

Contribution to Ten-Year Social and Affordable Housing Strategy for Victoria

April 2021

cohealth welcomes the opportunity to contribute to the development of the Victorian Government's development of a [Ten-Year Social and Affordable Housing Strategy](#).

Housing is fundamental to good health and wellbeing. As the Consultation Paper¹ notes, 'Every Victorian deserves a safe and secure home. It's the foundation upon which strong individuals, healthy families and resilient communities are built, grow and prosper.' However, far too many people are locked out of affordable, secure and appropriate housing by rapidly rising private rents and a lack of social housing homes.

Without secure, affordable housing people's health and wellbeing suffers. The evidence is clear that experiencing homelessness both causes illness and exacerbates pre-existing health issues. Research has also demonstrated that precarious housing has a significant detrimental impact on people's physical and mental health.²

Social housing, through its security and affordability, provides the foundation for people to improve their health and wellbeing, along with increasing social inclusion, access to services and supports, and better access to education and employment. cohealth welcomes the Victorian Government's significant investment in social housing through the \$5.3b Big Housing Build as a vital start to rebuilding the State's social housing stock. These homes will provide significant benefits to the lives of individuals and families. It is critical that housing is viewed as a fundamental component of health and that strong links are established between the housing and health systems.

Adequate income is also an essential enabler for secure housing. People locked out of paid employment and reliant on income support, particularly JobSeeker payment, are surviving on incomes well below all poverty benchmarks. While cohealth acknowledges that the Federal Government is responsible for income support payments, and this matter is outside the scope of this Strategy, we nevertheless strongly urge the Victorian Government to apply pressure on the Federal government to urgently increase the rate of JobSeeker and related payments.

¹ https://engage.vic.gov.au/download_file/42712/5140

² Mallett, S, et al 2011 Precarious housing and health inequalities: what are the links? Summary report. https://www.vichealth.vic.gov.au/~/_media/resourcecentre/publicationsandresources/health%20inequalities/precarious%20housing/precarious%20housing_summary%20report_web.pdf?la=en

About cohealth

cohealth is one of Victoria's largest community health services, with almost 1,000 staff working at 30 sites across nine local government areas in Melbourne's CBD, northern and western suburbs.

cohealth prioritises people who experience social disadvantage and are consequently marginalised from mainstream health and other services - such as people who have multiple health conditions, have a disability or mental illness, experience homelessness and unstable housing, Aboriginal and Torres Strait Islanders, refugees and asylum seekers, people who use alcohol and other drugs, recently released prisoner, LGBTIQ+ communities and children in out of home care.

Many of the people cohealth works with have experienced homelessness, housing insecurity and/or housing stress, with 13 per cent of our clients identifying as experiencing insecure housing.

cohealth has had lengthy experience providing a range of health and other supports to people experiencing homelessness and insecure housing. From sites in Footscray, Collingwood, central Melbourne and Werribee, and via outreach, services are provided in the cities of Yarra, Melbourne, Maribyrnong, Brimbank and Wyndham.

Our homelessness services offer a range of free primary health services for people experiencing homelessness or at risk of homelessness. With a strong interdisciplinary focus, they provide integrated services designed to meet the complex care and support needs of these people. cohealth also provides a number of programs to respond to the social isolation, stigma and long-term health outcomes faced by many people experiencing homelessness.

Issues relating to housing and homelessness intersect with many other programs cohealth provides. Our doctors, nurses, oral health and allied health programs, along with a diverse range of social support services - family violence, drug and alcohol, mental health, Aboriginal and Torres Strait Islander health, refugee health, child and family services – and our community building and health promotion activities all work with people who experience homelessness, insecure or poor-quality housing.

People at the centre

We want your input on what actions we should take to ensure we seek, hear and respond to people who need and use social and affordable housing, so that people are at the centre of a future social and affordable housing system.

The Strategy states that it places people at the centre, to improve the lives and experiences of people who live in social and affordable housing. cohealth welcomes this vital principle.

