



**NATIONAL HOUSING AND
HOMELESSNESS ISSUES
PAPER RESPONSE**

Table of Contents

About ways	4
Introduction	4
Victoria’s Housing Statement	4
Executive Summary	6
Prevention	6
Housing First	7
Rough Sleeping	7
Young People	7
Homelessness	8
What are the different challenges for people experiencing homelessness in urban, regional, and rural areas?	8
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?	8
How can the homelessness system more effectively respond to those at risk of, or already experiencing homelessness?	10
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?	10
What actions can governments take to facilitate early intervention and preventative responses?	11
How can governments capture better evidence on ‘hidden’ or ‘invisible’ homelessness (e.g., couch surfing, living in a car and overcrowding)?	11
Is the Canadian National Occupancy Standard measure of overcrowding, and the way it is applied in Australia to define homelessness, suitable for the Australian context?	11
What are the main challenges in addressing chronic and repeat homelessness?	12
What housing or dwelling models may need to be considered to provide appropriate options for people experiencing chronic and repeat homelessness?	12
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?	13
What are the best specific early intervention approaches to prevent someone becoming homeless?	13
In what areas of the homelessness service response are people experiencing or at risk of homelessness not getting the support they need?	14
How can the availability of accessible (particularly in relation to the physical environment) crisis and/or transitional accommodation be increased in the short to medium-term?	15

What strategies can be used to build awareness of available services and supports for people who are at risk of homelessness or experiencing homelessness?	15
What are the main cultural, social, and economic factors that must be considered by governments and providers (including ATSI CCHOs) when considering how to improve housing outcomes for Aboriginal and Torres Strait Islander people?	15
What is the role of social housing for low-income Australians?.....	16
What factors should state governments and housing organisations consider when allocating social housing?	17
How can governments ensure social housing is built in the right location (including close to amenities, environmental, socioeconomic, current and future hazard risk and cultural factors) and will meet current and future needs of social housing tenants and the broader community?	17
What are the key short-term and/or long-term social and economic issues in social housing?	18
What changes can be made to the current social housing system to improve outcomes for tenants and/or improve the efficiency and effectiveness of the social housing sector?.....	18
What are the most-effective wrap-around supports required to support Australians in social housing to maintain their tenancies? Are there existing effective models that could be scaled up?	20
Are there any capacity and capability constraints impacting on future growth of the community housing sector?.....	21
What changes to community housing regulation could improve outcomes for tenants, the community housing sector, governments, and investors?.....	21
How can governments and their partners best grow social housing stock?	24
How can social housing providers better support people with complex needs (such as people with disability, people from culturally diverse backgrounds and people with mental health, alcohol and other drug issues)?	24
In a multi-provider system which includes public and community housing, how can governments and housing organisations ensure that people in most housing need or with complex needs can access housing?	24
What significant issues within the social housing sector lack sufficient quality data to inform decision-making?.....	24
How can governments partner with institutional investors to support more housing development (particularly affordable housing)?.....	25
What should the most important (long-term) and/or immediate (short-term) housing market policy focus be, across all levels of government, over the next 10 years?	25
How can the utilisation of existing properties be improved? How can governments incentivise improved utilisation of existing properties?	25
Rental Properties.....	26
How can flexibility, accessibility (particularly in the physical environment), affordability and security be improved in the rental private market, particularly for low-income earners?	26

Are further wrap-around supports required to support vulnerable Australians in the private rental market to maintain their tenancies? Are there any examples of effective models that could be scaled up? 26

About wayss

wayss is the largest provider of services for people who are experiencing family violence, are homeless or who are at risk of homelessness in Melbourne's Southeast. We believe that safe, secure and affordable housing is a human right. Now is the time to commit the resources needed to ensure every Victorian has safe, secure, and affordable housing.

Introduction

There are significant gaps in the system and the investment needed to end homelessness and family violence for the most vulnerable members of our community, including women and children escaping family violence, young people, people with disability, people from LGBTIQ+ communities, First Nations peoples and culturally and linguistically diverse families, refugees, and new arrivals to Australia. wayss is calling for further investment in social and affordable housing, increased investment in homelessness and family violence support services, increased funding for early intervention and prevention and guaranteed safe housing for all victim survivors of family violence.

As this growing housing crisis begins to be understood and recognised in the broader public sphere, communities across our state and in our region want to work with government to take concrete action to address the crisis. Increased and targeted government investment in these areas will enable organisations like wayss to provide the support and infrastructure necessary to address these complex, seemingly intractable issues and meet this basic human right, the right to a safe, secure home.

wayss welcomes the opportunity to provide input into the development of the National Housing and Homelessness Plan and looks forward to working closely with clients, renters, community and all levels of government to help ensure more Australians have access to a home.

Victoria's Housing Statement

wayss welcomes the Victorian Housing Statement released in September 2023, as the most significant housing policy direction in this state for decades but are concerned that without careful consideration of our most disadvantaged, that this group may miss out. We need to work with government to ensure that the 800,000 homes to be built over the next decade are targeted in the right areas to help alleviate the growing number of people experiencing homelessness. Data tells us that Dandenong has the highest rate of homelessness per 10,000 in Victoria, with the City of Casey having the highest number of family violence incidents (5004) reported in the state in 2020/2021.

The Southeast growth corridor has been neglected. The proportion of dwellings categorised as public and community housing is well below the average for Greater Melbourne. Officer South, Casey Fields, and Clyde South have been named as part of the Precinct Structure Plans and new housing and jobs, however what this means for increasing the supply of social and affordable housing is yet to be understood.

