UnitingCare

Victoria and Tasmania

RESPONSE TO

THE VICTORIAN GOVERNMENT'S DISCUSSION PAPER

"PATHWAYS TO A FAIR AND SUSTAINABLE SOCIAL HOUSING SYSTEM"

PUBLIC CONSULTATION - 30 APRIL TO 31 JULY 2012

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BACKGROUND TO UNITINGCARE VICTORIA AND TASMANIA (UCVT)

UnitingCare Victoria and Tasmania (UCVT) is the network of community service agencies within the Uniting Church Synod of Victoria and Tasmania.

UnitingCare is one of the largest providers of community services to the people of Victoria and Tasmania. Our 30 agencies provide essential social services which include services for aged care, children, youth and family support, drug, alcohol and other addiction, disability, employment, gambling, housing and homelessness, indigenous, mental health programs, migrant, asylum seeker and refugee, financial counselling and emergency relief.

The agency network provides programs and services across Tasmania, metropolitan Melbourne and regional and rural Victoria. Services are provided by over 3,500 staff and 4,000 volunteers to more than 200,000 people per year. Our organisations have grown as people within the Uniting Church responded to the needs in their local communities.

The UnitingCare Victoria and Tasmania Unit (UCVT Unit) works within the Synod of the church to support this network.

Uniting Housing Victoria (UHV) is a Housing Provider established by the Uniting Church in Australia, Synod of Victoria and Tasmania. UHV was established as the vehicle for UnitingCare agencies to deliver housing services and manages the transitional and housing provider framework properties within the Grampians region. Using church resources, Uniting Housing can establish social housing projects that are of benefit to the community as well as to the congregations with which they will be associated. Housing could be developed on sites granted by Office of Housing, purchased by Uniting Housing or appropriate church sites.

EXECUTIVE SUMMARY

UCVT welcomes the opportunity to respond to the current Victorian Government social housing inquiry '*Pathways to a Fair and Sustainable Social Housing System: a discussion paper on the options to improve the supply of quality housing'.* Given the state of social housing in Victoria, it is critical that the Government gives effect to its stated commitment to improve the system by developing a new framework in consultation with the public, the sector and tenants.

This submission focuses on the underlying housing issues facing Victorians- i.e. an inadequate stock of quality housing, and the lack of affordable housing options for the most vulnerable in our community. We respond to 5 of the broad questions posed by the consultation, namely:

  I.   What is the role of government?
 II.   How could allocation of public housing be made fairer?
III.   How could the public housing system be more flexible?
IV.   How can public housing be made fairer for tenants?
 V.   How can the supply of quality social housing be improved?

Our response is informed by the experience of a number of UnitingCare agencies interested and involved in the provision of housing and support services. It is also informed by UnitingCare agency

service user experiences and uses case studies to highlight the economic and social benefits of sustainable, secure and affordable housing for tenants.

Some tenants' real life situations, challenges and needs are also explained, building on the tenant issues already raised in the recent consultation forum run by the Government at Collingwood's public housing estate on 22 June 2012.

THE CURRENT HOUSING CRISIS

> *"People have good reasons to be on the waiting list. The housing system just doesn't work properly –*
> *and the tenants are not responsible for this situation!"*[1]

The Victorian Auditor-General's Office (VAGO) 2012 report[2] exposed the challenges facing the current social housing system, finding that the 'situation for public housing is critical'.

Inadequate availability of housing stock

The stock level of affordable quality social housing is critically inadequate. Nationwide, it was estimated as a shortage of 250 000 affordable rental housing places in 2010.[3] One reason for this is the ever greater demand on general rental housing stock due to increasing numbers of middle-income earners no longer able to afford home ownership. This puts added pressure on the availability of cheaper, more affordable rental housing stock. It is clear that the current housing crisis cannot be addressed without significant funding and investment into affordable social housing.[4]

The situation for public housing is also concerning. In Victoria alone, there were almost 40,000 people on the public housing waiting list in 2011[5] (over 10,000 of whom are waiting on the priority housing list).

