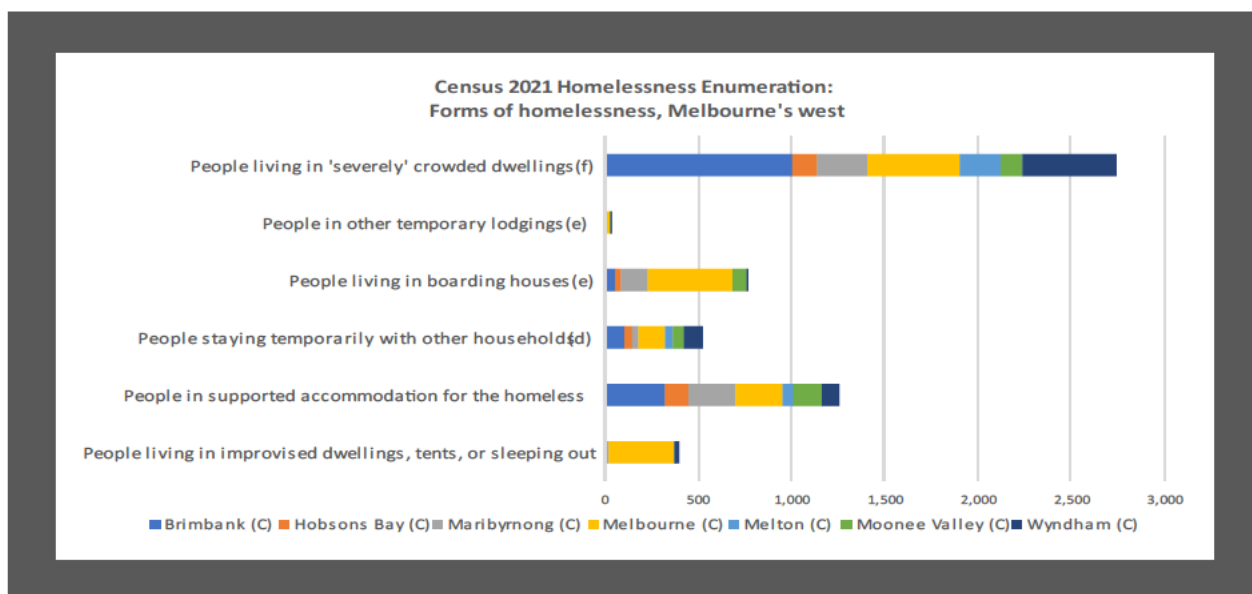
Census 2021 identified that nearly 20 % of all the people experiencing homelessness in Victoria identify as being in Melbourne’s west.

Homelessness data shows that the two key reasons people become homeless and require the assistance of the homelessness system are: financial difficulty and family violence. Financial difficulty, as a prime cause of homelessness, indicates a direct link between housing affordability and homelessness. Conversely, we know that lack of affordable housing is one key factors impacting on the capacity for victim survivors to escape situations of family violence.



The nature of homelessness in Melbourne’s West has been changing significantly in recent years. The housing affordability issues that have affected the west have led to a surge in overcrowding<sup>38</sup>, with an increase of 62% between the 2011 and 2021 censuses<sup>39</sup>. There was over a 50 percent increase in people living in boarding houses and nearly a 2,000% increase in the numbers of people living in other temporary lodgings.

Census year	People living in improvised dwellings, tents, or sleeping out	People in supported accommodation for the homeless	People staying temporarily with other households(e)	People living in boarding houses(f)	People in other temporary lodgings(f)	People living in 'severely' crowded dwellings(g)	All homeless persons
2011	183	1217	509	597	25	1522	4070
2021	191	1298	344	915	519	2459	5718
# difference	8	81	-165	318	494	937	1648
% difference	4	7	-32	53	1976	62	40



### People seeking homelessness assistance

When people have nowhere safe to live, they seek assistance from homelessness services. Homelessness services work to assist people to find appropriate long term housing, to address any issues that have contributed to an individual or household becoming homeless or that will impact future housing stability.

Homelessness services in Melbourne’s west generally have capacity to assist 15,000 individuals (11,000 households) each year. Services report an increasing number of people presenting for assistance, who the service system has no capacity to assist. In 2021/22, one of our two access/front end services was forced to turn away 8,000 people without even an appointment.

The housing crisis is so severe now that services are frequently unable to assist those individuals and households, not turned away, to source appropriate housing. The graph below shows the limited movement in tenure amongst those people assisted by homelessness services.