The Housing Statement has missed an opportunity and that is to deliver a mandatory inclusionary zoning scheme. The scheme is currently voluntary, and while it has delivered a handful of properties in our region, a preferred outcome would have been the inclusion of mandatory zoning – this would guarantee increased supply of social and affordable housing in all developments.

ways are keen to understand the detail regarding the timing and sequencing of the revitalisation of the 44 public housing towers across the state, and what this will mean for both the existing residents and the over 55,000 people already on the public housing waiting list.

The ban on rental bidding, restricting rent increases between successive rental agreements and allowing transferable bonds will make things fairer for renters. The \$2million Rental Stress Support Package will go a long way to enabling agencies such as ways, who work hard to divert more people from experiencing homelessness by keeping people in their rental properties.

ways looks forward to working with government to shape the finer detail of this ambitious plan and to ensuring that it supports the goals of the National Housing and Homelessness Plan.

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Homelessness and Housing
ways

October 2023

Executive Summary

The National Housing and Homelessness Plan needs an ambitious goal to end homelessness. This would involve setting targets and timelines for reducing homelessness, and ultimately ending homelessness. The National Plan should drive concrete policy changes to reduce homelessness and establish a process to improve and strengthen actions to end homelessness over time, so we keep moving closer to the target of eliminating homelessness.

Prevention

Homelessness services need to be resourced to provide interventions that can prevent homelessness. The most effective and important change we can make is preventing people from becoming homeless in the first place. The National Housing and Homelessness Plan needs to include policy areas in scope that can achieve:

- a. universal prevention to reduce the overall number of people at risk of homelessness
- b. targeted prevention to reduce risk of homelessness for people who are more vulnerable to becoming homeless
- c. crisis prevention to prevent homelessness for people at imminent risk, as well as the important work of homelessness services in providing emergency responses and support for people to obtain and sustain housing.

We cannot end homelessness without changes that address major drivers of homelessness across the population, including the adequacy and security of income support and people's access to affordable housing.

There are important opportunities to prevent homelessness by addressing gaps in other human service systems that cause homelessness, such as provision of family support, adolescent mental health supports, and tenancy and legal advice. Homelessness services also need to be resourced to provide interventions that can prevent homelessness at the earliest stage that risk is identified.

Homelessness services do not have the resources to respond to everyone who needs help, and this has devastating consequences for people who are turned away from support, has system consequences including missed opportunities for prevention of homelessness and for prevention of re-entry to homelessness, and creates significant costs and pressures on other service systems, such as acute health, child protection and justice services.

Housing First

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

Housing First is recognised as the most successful model to end homelessness for people with high support needs. Without a Housing First approach people with high support needs are particularly vulnerable to becoming entrenched in repeated cycles of homelessness. Provision of Housing First at scale requires much greater investment in support to provide the intensity and length of support that people need to sustain housing to provide the basis needed for Housing First programs.

Rough Sleeping

Ending homelessness relies on homelessness services being resourced to provide trauma informed models of care to people without homes. Effective strategies to end rough sleeping need to be housing led, trauma informed, offer person-centred support and choice, take swift action, employ assertive outreach leading to a suitable accommodation offer, ensure services address wider support needs, and collaborative effectively between agencies and across sectors.

Young People

Young people have different pathways into homelessness than adults, have different experiences of homelessness, and require different responses to both prevent and respond to their homelessness. Young people's experiences are often multi-faceted, with the main drivers into homelessness being family breakdown and family violence. The trauma that young people experience from disconnection and mistrust from adults can be life changing if not addressed through the lens of trauma. Young people's brains are developing at a rapid rate until the age of 25, and research states that the significant life experiences that lead young people into homelessness need to be addressed in multiple ways, through a whole of person, trauma informed multi-disciplinary team response, to repair the damage caused by the negative experience.

The most effective way to end youth homelessness is to centre these issues in a specialist strategy to end child and youth homelessness that maps both the reforms needed for prevention and the services and models needed for best practice responses to children and young people without homes.

Children need to be seen as an individual and have their support needs addressed. Too often children are forgotten about, and their underlying support needs are neglected due to the way the service system is funded, where children are only recognised as part of the family unit. Appropriately trained

professionals that specialise in children should provide an assessment on the child and develop individualized goal orientated support plans.

Homelessness

What are the different challenges for people experiencing homelessness in urban, regional, and rural areas?

In urban areas, homelessness is often associated with street sleeping and rough sleeping. People experiencing homelessness in urban areas may face challenges such as limited access to affordable housing, high levels of competition for housing, and a lack of social support networks.

In regional areas, homelessness is often less visible than in urban areas. People experiencing homelessness in regional areas may face challenges such as limited access to services, including health care and support services, limited employment opportunities, and social isolation.

In rural areas, the challenges faced by people experiencing homelessness can be different again. Homelessness in rural regions often goes unnoticed because it is largely hidden, unlike the more visible street homelessness in urban centres. One of the key differences between rural and urban homelessness is a lower capacity in the homeless service provider infrastructure in rural areas and limited access to crisis and long-term subsidies housing options.

In the past there have been few large-scale developers operating in regional Victoria, with most of the housing stock being added by individual home builders or small-scale developers, primarily building family homes. Additionally, the rental yield has not been attractive to investors, and thus investment in rental stock is low. Compounding these issues is a lack of suitably zoned and developable land in regional cities and towns.

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 – increased supply of crisis accommodation to provide people a safe haven from which to rebuild their lives, and a sharper focus on assessment, support and outcomes is required. The use of Housing Establishment Funds to buy private sector motel accommodation is counter intuitive to good policy design. The funds do not disrupt the trajectory of homelessness, (and in fact can exacerbate trauma), safety and security are not guaranteed, and it is costly. From our deep local experience, we know that since 2018 emergency motel and rooming house accommodation has increased exponentially, with a family sized room going up by 50%, a single room by 15% and rooming house rent by 33%. With no alternative option available, the motel market has homeless service providers cornered. This is not a good use of taxpayer funds.