Lack of affordable housing and appropriate support options

The depletion of social housing stock is amplified by Australia's growing population, with more people in need of affordable housing options. Already, 47 per cent of low-income households across Australia experience housing stress in the private market.[6] For Victoria, affordable rentals as a per cent of all rentals has halved in 9 years (from just over 40% in June 2002 to 20.6% in June 2011). In Melbourne in 2011, just 0.5 per cent of one bedroom dwellings were 'affordable to low income singles'.[7]

This means there is a growing group of vulnerable people in our community that cannot afford the private rental market and need to access secure tenancy in public housing or community housing properties.

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[1] Quote from public housing tenant at KPMG/ Vic Department of Human Services consultation, Collingwood, 22 June 2012.
[2] Victorian Auditor-General Report (March 2012), *Access to Public Housing*, March 2012, p. vii.
[3] National Housing Supply Council (2010) *State of Supply Report* 2010, p. 105.
[4] Recognising this fact, the Victorian Government committed to a limited expenditure increases for asset management and tenant support programs a few years back. See: Family and Community Development Committee, *Inquiry into the Adequacy and Future Directions of Public Housing in Victoria*, Sept. 2012, See: p. xxi
[5] Premier of Victoria, Media release - June quarter public housing waiting list data, 12.08.2011
http://www.premier.vic.gov.au/media-centre/media-releases/1689-june-quarter-public-housing-waiting-list-data.html
[6] VCOSS (2012), Insight, Issue 6, *Gimme Shelter: Housing Affordability in Australia*, p. 4.
[7] Department of Human Services (2011), *Rental Report*, September quarter 2011, p.13.

KEY RECOMMENDATIONS

UCVT supports the Government's initiative to develop a new strategic framework for public and community housing, both to address the identified financial crisis in public housing and to develop 'policy settings that make the system more equitable'[8]. The Public Consultation Discussion Paper also states that apart from addressing financial issues, a range of reforms are required.[9]

While managing and developing the housing stock is important, this should not be done in a vacuum. Any consideration of proposed policy options must place the impact on the 'people on the ground' (some of the most marginalised and disadvantaged in our community) at its centre. The new framework must also be holistic, addressing how the housing needs of social housing tenants interact with employment, education, health and other factors.

Against this background, UCVT makes the following recommendations to 5 of the questions raised:

Q I. What is the role of government?

- Need for a long-term commitment from Federal and State Governments to a whole-of-government 'people and place' thinking/framework.
- Ensure access to a secure, affordable and accessible social housing system for people in need.
- Social housing needs to be expanded (significantly) in a multi-tiered way. There is a clear and at times overwhelming housing need, in particular for people in crisis.
- Ensure sufficient supply and introduce measures to improve the quality of housing, increase housing options and appropriate support programs.
- Commit to ongoing investment into social housing so that Victorians, particularly the more vulnerable can live in their own homes with secure tenure and appropriate support in place.
- Social Housing needs to be provided to those members of the community for whom access into private rental and private ownership is unattainable.
- Provide a much more integrated range of service delivery systems. A combined waiting list may be one system to address the allocation of a vital component of Victoria's social housing stock.
- Local government planning is integral and complementing to the state government role.

Q II. How could allocation of public housing be made fairer?

- Build smaller units and address underutilisation of large dwellings to free up stock.
- Identify priority groups for available smaller units, e.g. those facing homelessness.
- Provide larger dwellings, e.g. 5-bedroom units for groups such as refugee families in crisis.
- Ensure access to secure housing (tenure).
- Establish an integrated system of both public and private housing, particularly in relation to the standards of housing provided and consistency with the Residential Tenancies Act 1997.

Q III. How could the public housing system be more flexible?

- Achieving flexibility should not come at the expense of affordability and tenant safety and security.