**In 2021/22 24% of consumers exited homelessness support still experiencing homelessness and 40% exited still at risk of homelessness.**

<sup>38</sup> Defined by the ABS as dwellings that are four or more bedrooms short, allowing for gender and age.

<sup>39</sup> ABS Homelessness Enumeration, Census 2021.

Services in the Western Homelessness Network reported specific changes in the cohorts presenting for homelessness assistance in the last five to ten years:

- An increase in the complexity of issues experienced by those who are presenting for assistance – this is largely the result of longer periods of homelessness, which impacts on the level of trauma experienced by consumers. As the housing market worsens and there are fewer options available to people the experiences of those presenting is deteriorating. The service system is increasingly reliant on vastly inadequate short-term emergency accommodation responses, which further impact negatively on consumers’ health, mental health and wellbeing. Services are also experiencing an increase in the numbers of people who exhibit aggression as a direct consequence of their level of trauma and distress.
- An increase in the numbers of people over 60 who are presenting experiencing homelessness, with a noticeable increase in the numbers of older women presenting for assistance.
- An increase in the numbers of large families presenting for assistance.
- An increase in the numbers of people from CALD communities presenting for assistance.
- An increase in the numbers of women and children experiencing family violence. The Family Violence Specialist Services are as overwhelmed by the numbers of women and children presenting as the generalist homelessness services.
- An increase in the numbers of young people presenting for assistance, particularly older young people.
- More veterans are presenting for assistance.
- More middle class people are now presenting for assistance as a result in the decline in affordable housing available.
- More people are presenting to the service system who are sleeping rough or who are living in severely overcrowded situations.
- Increasingly consumers are ‘couch surfing’ staying in in secure situations with family and friends for longer periods<sup>40</sup>.

## Reliance on purchased emergency accommodation

In previous years, when it has not been possible to source housing for those presenting for assistance, the Homelessness Sector has utilised Housing Establishment Funds (HEF) to purchase temporary accommodation for those with nowhere to live.

The report, ‘A Crisis in Crisis’<sup>41</sup> highlighted the significant short comings of the current system. Victoria only has 423 publicly funded crisis beds. In one year alone the WHN had to source nearly 4,000 crisis beds, because of a lack of appropriate housing options.

The current system of crisis accommodation is both financially and operationally ineffective. Homelessness service providers in Melbourne’s West spent \$11.2 million of Housing Establishment Funds (HEF) to obtain crisis accommodation from the private market during the COVID-19 crisis<sup>42</sup>. Even this level of expenditure was not sufficient to purchase the amount of accommodation for as many people as needed it, for as long as they needed it. Nor was it sufficient to purchase accommodation of an acceptable standard for vulnerable people.

The Sector is now unable to provide even this inadequate emergency housing response for single people who have nowhere to live.

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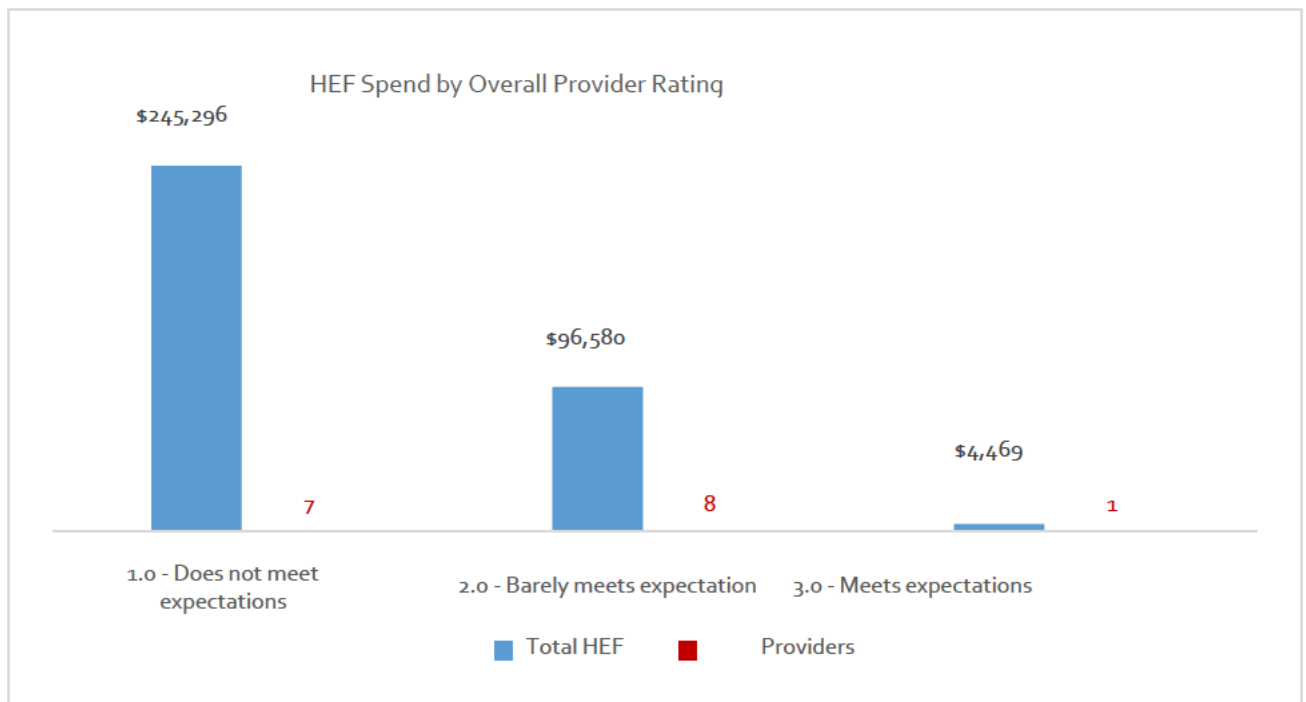
<sup>40</sup> Western Homelessness Network, 2019b, ob. cit.