Social and affordable housing needs to be developed and designed in ways that respond to the needs of different groups to ensure immediate and future needs are met. Engaging with a wide range of groups as partners in the process of developing high quality and sustainable housing, and the system that supports it, will be vital.

To include the views of people cohealth recommends that Homes Victoria consults widely through:

- Direct engagement with a wide range of community groups and organisations, leaders and members
 - This engagement must be supported by language services to translate communications and consultation materials, provide interpreting services and to ensure that processes are culturally appropriate and safe.
- Some groups such as people who are sleeping rough are often characterised as being 'hard to reach'. The reality is that insufficient effort is made to reach and engage them. As they are often those who with the greatest need for secure and supported housing it is vital that processes are established to identify and engage with these groups. This can be through peer workers and support services.
- Current social housing residents will provide a valuable source of information about what is important in the social housing system and can be engaged through social housing providers. People on the social housing waiting list could be engaged via the Housing Register.
- At the same time, long waiting lists too often discourage people from even applying for social housing. These people would have valuable perspectives, and efforts should be made to engage them, through promoting to the public, community organisations and housing providers.
- These processes must be ongoing, providing continual input and revision as the Strategy is implemented.

Focus Area 1: Pathways

What actions will enable people to access social housing, sustain their tenancies, and move between different housing options as their needs change?

Accessing social housing:

Key to enabling people to access social housing is having sufficient public and community homes that are available, affordable, secure and meet diverse needs.

Currently there is such a shortfall that for many people there is no pathway out of insecure, transitional or crisis accommodation. We cannot support clients into secure housing because no housing is available.

Prior to the announcement of the Big Housing Build it had been estimated that Victoria needed a minimum of 6,000 new public and community houses per year over the next 10 years to keep pace with population growth and house Victorians on the wait list and those living in extreme housing stress.³ While the Big Housing Build investment into social housing is very welcome, to improve access to social housing it will be critical that ongoing investment continues into the future.

Ensuring people know how to apply for social housing and any required support, and the processes involved, are important aspects of facilitating access. cohealth staff have identified that processes are not always clear and as a result the system can be difficult for both individuals and service providers to understand and navigate. Different providers often have different systems, eligibility criteria and housing availability that are not always clear. A consistent system with information about eligibility, application processes and availability in a single location or access point would be valuable, as would more integrated systems that can match available housing with the specific needs of applicants.

Enabling people to have choice and control when deciding where they live and the property they live in is important to ensure they can maintain the connections to community and supports that are vital for health and wellbeing. The current lack of social housing stock results in people feeling they have no option but to accept the first property offered, even if this is located far from family, friends and community connections such as schools, health care and other support services. Clients have reported feeling penalised and no longer receiving housing offers if they decline an offer.

Sustaining tenancies:

While many people will require little or no support to sustain their tenancies, other people will have more complex circumstances and will require additional – and at times substantial – assistance to enable them to access housing and sustain their tenancies.

³ VCOSS A State of Wellbeing: 2020 Victorian Budget Submission
<http://www.vcooss.org.au/wellbeing2020/>

This support needs to be:

- Flexible and responsive to individual needs as these change over time (tiered support). Some people may need more intensive and longer-term support to enable them to sustain tenancies. The level of support required may also increase or decrease over time – and quite quickly, such as in times of life changes or crisis. Support needs to be sufficiently flexible to quickly respond to these changing needs.
- Holistic, goal based and able to respond flexibly to individual need, and address needs across the continuum from social inclusion and psychosocial supports through to intensive case management. This could include supporting people's engagement in a range of areas of life: community, employment, education and training. Supports also need to help people engage with services that can assist with particular issues that may affect housing such as mental health, alcohol and other drugs, family violence and trauma.
- Staff, services and funding arrangements need to recognise the importance of providing support that is based on key principles including human rights, diversity, trauma informed and person centred, and that recognises the structural drivers of housing inequality and understands the health impacts of housing insecurity. All services working to provide housing and/or support people to maintain tenancies must have the skills and capacity to base their work on these principles.
- Ensure funding covers costs to help people establish housing, such as moving costs, purchasing furniture and whitegoods.