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[8] Department of Human Services (2012) *Pathways to a new Victorian social housing framework*, p.3.
[9] Department of Human Services (2012) *Pathways to a new Victorian social housing framework*, p.4.

- Maintain the 25% (or lower) threshold of rent/income proportion for low income earners.
- Develop pathways into social housing (i.e. social housing targets identified as tenants exiting public housing) with a long term lease (10 years).
- Provide assistance to improve tenant's financial stability and assets.
- As a long-term strategy, provide assistance and incentives to increase independence, e.g. home ownership for some. For example, low interest loans could be provided to enable people to transition into home ownership.
- Offer tax incentives to developers/landlords to accommodate exiting public housing tenants.

Q IV. How can public housing be made fairer for tenants?

- Maintain and increase the funding for housing support services, e.g. the Social Housing Advocacy Support Program (SHASP) as demand for homelessness support increases.
- Create more spaces for learning centres, training places and job search purposes.
- Support job seekers through subsidising associated costs e.g. child care and transport.

Q V. How can the supply of quality social housing be improved?

- Build more quality public housing; invest in maintenance of existing stock to liveable standards.
- Leverage off existing land and housing to generate new options in locations where disadvantaged people live and where future housing needs will be.
- Consider new flexible head-leasing models so people don't have to move away from established communities and social networks.
- Support housing associations to build new stock, pay ongoing liabilities for maintenance and subsidise other ownership costs previously taken on by Government.
- Ensure financial risks to supplying quality social housing is not entirely transferred to the not-for-profit sector.

Each of these points are explained in more detail below.

Q I. - What is the role of government?

The situation – '*I can't afford to move anywhere else'*

As mentioned above, our growing population is putting pressure on the current housing system, with many middle income households no longer able to buy and remaining in private rental causing a sustained increase in rents over time. This has resulted in a critical lack of affordable social housing, forcing vulnerable singles, families, youth and pensioners into unregistered and over-priced rooming houses.

This has been coupled with a general decrease in job security, with more redundancies, fewer permanent full-time positions and the casualisation of the workforce.[10] This makes it increasingly difficult for applicable tenants to transition out of social housing into secure safe private rental or to achieve home ownership.

There is a particular need for secure and affordable housing with appropriate support programs for vulnerable groups, such as older people, people with disabilities and refugees on bridging visas (E).

Despite this critical situation, the Victorian Government proposed funding cuts to homelessness programs over the next two years. For example, the Minister for Housing in May this year announced that funding to the Social Housing Advocacy Support Program (SHASP) will be reduced 'from $7.6 million last financial year to $4.7 million by 2013-14'.[11]

CASE STUDY UnitingCare Harrison – '*The SHASP program is vital to prevent homelessness'*

UnitingCare Harrison provides a SHASP program which supports public housing tenants to establish themselves, maintain their dwellings and prevent them re-entering homelessness. Under the suggested funding cuts, such a program will lose 40% of its funding. Across the state, it is estimated that the cuts will result in the loss of approximately 25 homelessness support workers.

In addition, the Accommodation Options For Families and Private Rental Brokerage Programs which support people living in unregistered and unsafe rooming houses to find suitable accommodation is likely to be abolished in 2013-14. In the Eastern Metropolitan Region alone the proposed cuts to these three programs will mean the loss of 13 homelessness support workers at the time when the demand for homelessness support is increasing.[12]

UCVT Response – '*This is my home and I have no choice than to live here'*

UCVT believes the role of government must be to protect the most vulnerable by ensuring they have access to secure and affordable social housing.

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[10] The Independent Inquiry into Insecure Work recently reported that '40% of the workforce in non-permanent forms of employment, and a quarter of employees with no entitlement to sick leave or paid leave'. About 20% of the workforce is casually employed. ACTU (2012) *Independent Inquiry into Insecure Work in Australia, Lives on hold: unlocking the potential of Australia's workforce*, p. 14-17.
[11] Reid Sexton (The Age), *Welfare agencies despair at program cutback*, 20 July 2012, http://www.theage.com.au/victoria/welfare-agencies-despair-at-program-cutback-20120719-22d68.html.
[12] *Source*: UnitingCare Harrison.