<sup>41</sup> Northern and Western Homelessness Networks, ‘A Crisis in Crisis: The Appalling State of Emergency Accommodation in Melbourne’s North and West’, [http://www.nwhn.net.au/admin/file/content2/c7/A%20crisis%20in%20crisis%20doc%20final%20040219\\_1550142202053.pdf](http://www.nwhn.net.au/admin/file/content2/c7/A%20crisis%20in%20crisis%20doc%20final%20040219_1550142202053.pdf) (NWHNs, Melbourne, February 2019)

<sup>42</sup> Northern and Western Homelessness Networks (NWHNs) *Crisis Accommodation Options Project Report*, (NWHNs, Melbourne, 2020)

## Private rooming house accommodation

In this environment of high need for affordable housing and low supply private rooming houses have thrived.



When people are unable to source social housing or private rental accommodation, the remaining accommodation option available to them is private rooming house accommodation.

Services in the Northern and Western Homelessness Networks derived a rating scale (1 – Does not meet expectations-3 = Meets expectations) to identify how different accommodation sources measure up in comparison with facilities, identified by consumers, as key.

Across the top 20 most used private rooming houses during 2018-19 (by funds allocated to assist consumers to access rooming houses), 70% of all funds went to providers rated at 1.0 overall, accounting for over three-quarters of all assists. In terms of safety, 90% of assists were to providers rated at 1.0<sup>43</sup>.

Feedback from consumers about private rooming houses to Network sources is so poor that Network agencies only utilise private rooming houses in the absence of any other accommodation sources. Issues such as lack of safety and security, poor cleanliness and amenity, unaffordability, and lack of adherence to regulatory requirements are widespread.

The Crisis in Crisis II report<sup>44</sup> stated that:

“In 2017, a Launch Housing report on the experiences of clients supported by Launch Housing’s Rough Sleepers Initiative (RSI) program found that households sleeping rough had commonly refused rooming house options in the past. Many clients declined these options due to prior negative experiences, concerns around safety, and wanting to avoid being around drug-use (Kolar, 2017). It was found that clients were also reluctant to explore rooming house options for fear of exacerbating their own mental health issues. The Council to Homeless Person’s 2014 rooming house report recorded similar feedback from its consultation, finding that ‘the environment in rooming houses can be one which makes people feel incredibly unsafe’, and that ‘some individuals would rather sleep rough than stay in a rooming house’ (CHP, 2014: 18).”

<sup>43</sup> Housing Establishment Fund (HEF) Spend on Rooming Houses by Overall Provider Rating, NWLASNs 2018/19, NWHNs 2020

<sup>44</sup> Northern and Western Homelessness Networks 2020, ‘Crisis Accommodation Options Reports’, NWHN.



Unfortunately, private rooming house accommodation is most frequently utilised by single people who are unable to source appropriate accommodation. The experience of homelessness and inappropriate housing options leads to further trauma for many of these individuals. This level of trauma can lead to reduced mental and physical health and a reliance on substance abuse.

The longer people experience this level of trauma, the more complex the extent of issues they are experiencing can become. For some, this can manifest in challenging behaviours that present a risk to themselves or others, leading to evictions or barring from accommodation options, and services have traditionally had great difficulty finding appropriate options for this highly vulnerable group of people who need stable accommodation with linked support to assist them to counteract the years of trauma that they have experienced.

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