Early intervention is critical to sustaining tenancies. Ensuring that other services people access - such as schools, childcare, GPs, family violence support - are attuned to the importance of responding to housing need and can assist people to access assistance and support early, before situations reach a crisis, will help sustain tenancies. Investing in support to sustain tenancies is better for individuals and families, and is economically prudent compared to the costs to residents and housing providers associated with tenancy break downs and securing new housing.

Moving between different housing options:

The lack of stock of social housing means that it is currently very difficult for people to move should their life circumstances and housing needs change. Changes in health, family make up or employment, or escaping family violence, can all prompt a desire to move. Diverse housing options need to be available to enable moves that individuals and families request, and flexible support be available to assist with the processes if required.

At the same time, people's sense of security in their own home and community can be undermined when housing providers encourage people to move when household composition changes. These conversations need to be approached compassionately and recognise the importance of people being able to remain in a location they value and maintain community support systems.

Providing integrated housing and holistic support:

Closely integrating housing provision with support to maintain tenancies is an effective way to achieve housing stability and improve wellbeing for people with complex circumstances. Housing First approaches provides this combination for people with histories of chronic homelessness.⁴

cohealth has seen the benefits of this integrated approach to provide person-centred support to improve people's housing outcomes through many years of working in partnership with housing providers and other social support services. Our homelessness support programs, including the Homeless Outreach Mental Health Service (HOMHS) and the H3 Alliance in the City of Wyndham, work in partnership with housing providers and other support services to increase access to housing supply (social housing or private rental), providing the support needed to sustain a person's housing options, and building capacity and addressing issues that have caused housing vulnerability. In addition to housing support, wrap-around services delivered and leveraged through these programs include health, alcohol and other drugs, mental health, legal, financial, emergency food and basic needs, family violence support, youth support services and other allied support services.

cohealth is also currently developing an innovative approach integrating housing and health care. cohealth has partnered with housing provider Unison to develop a proposal to build social housing and a new community health centre at our site at 365 Hoddle Street Collingwood. This ground-breaking project will bring low-cost health services for vulnerable people and much-needed social housing together under one roof. The project will give people a safe permanent home located close to GPs, nurses, pharmacy, counsellors, mental health practitioners and chronic disease specialists, while also enhancing connections with community. We are currently exploring opportunities with governments and other funders to realise this vision. A key challenge is the separation and distinct timelines involved in securing funding for housing and for health projects, as this integrated model requires funding from both departments.

What are the most important features of affordable housing? (e.g. price, location, security of tenure, access to transport or daily amenities, connection to support services etc.)

Price, location, security of tenure, access to transport or daily amenities, connection to support services are all important features of social and affordable housing. Other features that are important include:

- Proximity and connection to services, supports and community groups that reduce social isolation and promote social inclusion.
- Housing that is of good quality and maintained well. Poor quality housing can contribute to physical and mental ill health.
- Ability to adapt to changing needs, for example to respond to changing family composition; or that permits modifications to be made in response to ageing or disability.

⁴ CHP 2018 *Housing First: Permanent Supportive Housing* <https://chp.org.au/policy/policy-updates/>

- Feeling safe in your own home is critical. This encompasses safety of the individual home as well as of the surrounding environment. It means that women experiencing family violence are provided with the support they need to remain safely in their home, if that is their preference. It means that the housing of those experiencing family violence is not put at risk as a result of actions by the perpetrator, such as not being held responsible for damage or debts incurred by the perpetrator.
- Feeling safe in your community is also critical. If there are community safety issues in the vicinity of community housing developments there needs to be mechanisms in place to ensure they are addressed in a timely and effective manner. This requires partnership with councils, housing providers, support services and police. Information about these mechanisms needs to be developed with local residents, clearly communicated and effectively enacted when needed.
- High density developments need to be planned to include onsite support that is culturally safe and based on the identified needs of the community.