Any large scale planning around social housing must be developed with future population shifts in mind. Too often social housing has been reactive to current demand which has resulted in a system that has not kept pace with emerging trends in population.

The new social housing framework needs to establish:

- a clear statement of intended objectives;

- fair criteria setting out who qualifies for social housing and how this should be prioritised;

- guidelines on how housing tenure can remain secure for those most in need.

> **'What or who should public housing be for?'**[13]
>
> - *"For anyone who needs it. For low-income people and those who can't afford private rental.*
> - *"For those who find it hard to support themselves or their families."*
> - *"For anyone who can't afford to obtain permanent housing elsewhere.*
> - *"For the pensioners and people with disability. Without public housing they will be isolated."*
> - *"As priority option for people in need. For people who attempted to get other types of housing but didn't succeed. I would like to leave but have no choice than to live here."*[14]

UCVT also endorses a recent joint housing framework statement aimed at a better housing system and its key principles, namely:

1) Improve housing outcomes - Set strong goals and objectives for the Victorian housing system;

2) Invest to fix the underlying financial problems - Finance an ongoing operating contribution for long-term public housing sustainability;

3) Go for growth - Develop innovative finance models to expand low-cost housing stock;

4) Help tenants build a better future - Support policies to promote tenant security and participation;

5) Work together to create lasting change - Establish a state-wide affordable housing taskforce.[15]

The Government must recognise the findings of recent reports that show a serious shortfall in housing stock and an ever-increasing need for affordable housing options. Thus, the key role for government is to make the long-term commitment needed, using a 'people and place' perspective.

Devoting the requisite financial resources now is not only more cost-effective than addressing the direct consequences of homelessness; it also promotes stronger communities and avoids the high social cost of homelessness.

Social housing needs to be expanded (significantly) in a multi-tiered way. This must include ongoing significant investment into building and head leasing new stock, maintaining depleting existing stock, and providing appropriate support programs.

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[13] Consultation question and tenant responses at KPMG/Vic DHS consultation, 22 June 2012.
[14] Response of a single mother with daughter who can't afford to move out of public housing and lives in fear of eviction.
[15] Joint Housing Framework Statement by the Victorian Council of Social Services (VCOSS), the Council to Homeless Persons, Tenants Union of Victoria, Community Housing Federation of Victoria, Victorian Public Tenants Association, Domestic Violence Victoria, and PILCH Homeless Persons Legal Clinic, July 2012.

Providing funding for an adequate standard of living, including adequate housing is a basic human right,[16] and should be supported in the same way as fundamental human services such as health care and education. These services are essential pathways to living a life with dignity, peace and security.

Secure housing is also integral to the government's other major social reforms, such as the present aged care reform or the National Disability Insurance Scheme (NDIS). This shows the importance of taking a whole-of-government perspective to supporting vulnerable people. For example, UnitingCare's experience is that public housing tenants can be well-supported by additional social services so that people can be kept in housing and remain with their established communities.

Our agency experience is that a separation between accommodation and support does not necessarily create problems. Although, appropriate relationships between public and community service providers need to be established, it is possible for the mainstream social housing system to connect well with support services.[17]

> **CASE STUDY – UnitingCare Community Options**
> Experience in our UnitingCare agencies shows that people with disability can continue to live in the mainstream public housing system, while separately accessing support services. This includes existing disability services provided by the relevant agencies as well as NDIS-related services in the future.[18]

Q II. - How could allocation of public housing be made fairer?