Medium term – increase to statutory incomes to ensure that those receiving welfare benefits are not trapped in the poverty cycle and unable to access the private market.

Review and reform of the homeless service system - Effective homelessness interventions are based on person-centred, flexible, holistic, and coordinated case management over a sustained period, with rapid (re) housing and wraparound post-housing supports to increase the chances of people sustaining housing, and to break the cycle of homelessness.¹ An integrated service system response is required with health and wellbeing outcome measures in place to ensure the focus of the system is not only on addressing the presenting issue but is also focused on and tailored to the person.

Young people experience homelessness differently when compared to adults. They require tailored support including access to a range of support services that are not necessarily well integrated, either across support systems or within the youth homelessness system. Young people need access to long term, trauma informed, youth specific support that is currently not available in Victoria. ways is calling for a targeted, integrated, youth specific approach to service provision for young people at risk of and experiencing homelessness. This response should include access to support that is not dictated by length but instead is able to increase and decrease according to the circumstances of the young person – a tailored response according to need.

Currently in Victoria, transitional housing and transitional support are the largest programmatic response to homelessness. A network of housing and support providers across Victoria work in partnership to provide temporary housing and support to people experiencing homelessness via standardised case management approach. It is widely accepted that the program is no longer meeting its primary aim of transitioning people within a timeframe that would be considered short to medium term. This is primarily due to a bottle-neck effect caused by a lack of suitable and affordable housing being available in the community.

Long term – Increased supply of a range of subsidised housing options. Congregate accommodation such as (self-contained) rooming house, core and cluster model, apartment living, or standalone properties.

¹ Coram, V., Lester, L., Tually, S., Kyron, M., McKinley, K., Flatau, P. and Goodwin-Smith, I. (2022) Evaluation of the Aspire Social Impact Bond: Final Report, Centre for Social Impact, Flinders University, Adelaide and Centre for Social Impact, University of Western Australia, Perth,

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

The ability of the homelessness system to carry out the primary function of their role (to assist people to access or maintain secure, affordable housing) would enable it to respond to those more effectively at risk of, or already experiencing homelessness. Without access to this basic human right the ability for people to address issues that have led to their situation is nigh on impossible.

Integrated data sets across the service system and first to know agencies would enable consistent care planning /case management and provide a framework from people do not need to re-tell their story.

Canada has recently passed a National Housing Strategy Act which affirms “the right to adequate housing is a fundamental human right”. The Canadian minister is mandated to develop a strategy “taking into account key principles of a human-rights-based approach to housing”. The government also promised to adopt legislation that would create an obligation on future governments to maintain a rights-based housing strategy. Effectively it means the government has a duty to do everything possible within its power to create an economic and social environment in which everyone can enjoy a warm, dry, decent, affordable, and accessible home. A rights-based approach will not of itself change our housing policy in Australia, but it would contribute by providing a framework for action, transparency, and accountability that we currently do not have.

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?

Access to affordable, appropriate housing is critical. The homelessness system is impotent if it cannot facilitate access to housing. As we have seen in Victoria over the past decade, homelessness services are more frequently only able to offer short term, ‘Band-Aid’ approaches, which does nothing to alleviate the situation of homelessness, and further diminishes any protective factors that the individual or families are drawing on to endure their situation.

ways data informs us that demand on Housing Establishment Fund (HEF)² has changed over time, with a comparison between 2013 and 2022 revealing that the majority of HEF is now being used for hotel/motel crisis accommodation. At its inception in 2013, HEF was predominantly utilised to establish or maintain tenancies in the private market. This is no longer the case due to decreasing affordability and availability in the private rental market. From 2013 to 2022, the commensurate

² The Housing Establishment Fund (HEF) is available to both Transitional Housing Management and Homelessness Support program agencies to assist eligible clients to access overnight accommodation or private rental accommodation. <https://providers.dffh.vic.gov.au/housing-establishment-fund> accessed 01/09/2023

percentages are now being used to assist families with emergency accommodation, a temporary intervention that does not alleviate the crisis. Millions of dollars of taxpayer funds are being used annually with no tangible outcome.

Table 1 Number and Type of Housing Establishment Fund Assists

Date	Total HEF Assists	Crisis Accommodation	Establish Tenancy	Maintain Tenancy	Other
2022	4802	3923 81%	793 16%	-	3%
2019	3577	865 24%	1709 47 %		28%
2015	3171	674 21%	1980 62%		16%
2013	2559	442 17%	2002 78%		4%

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

Governments must activate ‘first to know’ agencies and institutions such as childcare, preschool, primary and secondary school, maternal child health, Services Australia, financial institutions, primary health, community health etc to identify people at risk of experiencing homelessness to take action to mobilise the intervention required, to keep people housed. By the time people enter the homeless service system they are in crisis, further exacerbating the issues that have led to their period of homelessness, therefore making it more difficult to recover. Moreover, due to the lack of available, affordable, appropriate properties in both the private and not for profit sectors, once people have fallen out of housing, it is very difficult to re-enter.

How can governments capture better evidence on ‘hidden’ or ‘invisible’ homelessness (e.g., couch surfing, living in a car and overcrowding)?

Homelessness is one of the remaining societal taboos that can be perceived as something that happens to other people, ‘something that wouldn’t happen to me’.³ This can translate into an apathy that leads to shame and embarrassment. A concerted education campaign by government will help to reduce the stigma associated with homelessness and enable people to report their situation at census.