The situation – '*Where to transition to?'*

> *A person has the right— (a) not to have his or her privacy, family, home or correspondence unlawfully or arbitrarily interfered with; and (b) not to have his or her reputation unlawfully attacked."* [s13 Charter of Human Rights and Responsibilities Act 2006 (the Charter)]

As discussed above, vulnerable people have been pushed out to inappropriate rooming houses and forced to stay there as they can't access affordable and secure housing. For example, transitional housing has been overwhelmed due to the lack of permanent social housing options and a shortage of affordable private rental housing 'imposes greater pressure on transitional housing programs'.[19]

Underutilisation - where 1 or 2 people live in larger flats/houses, is another issue which needs addressing. At the same time, there is a serious lack of small units (in particular one-bedroom options) and larger 5-bedroom properties for groups such as refugee families in housing crisis.

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[16] Article 11(1) *International Covenant on Economic, Social and Cultural Rights 1976;* see also s13 *Victorian Charter of Human Rights.*
[17] Source: UnitingCare Community Options.
[18] Source: UnitingCare Community Options.
[19] Women's Housing Limited (2010), Submission to the Victorian Parliamentary Inquiry into the Adequacy and Future Directions of Public Housing in Victoria.

There are also increasing security concerns with some community members stating 'more and more crime where they live' and an increasing number of 'drug users hanging around' leading to feelings of fear and to calls for more security staff.[20]

Finally, people who are willing to move out of public housing (and thus free up stock) can't be successful if community planning and infrastructure is not in place. Local infrastructure that is critical for this demographic include public transport, community gardens, communal and learning spaces, quality footpaths etc. Public transport is particularly critical for people to access jobs, training and education opportunities where appropriate.

UCVT Response - *"Let us live in our homes secure! Not back in the street. More crime!"*

UCVT believes the allocation of public and community housing stock can be made fairer by first addressing the:

- underlying shortage of affordable, safe and secure social housing by creating new stock where it's most needed[21] (e.g. medium-density dwellings in appropriate locations);
- underutilisation of larger dwellings to free up required stock and by building smaller units to match demand;
- priority for accessing very limited existing stock. For example, those vulnerable to homelessness, young single men, older single women, some refugees groups and people impacted by intergenerational disadvantage need to be identified as in need of priority access.[22]

The current proposal to 'review of existing tenants' and transition them out will not fundamentally address the inadequacy of housing stock in Victoria, nor the availability of affordable housing options. Before transitioning tenants from the system, the Government should first pursue the measures outlined above- expand rather than simply re-apportion. Re-apportioning will only result in significant harm to some of the most disadvantaged and marginalised in our community.

The movement of tenants out of the only community they know will not result in creating a sustainable model for social housing. In cases where an allocation policy does require review, this should only be done by considering each tenant's complex needs holistically. In all cases, public tenants should not be unreasonably forced to change their housing situation (which may also be in breach of s13 of the Victorian Charter of Human Rights and Responsibilities). Where possible, existing tenants should only be transitioned out voluntarily. If tenants are interested to move out, they need to be provided targeted support at this life stage and be given the assurance of going back to housing support if needed.

Education and training services for gainful employment are critical. However, the recent cuts to TAFE funding and in particular hospitality courses will adversely affect public housing tenants and single parents looking for casual employment opportunities as an entry point for full time employment.

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[20] Consultation question and tenant responses at KPMG/Vic DHS consultation, 22 June 2012.
[21] For example, in the Eastern Metropolitan Region, applications on the public housing waiting list are 73% of the total stock whereas in North/ West the number of applications on the waiting list is only 58% of the total stock. *Source*: UnitingCare Harrison.
[22] Asylum seekers and refugees, particularly on bridging visas E are further groups threatened by homelessness ('hidden homelessness') and destitution as they have no permission to work and subsequently no income.

In addition, given the age and condition of the majority of social housing tenants, there is an even greater need for significant funding to bring housing stock up to accessibility and liveability levels for people with limited mobility or health issues likely to be impacted by poor public housing standards.[23] Importantly, residents with impairments need to be able to access on-site supports.

Again, the planned partial defunding of effective support services, e.g. UnitingCare's Outreach and SHASP needs to be reviewed. These programs require additional funding support, not a decrease. This is because programs like SHASP actively works with higher risk tenants to avoid re-entering homelessness, thus saving public monies and reducing inter-generational homelessness. (*For more information on the effectiveness of the UnitingCare SHASP Programs, read the documents Appendix.*)

In relation to safety concerns, managers of public housing and community housing estates need to ensure that tenants can enjoy living in their homes safely. For example, security personnel, Neighbourhood Watch initiatives and safe injecting rooms were suggested strategies at a recent tenant consultation. Importantly, initiatives should be developed with the wider community, such as local businesses and the general public, 'so that tenants don't feel so isolated'.

Finally, stability of housing will only improve safety. The longer the tenants stay in their homes, the more secure the community becomes and the more potential is built for people to becoming more independent of need to access services.

Q III. - How could the public housing system be more flexible?

The situation – *'Stop demonising the tenants. I can't afford to pay private market rents!'* [24]

The majority of social housing tenants are older people, people with disability and people with complex problems such as mental health issues. It is therefore unlikely that cuts to social housing and its support programs (including through reviews of existing tenants) can be achieved in a sustainable way. This is because pushing the vulnerable out of affordable and secure housing may result in a myriad of potential consequences that require front-line services such as rising homelessness, mental health issues, drug and substance abuse, or even family breakdown.

CASE STUDY - UnitingCare ReGen: *'Stable housing changes people's lives for the better'*

Housing is a basic need and the provision of stable housing is an essential support for people in transition. For example, providing housing to people undertaking Alcohol and Other Drugs (AOD) treatment or leaving prison can be a powerful enabler of behavioural change. By contrast, the absence (or loss) of stable accommodation is likely to undermine the sustainability of individual changes made during treatment/imprisonment.

Further, the lack of affordable alternative accommodation options impedes the effectiveness of Supported Accommodation programs- such as that provided by UnitingCare ReGen. With limited options for moving into public housing or private rental, Supported Accommodation providers are restricted in their capacity to provide timely assistance to individuals and families in need.[25]

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[23] *Source*: UnitingCare Community Options.
[24] Tenant feedback provided at Vic DHS/KPMG consultation, Collingwood, 22 June 2012.
[25] Source: UnitingCare ReGen.

UCVT Response

As mentioned, the logic of improving the financial situation of public housing through reviewing allocation and tenancy is severely limited, and should only be applicable to a minority of tenants - who are capable of work and are interested to move into the private housing market.

UCVT does not support any policies that will result in disadvantaging those most vulnerable and most in need. Achieving flexibility should not be at the expense of tenant well-being and security.

The social housing system (including tenants) must be considered to constitute a community within a social/geographic environment; a community that can provide safety and security for tenants. There will be a group of people that cannot access the private rental market (affordability) and they need to be allowed to stay in their homes/ to have secure tenure, be that in public housing or social housing properties.

In some limited cases, a transfer of housing stock from government to housing associations may also be appropriate to speed up the development of affordable community housing stock. However, this should be monitored to ensure financial goals are not compromising social outcomes. Equitable access should be ensured to people on low incomes, in particular those with disabilities and on aged pensions.[26] Other more innovative ways of expanding housing stock should also be considered (e.g. public private partnerships, or joint financing models). Planning laws could also be changed to incentivise land owners to use their land for community housing – which can be built and maintained more efficiently than by Government.

Further, there may be incentives for housing associations and private land lords to accept low income earners and to build new, affordable dwellings. The Victorian Department of Human Services should consider opportunities to reform negative gearing policies with the Federal Government. These policies currently put additional pressure on limited housing supply and should be limited e.g. to investments in new dwellings. This still achieves the policy intent of negative gearing.