Is the Canadian National Occupancy Standard measure of overcrowding, and the way it is applied in Australia to define homelessness, suitable for the Australian context?

The Director of Housing uses these standards when determining an appropriate offer of social housing. Whilst the standards may be a reasonable benchmark, the type of housing asset available does not reflect these standards, thereby rendering properties unsuitable for large and very large families and

indigenous communities. Under these measures of overcrowding, a property that is suitable for a young family will outgrow the standards. Where families are aware of this they may disengage with tenancy and social supports for fear of losing their housing. These standards are not suitable for the Australian context, in the current context of the dearth of housing options.

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

Chronic and repeat homelessness is underpinned by experiences of trauma. The Trauma and Homelessness Initiative (2014)⁴ identified that people who experienced trauma prior to homelessness were significantly more likely to have longer periods of homelessness than those who experienced trauma after homelessness, stating that 'Australian studies have found that between 91% and 100% of people experiencing homelessness had experienced at least one major trauma in their lives. In comparison, 57% of the general Australian population reported one major traumatic event in their life'.

In summary, the research found that people who experienced homelessness had often experienced traumatic events in their childhood/adolescence. They were also at increased risk of experiencing traumatic events during the time spent homeless.

Access to affordable, appropriate housing is but one part in the challenge in addressing chronic and repeat homelessness. The right support at the time and for a length determined by the person as adequate, is essential in disrupting the trajectory of repeat and chronic homelessness. Homelessness services are currently funded under an outdated model that is restrictive and inflexible. Agile, flexible support that is attached to the person rather than an arbitrary geographic region and for restrictive and short periods of time is essential.

The current situation of a chronic lack of housing and flexible, agile support are the main challenges.

What housing or dwelling models may need to be considered to provide appropriate options for people experiencing chronic and repeat homelessness?

Housing First is the appropriate model for this cohort. Research indicates that security of housing tenure through a "housing first" approach is a fundamental factor in realising the anticipated benefits of traditional supports and interventions such as health services, drug and alcohol, family support, and other support services, Roggenbuck, 2022.⁵

Housing First is highly effective in providing housing stability for people with a history of chronic homelessness and complex needs. Evaluations of Housing First programs consistently report high

⁴ O'Donnell, M., Varker, T., Cash, R., Armstrong, R., Di Censo, L., Zanatta, P., Murnane, A., Brophy, L., & Phelps, A. (2014). The Trauma and Homelessness Initiative. Report prepared by the Australian Centre for Posttraumatic Mental Health in collaboration with Sacred Heart Mission, Mind Australia, Inner South Community Health and VincentCare Victoria.

⁵ Housing First: An evidence review of implementation, effectiveness and outcomes. AHURI, 2022

levels of renters sustaining their housing (typically ranging from 66% to 90%), which is significantly higher compared to 'treatment as usual' approaches.⁶

The Department of Families, Fairness and Housing (DFFH) Towards Home program provided portable homes on vacant government land coupled with case management and targeted support focussed on mental health. ways are keen to understand recommendations from the evaluation of this program as a viable option for this cohort.

Housing First can be delivered across a range of asset classes, with the knowledge that no one size fits all. Congregate accommodation such as (self-contained) rooming house, core and cluster model, apartment living, or standalone properties are appropriate for the Housing First model.

An ongoing Housing First program should consider rates of homelessness in each area, the supply of long-term social housing that can be committed to such a program on an annual basis, and support needs over the life of a tenancy.

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?

Place based responses and local coordination is vital, as is access to shared data sets and information sharing, adequately resourced community services and accountability and shared responsibility across sectors. First to know agencies must be included as part of solution to ensure that homelessness funded agencies can move away from the current Band-Aid response.

Foyer or foyer like programs work from an evidence-based approach to supporting young people to re-engage with education and employment activities whilst offering opportunities to develop independent living skills and participation in community-based activities.

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

Rapid Rehousing Programs: Rapid rehousing programs aim to quickly move individuals and families experiencing homelessness into stable housing. Rapid Rehousing provides financial assistance for housing, case management, and support services to help people maintain their housing stability.

Mental Health and Substance Abuse Services: Addressing underlying mental health and substance abuse issues is crucial. Early intervention programs should provide access to mental health services, addiction treatment, and counselling to individuals at risk of homelessness.

⁶ Roggenbuck, C. (2022) Housing First: An evidence review of implementation, effectiveness and outcomes, report prepared by AHURI, Australian Housing and Urban Research Institute Limited, Melbourne.

Employment and Job Training Programs: Help individuals acquire job skills, find employment, and increase their earning potential. This can include vocational training, job placement services, and resume building.

Youth Homelessness Prevention: Focus on preventing youth homelessness through programs that provide stable housing options, education, life skills training, and family mediation for at-risk youth.

Family Reunification Services: The Reconnect Program. Work with families who are at risk of separation or homelessness due to issues such as domestic violence, substance abuse, or child welfare involvement. Provide family therapy, parenting classes, and support to keep families together.

Data and Targeted Interventions: Use data to identify individuals and families at the highest risk of homelessness and tailor interventions accordingly. Target resources to those who need them most.

Housing First: Prioritize providing stable housing without preconditions, such as sobriety or employment, and then provide the necessary support services to address the individual's underlying issues.

Financial Literacy and Budgeting Education: Teach individuals and families essential financial management skills to help them budget effectively and avoid financial crises.

Case Management: Assign a case manager to at-risk individuals or families to assess their needs, create a personalized plan, and connect them to appropriate resources and services.

In what areas of the homelessness service response are people experiencing or at risk of homelessness not getting the support they need?