For tenants who need to stay in public housing system, the levels of rent to avoid housing stress needs to be maintained. This is estimated at around 25% of the aged pension/Disability Support Pension. The new housing framework needs to ensure that the housing costs for most disadvantaged people are lowered to reflect this benchmark. Further work should be considered between the Victorian and Federal Government to review the Commonwealth Rent Assistance model and link rents to median rental increases not CPI to reduce rental stress in subregions.

Instead, the focus should be on measures which improve financial stability of social housing tenants. For example, the government should consider initiatives like:

- financial planning support;
- rent rebates to help those who get into work (help them save required bond for private rental);
- a shared equity model for people aiming to buy their own home.

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[26] *Source*: UnitingCare Community Options.

Q IV. - How can public housing be made fairer for tenants?

The situation

Due to the narrow targeting of public housing eligibility, a high proportion of tenants require a range of support services, including older people and those on the disability pension.

Any reforms aimed at encouraging tenants out of public or community housing are therefore going to be limited in their effectiveness and will require a holistic consideration of each individual's life circumstances.

Further, there is a clear need for higher levels of transitional housing (e.g. for people in crisis and those requiring transitional accommodation) and for exit points as well. Current systems are not sufficiently resourced to enable people to move through the systems. This creates 'bottlenecks'.

UCVT Response

As mentioned, measures to cut funding through re-apportioning will only applicable to a minority of tenants who are capable of work and moving into the private housing market without severe financial/social disadvantage.

For people considering moving out of public housing, the impact of this decision needs to be carefully considered. Appropriate support needs to be provided which considers the tenant's age, their potential need for personal support and their potential to find a job or to get into training. As mentioned, in order for such a transition to be sustainable, it needs to take a whole-of-government 'people and place' perspective, providing the combination of employment support, health, transport, or other social services that is needed.

Public and not-for-profit community housing providers can play a 'social management' role in this. They may provide effective housing support for tenants and encourage people looking for further education and work with appropriate training and education needs. More spaces for training and job search purposes need to be created, including for migrants and refugees with low proficiency in English. Job seekers should also be supported in their efforts with associated costs, e.g. child care and transport, when they take up work and training.

New flexible head leasing models need to be looked at where homeless persons don't have to move from their communities and become transient to secure housing. One example is the 'A Place to Call Home' model[27] where the tenants are offered a crisis lease and intensive support, then a transitional lease and lower support and finally a social housing lease when their support needs are minimal in the same property.

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[27] Barwon South West Homelessness Network: *A Place To Call Home*. A Place To Call Home is a joint initiative by the Commonwealth, State and Territory Governments to build 600 new homes for individuals and families experiencing homelessness. See: http://www.bswhn.org.au/Directory/Index.html

Q V. - How can the supply of quality social housing be improved?

The situation

As the VAGO report outlines, the transfer of housing stock from government to the not-for-profit (NFP) sector in the past also transferred ongoing liability for maintenance and other ownership costs to the housing associations. Without adequate funding for this transfer of liability, many properties are now in poor condition, with 'five of the eight housing associations requiring extensive maintenance'.[28]

UCVT Response

How can the Government ensure that it provides sufficient support to NFP housing associations to provide quality social housing over the long term?

Large NFPs and organisations such as large religious bodies can be an appropriate provider of social housing due to their mission and expertise in this area (see e.g. the *Consumer story #1* in Appendix). However, the potential financial risks to supply of quality social housing should not be entirely transferred to the NFP sector.

By contrast, housing associations need to be supported to deal with ongoing liabilities for maintenance and other ownership costs of stock previously managed and transferred to them by Government. As mentioned, Government should also consider financial incentives for housing associations to repair and build new housing stock in *areas most in need*, particularly for small units.

CONCLUSION

Achieving a more sustainable social housing system in the future is a challenging task that requires long-term commitment and significant investment. Continuing and increased government funding need to be combined with the appropriate policy mix to oversee the expansion of appropriate affordable housing stock/ housing options as well as the improvement in quality housing to support healthy and vibrant communities.