The lack of affordable, available housing options in both the public and private sectors hinder homelessness services leading to people not getting the support they need. The Band-Aid approach of using Housing Establishment Fund to secure crisis accommodation in motels is not sustainable for this workforce who rarely have the opportunity to provide people with what they need. The current model of homelessness service provision has been reduced to preventing harm during a period of homelessness, as opposed to securing long term solutions. The system was designed over 20 years ago and made up of several disconnected programs.

The sector is seeing increasing numbers of people whose housing has been impacted by mental illness, alcohol and other drug related dependency and disability related issues. These relevant sectors do not have the capacity to support these people which leads to them having to seek support from homelessness services who are not resourced to provide an adequate response to meet these specialist needs. The service system is designed around its response, not the needs of the people presenting to it.

How can the availability of accessible (particularly in relation to the physical environment) crisis and/or transitional accommodation be increased in the short to medium-term?

Government ought to be actively in the market to purchase or enable housing providers to purchase opportunities such as student accommodation, apartment blocks, motels, standalone properties.

Quick build solutions need to be prioritised, for example prefabricated (including 3D) homes.

Airbnb has had a negative impact on affordability and availability of housing stock in local markets.

According to Airbnb data from the Economic Policy Institute, the “Airbnb effect” increases the value of an area and pushes out the local residents.⁷ In major cities, Airbnb has negative impacts on communities, real estate, and house properties. According to information from the Harvard Business Review⁸, the presence of Airbnb encourages landlords to decrease long-term rentals and enter the vacation rentals market. Additionally, increases in Airbnb listings cause an increase in rents and house prices per year.

Melbourne City Council Lord Mayor Sally Capp is introducing laws set to take effect in February 2024 for a new annual registration fee for short-term rentals, as well as restrictions on the number of days they can be rented out. Lord Mayor Capp stated that these measures were in place to tackle Melbourne’s housing crisis, and that the goal of the proposal was to incentivise property owners to change their short-term accommodation to long-term homes, describing it as “one of the quickest” ways to create more long-term housing.⁹ Wayss applaud the Lord Mayor for taking a stance on this issue and encourage government to support more local councils to do the same.

What strategies can be used to build awareness of available services and supports for people who are at risk of homelessness or experiencing homelessness?

A government led awareness campaign. Wayss work closely with Community Information Support Services who refer people to us for assistance – in some cases these are people who have never had to access the homelessness system previously and are unaware of how or where to go.

What are the main cultural, social, and economic factors that must be considered by governments and providers (including ATSI/CHOs) when considering how to improve housing outcomes for Aboriginal and Torres Strait Islander people?

Wayss supports Mana-na woorn-tyeen maar-takoort Every Aboriginal Person Has A Home (2022). The Victorian Aboriginal Housing and Homelessness FRAMEWORK¹⁰ that outlines the key principles as:

⁷ <https://www.forbes.com/sites/garybarker/2020/02/21/the-airbnb-effect-on-housing-and-rent/#46d3cd1b2226>

⁸ Barron, K. Kung, E & Prosperio, D. When Airbnb Listings in a City Increase, so do Rent Prices. Harvard Business review. 2019.

⁹ <https://www.skynews.com.au/australia-news/politics/melbourne-airbnbs-owners-to-be-hit-with-new-restrictions-under-a-proposal-passed-by-city-of-melbourne> . Accessed 03/09/2023

¹⁰ Mana-na woorn-tyeen maar-takoort translates to ‘Every Aboriginal Person has a Home’ in the Gunditjmarra dialects. The Victorian Aboriginal Housing and Homelessness Framework. 2020.

Aboriginal self-determination – housing responses are designed for and delivered by Aboriginal people. Aboriginal people are the arbiters of good practice.

Rights based – Aboriginal people have the right to adequate housing.

Housing First – the housing and homelessness safety net provides Aboriginal clients with dignity, respect and quality of life.

Outcome driven – the critical mass of Aboriginal people shifts from marginal housing to home ownership.

Transparency and accountability – the housing and homelessness system is accountable to the Aboriginal community through transparent, disaggregated public reporting of outcomes for people who seek assistance.

Cultural safety and access – Aboriginal people can access a system which is responsive to their housing needs and understands their connection to land, culture and family networks.

Strengths based and people centred – Housing is a platform for other services, building on individuals' community strengths to deliver people-centred outcomes that break the cycle of disadvantage.

Capacity – the Framework builds the capacity of Aboriginal community-controlled organisations to upskill, create critical mass for development and engage in productive partnerships with the mainstream.

Economic opportunity and innovation – the Framework provides structures for development of local enterprises associated with land and culture; builds commercial opportunities; and delivers greater wealth to the community.

Culturally safe tenancy management – Housing and tenancy policies support and enable Aboriginal approaches to caring for family.

What is the role of social housing for low-income Australians?

Social housing is subsidised rental housing provided by not-for-profit, non-government or government organisations to assist people who are unable to access suitable accommodation in the private market. Social housing is essential social infrastructure; and it ought to be considered as such alongside roads, hospitals, and school. Social housing supports local economies, reduces poverty and disadvantage, and reduces the cost burden of homelessness on other government services. The role of social housing is also to link people into the community that supports them to break the cycle of poverty and disadvantage through increased access to opportunity.

What factors should state governments and housing organisations consider when allocating social housing?

There is currently an overwhelming 65,000+ people on the Victorian Housing Register (VHR). The system categorises people according to complexity of issue, length of period of homelessness, disability, and family violence.

Each person/family on that list needs stable, affordable and appropriate housing. Due to high demand and low opportunity to be housed, the status quo is focussed on those most in need. This makes sense in the current environment; however, the ensuing consequences are dire. Those with less complex needs are left in housing limbo, with their issues being exacerbated over time.