These investments should be targeted to achieve measurable social, economic and financial outcomes that are clearly articulated by the new social housing framework, which takes into account the perspectives of tenants, community housing associations, service providers and the broader community.

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[28] Victorian Auditor-General Report (2010) Social Housing report, p. viii.

APPENDIX - UnitingCare consumer stories[29]

Consumer story #1

A recently widowed father Mike and his two children, one of whom is 14 years old with cerebral palsy, are among hundreds of families caught up in a rooming house crisis sweeping Melbourne.

When UnitingCare Harrison's Intake team were alerted to the situation of Mike and his family, we found them living in an upstairs bedroom in a large, unregistered rooming house they shared with 44 other homeless families.

With no working elevator, Mike was forced to carry son and his wheelchair up and down the staircase several times each day.   This was not easy for Mike who needs two knee reconstructions.

Understandably, Mike was desperate to get his family out of the rooming house.   Paying up to $350 a week for their small room, Mike and his kids were sharing two single beds on the floor. The shared kitchen consisted of three microwaves and two small electric cook tops.

"After my wife passed away and I lost our family home, I didn't know where else to go. I didn't want my boys sleeping on the street…..but in the end the rooming house was almost as bad," admits Mike.

 While searching for other accommodation, our Accommodation Options for Families (AOF) team provided Mike and his children with urgently needed food, toiletries and clothing.

After several weeks of intensive support, the AOF team found Mike and his children a church-owned crisis property to live in. Much to their delight, the home was close to a special school Mike's son attended.

Donations were used to buy food, bedding, medicine, shoes and school uniforms. This extra support helped the family settle into their new house and get the children back into school.

We are still working with this family to secure long-term housing. But for Mike and his children, they are out of the rooming house and the future is looking brighter.

Consumer story #2

Sophia left her family in Spain where she was working as a fully trained teacher and came to Australia to marry a fellow Spaniard. They lived in her husband's family home. Sophia was controlled both financially and emotionally from the start of the union. In 2007 Sophia and her husband had a baby girl Mia. By this stage the relationship had become violent and Sophia had lost all respect for herself and the ability to cope emotionally.

After a particularly violent episode where the police intervened, Sophia found the strength to leave her husband and enter a Women's refuge. Sophia found she was unable to identify her own feelings, or make even simple decisions. At the Women's Refuge Sophia was helped to apply for an Office of

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[29] Consumer stories provided by UnitingCare Harrison.

Housing (OOH) property. Sophia and Mia moved to transitional properties over the next few years until she was offered an OOH property.

Sophia and Mia have been in this property for 1 ½ years. Initially it was a haven away from control and violence but after a while, Sophia found some of the neighbours to be intimidating and violent in their own family units causing regular police attendance.

Sophia began to lose hope of having a peaceful and safe life for herself and Mia. She was referred to the UnitingCare Social Housing Advocacy Support Program (SHASP) Program in March 2012. When the worker initially met Sophia, she had been diagnosed with depression and anxiety. The SHASP program was able to:

- supply information on the local area, community activities and learning centres

- help Sophia fill out a transfer of property application

- give Sophia information about exercise classes for herself and an English course to enable her to complete her resume and re-enter the workforce.

Sophia appeared to gain confidence after joining an exercise class and English course. The SHASP Program was also able for find brokerage for dance lessons for Mia, therefore enabling her to find another focus rather than just her home life. Mia also has the opportunity to mix with other children of her age with a common interest outside of school.

Sophia knows how long the wait may be for a property transfer, and finding work may take longer than she may want, but in her own words 'the SHASP Program has given her hope for her future, hope for a happy and peaceful life but more importantly hope for her daughter'. For many tenants public housing is not the end of the road but a journey. The SHASP staff are helping Sophia to deal with the neighbourhood conflict while we advocate for her transfer. In the meantime we are also working with her to look at alternative but less affordable Social and Private Rental housing options. For many hundreds of public housing tenants each year the journey is made bearable because we walk with them.