In 19/20 5,415 dwellings were allocated to applicants from the Victorian Housing Register (VHR)¹¹, representing 8.3% of all applicants. These applicants will have come from the 'top' of the VHR and will have high and complex needs. Without the right level of support to enable people to address these complex needs it may be difficult to maintain the tenancy. Registered Housing Providers reported a 3.1% eviction rate in 2020/2021¹² with the main reasons being public and safety concerns, extensive property damage, and significant rent arrears. The Director of Housing is not required to adhere to the same requirements as community housing providers therefore we have no way of knowing how many tenancies end due to eviction in those properties.

Where there is an inadequate number of available social housing properties the ability for agencies to manage allocations to deliberately manufacture success is non-existent. There is no capacity to consider place based and neighbourhood practicalities of allocations, which has been known to place new social housing tenants under considerable community scrutiny.

The process of allocating a home and the required support is not connected. At present a person may be categorised as homeless with support on the VHR but this does not mean that the person will have the required level of appropriate support to establish a tenancy successfully and sustain it long term. The allocation of a property from the VHR to a person should come with the requisite level of support.

How can governments ensure social housing is built in the right location (including close to amenities, environmental, socioeconomic, current and future hazard risk and cultural factors) and will meet current and future needs of social housing tenants and the broader community?

Land use planning, planning regulation and planning administration. The Planning and Environment Act (1987) provides a framework for the administration of the use and development of land. The Act has an objective (Section 4): 1(fa) to facilitate the provision of Affordable Housing in Victoria with the function of controlling the use and development of land, the Act provides councils with a means of

¹¹ Social housing allocations | Victorian Government (www.vic.gov.au)

¹² <https://www.vic.gov.au/registered-housing-agency-performance> accessed 02/09/2023

facilitating Affordable Housing through the development process. Note this is a voluntary process and requires agreement from landowners who are seeking to obtain a planning scheme amendment or a planning permit¹³

Legislating this mandatory requirement as compulsory will enable governments to ensure social housing is built in the right location and will meet current and future needs of social housing tenants and the broader community.

When we understand that social housing tenants have the same needs and desires, and the same rights as the people who are not social housing tenants, we will be able to shift the common ‘us and them’ perception. This will enable that social housing becomes part of every street in every community, that it is not recognisable as low-income housing, and that provides the equity of access to amenities that people on middle and high incomes expect.

What are the key short-term and/or long-term social and economic issues in social housing?

Regardless of which funding or financing model is used to provide social housing, its supply is dependent on some form of government subsidy. This subsidy is required to cover the difference (i.e. the funding gap) between what it costs to supply, build, maintain and manage social housing and the amount low income tenants can afford to pay in rent (including using any Commonwealth Rent Assistance (CRA) or other government entitlements).

According to the Australian Housing and Urban Research Institute (AHURI) on average each social housing dwelling needs around \$13,000 each year as a government subsidy to address this funding gap.¹⁴ In order to make projects ‘stack-up’ financially, Community Housing Providers (CHP) must enter into and manage complex financing arrangements. This comes at an additional cost to CHP’s in buying in the requisite skills, as does the current tender processes in Victoria, which can disadvantage smaller CHP’s who may not have the resources to purchase these skills.

What changes can be made to the current social housing system to improve outcomes for tenants and/or improve the efficiency and effectiveness of the social housing sector?

A social housing renter charter would make clear what renters can expect from providers and would hold providers accountable. This charter would also apply to Director of Housing managed tenancies, and in conjunction with a regulatory system that includes government housing stock, would provide the renter with clear baseline expectations. An example of this is the Scottish Housing Charter. The Charter was introduced by the Housing (Scotland) Act 2010, which requires Ministers to set standards

¹³ Hornsby & Co, Affordable Housing Agreements: Advice for local government and community housing organisations. 2020

¹⁴ Lawson, J., Pawson, H., Troy, L., van den Nouwelant, R. and Hamilton, C. (2018) *Social housing as infrastructure: an investment pathway*, AHURI Final Report No. 306

and outcomes that social landlords should be achieving for tenants and other customers through their housing activities. These standards are;

- give tenants, homeless people and other customers a clear understanding of what they should expect from a social landlord.
- give landlords a clear understanding of what they should be delivering through their housing activities.
- provide the basis for the Scottish Housing Regulator to monitor, assess and report on the performance of social landlords, and if necessary to require compliance with the Charter, and, through the Regulator's reports.
- give landlords the information they need to achieve continuous improvements in their performance and in the value for money they provide.
- give tenants and other customers information on how their landlord is performing in relation to other landlords, so that they can actively engage with their landlord in discussions about performance.

The most recent review of the Charter found that the social housing sector has positively embraced the Charter and is using it to make a real difference to the lives of tenants and other customers.¹⁵

Tenant support programs are successful in preventing homelessness among those at imminent risk of homelessness. Given the high costs associated with homelessness, this makes tenancy support programs very cost-effective. Wayss is funded to deliver the Indigenous Tenancies at Risk (ITAR) program and asserts that this model should be scaled to provide the service to all at risk tenancies (including private rental and mortgage holders). ITAR is designed specifically to work with people who are at risk of falling out of their housing and onto a repeated period of homelessness. An at-risk tenancy is one in which households: face significant difficulties in establishing and/or sustaining their tenancies due to immediate or long-standing social, health or economic needs, are under threat of possible or actual eviction as a result of rent arrears, accumulated housing debt or tenancy breaches including property damage, inadequate property standards and anti-social behaviour.

Key client outcomes from tenancy support programs include: Reduction in rent arrears and tenant liabilities, improvement in property conditions and reduction in charges relating to property damage, fewer reports of disruptive behaviour, increased linkage to services and improved access to

¹⁵ <https://www.scottishhousingnews.com>. Reviewing the Housing Charter. Accessed 03/09/2023

counselling services, referrals to mental health and drug and alcohol services, financial counsellors, capacity building among clients, and increased self-esteem, confidence and trust resulting in a greater capacity of tenants to engage with local community support services and participate in community activities.¹⁶

Other measures could include;

- Property size should match household requirement – mandatory downsizing (in community) could be written into tenancy agreements.
- Sell off properties in premium price areas and use the funds to increase stock.
- Subdivide larger blocks and build additional properties.
- More bedsit style accommodation for renters who do not have the capacity to maintain a house.

What are the most-effective wrap-around supports required to support Australians in social housing to maintain their tenancies? Are there existing effective models that could be scaled up?

Sacred Heart Mission Journey to Social Inclusion Program (J2SI) takes a relationship-based approach, provides long-term support, and works from the premise that if people can sustain their housing, this provides a solid foundation to improving other areas in people's lives.¹⁷

J2SI is a housing first approach coupled with three years of intensive support that wraps services around each person we work with. With a strengths-based lens, J2SI places people's needs at the centre of service delivery. It works to end homelessness, rather than simply manage it.

There are five elements of the service model:

- Assertive case management and service coordination
- Housing access and sustaining tenancies
- Trauma-informed practice
- Building skills for inclusion
- Fostering independence

Intensive support and case management is provided to improve all areas of people's lives. This includes supports to:

- get and stay in housing

¹⁶ Flatau, P et al. (2009) Sustaining at-risk Indigenous tenancies: a review of Australian policy responses. AHURI Final Report No. 138. Melbourne: Australian Housing and Urban Research Institute, Western Australia Research Centre.

¹⁷ Journey to Social Inclusion (J2SI) - Sacred Heart Mission

- improve mental health and wellbeing
- resolve drug and alcohol issues
- build skills
- increase connection with the community
- contribute to society through economic and social inclusion activity.

This means in addition to exiting homelessness, people are supported to improve their health and well-being, and to build the skills, independence and social connections required to experience and maintain a better quality of life.

Are there any capacity and capability constraints impacting on future growth of the community housing sector?

Secure and long-term finance, including adequate subsidies, are essential to enable the community housing sector to address the scale of Australia’s unmet housing need. The current piecemeal, complex financing system and competitive tendering processes disadvantage small Community Housing Providers and can leave entire communities and regions without additional social housing.

What changes to community housing regulation could improve outcomes for tenants, the community housing sector, governments, and investors?

ways puts clients and renters at the centre of everything we do, and strongly supports putting renters at the centre of the social housing system. The social housing regulatory system is currently under review in Victoria under an expert panel with the final report delivered to government in March 2022. We are eagerly awaiting its release.

ways supports the key proposals in the Review’s Interim Report

Tenant at the Centre: The social housing system exists to meet the needs of tenants and prospective tenants. Legislative changes can make this explicit and a social housing tenant charter would make clear what they can expect from providers.

Common Standards for Public and Community Housing: A common set of minimum standards for social housing will reduce complexity, bring about greater equity for tenants, and increase transparency and accountability of performance across public and community sectors.

Tenant Empowerment: Giving tenants a greater say in decisions that affect their housing. Changes to standards and regulation can make giving a ‘voice’ to tenants a reality. A new tenant advocacy body can advocate for all social housing tenants.

Tenancy Sustainment: When tenancies fail, costs to tenants, housing providers and the community are high. Comparable measures are needed to develop standards and understand what interventions are suited to at risk tenancies. Support services must be available to help.

Dwelling Standards: Homes must be safe, meet minimum standards for thermal comfort and energy efficiency, be well maintained and meet accessibility needs.

Dispute Resolution: When a complaint isn't resolved with the housing provider, dispute resolution processes can be intimidating and hard to navigate with many different bodies involved. A fit for purpose service, which is culturally safe for Aboriginal tenants, would provide a central navigation point and hands-on assistance to all social housing tenants.

Aboriginal Housing: Culturally safe practices should be formally embedded across the social housing system. A number of regulatory and other reforms are also needed to facilitate and support the growth in Aboriginal-run housing.

Frontline Social Housing Workforce: As social housing has become highly targeted to those with the greatest needs, frontline staff are called upon to manage complex issues and problems in their roles as tenancy managers. A sector-wide workforce development strategy is needed to look at the capabilities and support required to effectively undertake these roles.

Affordable Housing: There may be gaps in the regulation of affordable housing where it is not provided by a registered agency. Where affordable housing is supported by government (whether financial or otherwise) there should be clear accountability mechanisms. A formal allocation mechanism should be put in place.

A Single Social Housing Regulator: Community and public housing should be overseen by a single regulator. This would create an even playing field for providers, and deliver greater equity for tenants across the system.

Regulation of Public Housing and Homes Victoria: Regular monitoring and oversight of public housing by an independent social housing regulator would bring about greater transparency and

accountability in public housing delivery. Other reforms would enable greater scrutiny of policies affecting the sector.

Reducing Regulatory Burden and Barriers: Proposals seek to address areas of unnecessary regulation, duplication of regulatory and contractual reporting and inflexibility, which pose compliance costs for some registered housing agencies, and barriers to registration.

Emerging Models: Funding models and investment vehicles are growing in complexity as organisations respond to the need to innovate to grow and the regulatory system needs to be sufficiently skilled and resourced to meet these challenges.

The Role of Regulation in Sector Growth: The regulatory system should support ‘good’ growth of social housing stock. Regulation and the regulator could play an active role.

Regulatory Approach: A changing sector profile and increase in complexity call for changes to some aspects of the regulator’s operations. The regulator will also need to be adequately resourced and skilled to perform a wider range of functions.

Performance Reporting: It is not possible to compare the performance of public and community housing with the data currently collected and published. A uniform performance indicator framework for public and community housing will bring about greater transparency and accountability.

National Regulatory System for Community Housing (NRSCH): Joining the NRSCH is a worthwhile endeavour and Victoria should start talks with NRSCH jurisdictions without delay to pursue greater alignment.

Prospective Social Housing Tenants: There are many Victorians eligible for social housing who rely on often inappropriate and insecure private rental accommodation. More support could be provided to applicants while on the waiting list, and other measures could improve the quality of service delivered by landlords in the private rental market.¹⁸

¹⁸ Social Housing Regulation Review: Interim Report Key proposals. interim_report_summary.pdf. Accessed 02/09/2023

How can governments and their partners best grow social housing stock?

- A pipeline of predictable and appropriate funding and financing
- Streamlined planning processes
- Access to third party land, through local and state governments plus community groups
- Inclusionary zoning where the community housing sector owns/manages the resulting properties
- wayss welcomes the Expansion of the Building Financial Capacity of Housing Agencies (BFCHA) to the Affordable Housing Investment Partnerships making low interest loans and government guarantees available to finance social and affordable housing for Victorians who need it most.

How can social housing providers better support people with complex needs (such as people with disability, people from culturally diverse backgrounds and people with mental health, alcohol and other drug issues)?

By scaling up the J2SI program (as per response to Q21)

In a multi-provider system which includes public and community housing, how can governments and housing organisations ensure that people in most housing need or with complex needs can access housing?

Growth in supply along with programs targeted at providing support to renters for the issue that led to, and have been exacerbated by a period of homelessness. It need not be more complicated than this simple equation – housing and support.

What significant issues within the social housing sector lack sufficient quality data to inform decision-making?

The biggest and most obvious problem with data around social housing is that state owned and managed (public) housing is not currently in the regulatory scheme. Regular monitoring and oversight of public housing by an independent social housing regulator would bring about greater transparency and accountability in public housing delivery and hold the state the same levels of accountability across the range of measures that community housing is held account to (and publicly available). In Victoria, these are:

- The number of staff
- Homes to staff ratio
- Staff turnover
- Turnaround time tenantable
- Vacant tenantable turnaround

- Vacant untenable turnaround
- Occupancy rate
- Rent outstanding
- Tenancies Maintained
- Complaints
- Evictions
- Urgent requested repairs on time
- Non- urgent requested repairs on time
- Tenant satisfaction with housing services
- Tenant satisfaction – consideration of views
- Tenant satisfaction - maintenance

How can governments partner with institutional investors to support more housing development (particularly affordable housing)?

Maximising opportunities to increase new social and affordable housing supply through increased private involvement requires strong policy setting and regulation, efficient procurement processes, and adequate and ongoing ‘gap’ subsidy from government, particularly to serve those in highest need¹⁹. Collaboration and partnership across the public, community, and private sectors is required, to build capacity throughout the housing industry. Federal and State housing strategies should identify long term demand for specialist social, affordable and market housing and articulate clear delivery targets.

What should the most important (long-term) and/or immediate (short-term) housing market policy focus be, across all levels of government, over the next 10 years?

That every person has the right to a home, and there are choices and options available across all levels of income and capacity.

Changes in the taxation system that no longer support property ownership as a wealth generation tool, rather as a basic human necessity that everyone should have access to.

How can the utilisation of existing properties be improved? How can governments incentivise improved utilisation of existing properties?

Renters are not incentivised to improve their capacity or their livelihood with current policy income caps, meaning that employment would render renters no longer eligible. If this cap were extended, the income from rent to provider would increase enabling better service provision and ability to repay

¹⁹ Benedict, R., Gurran, N., Gilbert, C., Hamilton, C., Rowley, S. and Liu, S. (2022) Private sector involvement in social and affordable housing, AHURI Final Report No. 388, Australian Housing and Urban Research Institute Limited, Melbourne, <https://www.ahuri.edu.au/research/finalreports/388>, doi: 10.18408/ahuri7326901.

debt to financiers. The health, well-being, social and community benefits of employment are well understood, with improved mental health, community connectedness and inspiration and motivation.

Rental Properties

How can flexibility, accessibility (particularly in the physical environment), affordability and security be improved in the rental private market, particularly for low-income earners?

Increasing the supply of community housing is one of the key elements in improving the current status of the private rental market. In its 2021 Report on urban productivity and affordable rental housing supply, AHURI found evidence shows that increasing the supply of housing affordable to lower income earners, and particularly rental housing, is an important strategy to support economic growth in areas of high employment opportunity, such as our capital cities.²⁰

We also need to introduce legislation to provide for a 'fairness formula' by which maximum rent increases would be calculated. The exponential increase in rent are pushing people out of the market, into homelessness services and onto already overblown social housing wait lists,

Are further wrap-around supports required to support vulnerable Australians in the private rental market to maintain their tenancies? Are there any examples of effective models that could be scaled up?

As per response to Q20, the ITAR program ought to be expanded to include all tenancies in community and private housing.

²⁰ Gurran, N., Hulse, K., Dodson, J., Pill, M., Dowling, R., Reynolds, M., and Maalsen, S. (2021) *Urban productivity and affordable rental housing supply in Australian cities and regions*, AHURI Final Report No. 353, Australian Housing and Urban Research Institute Limited, Melbourne, <https://www.ahuri.edu.au/research/final-reports/353>, doi:10.18408/ahuri5323001.