What actions will support people to find and obtain an affordable home?

Actions to support access to social housing are described above. Accessing affordable private rental housing is very difficult in the current market where there are very few rental properties that are affordable to those on low incomes.

This is particularly so for people without rental histories or references, or those who may have had tenancy difficulties in the past. Programs that support groups with specific needs, such as those escaping family violence and young people, as they try to access the private rental market would be valuable. At the same time, it needs to be acknowledged that supporting access to the private market will be more successful for some cohorts of clients than others.

Expanding support to assist people to retain rental tenancies, across the public, community and private rental sectors is vital. A change in circumstances, such as illness, loss of job, or relationship breakdown can lead to difficulties paying rent or mortgage and precipitate a housing crisis. However, with support available quickly, stability can again be achieved.

Support can include assistance with rent arrears, legal advice, assistance with negotiating with landlords or short-term case management, to ensure that setbacks do not become crises. Currently there are programs that provide these supports (such as Tenancy Plus, Private Rental Assistance Program⁵), however they are under resourced and often unable to provide the assistance needed to prevent a housing crisis or singles and families becoming homeless. Again, investing in these programs makes economic sense given the much higher costs involving with relocating someone when an otherwise successful tenancy ends because of a short-term crisis.

⁵ CHP 2018 Victorian Homelessness Election Platform <https://chp.org.au/wp-content/uploads/2018/09/Victorian-Homelessness-Election-Platform-2018.pdf>

Focus Area 2: Communities

What actions will strengthen social and affordable housing communities?

cohealth is pleased that the Strategy recognises the need to 'better connect health, education, training and community services with social and affordable housing providers and residents. We share the vision that bringing communities more closely together with a wide range of services will enhance community connection and improve health and wellbeing outcomes for individuals and families.

As described above, cohealth and Unison are currently developing an innovative approach to achieve this, by integrating social housing and a new community health centre at our site at 365 Hoddle Street Collingwood. This project will bring health services for vulnerable people and much-needed social housing together under one roof. People will have a safe, permanent home located close to GPs, nurses, pharmacy, counsellors, mental health practitioners and chronic disease specialists, while also enhancing connections with community.

Working directly with residents and communities to develop community-led approaches that meet the needs of specific communities is central to achieving better integration. Investment in community capacity building and the infrastructure to support it will be required to enable meaningful, long term projects to be undertaken.

During COVID-19 cohealth engaged 'health concierges' in high rise public housing estates. These are local residents employed to provide health information and referrals to other residents. They provide an important cultural bridge between residents and health services. A similar model could be developed in other moderate to high density social housing developments to facilitate links between residents, housing providers and support services.

Well planned and developed social and community infrastructure is vital, such as sporting and green spaces, access to children's and family services, libraries and community spaces. These must all be affordable to people on low incomes. Sound partnerships between all levels of government, communities, service providers and social and sporting groups will be needed to strengthen communities.

It will also be important to ensure that there is an adequate and ongoing funding pipeline for housing providers to maintain properties and community spaces. If social housing is predominantly provided to people on very low incomes providers may struggle to have the financial resources to meet long term maintenance requirements.

Focus Area 3: Growth

What actions will enable and deliver growth in social housing?

While the Big Housing Build lays a significant foundation for increasing the supply of social housing a commitment to ongoing investment to achieve an adequate level of social and affordable housing is required. The Strategy discussion paper notes that a larger social housing system in 10 years' time will be one where 'the number of social and affordable properties in Victoria is reaching towards the national average'. Notwithstanding the investment required for Victoria to meet the national average, cohealth urges that a more ambitious target of exceeding the national average is the aim.

Inclusionary zoning, requiring a minimum proportion of all new housing developments to be social housing would encourage greater involvement of the private market in growing social housing.

What do we need to do to ensure housing supply meets the needs of people with specific support and housing needs?

To better meet the needs of people with specific support and housing needs a significant increase in housing stock is required. Housing needs to be developed close to the services and employment, education and training opportunities people require, and as described earlier, integrated with them.

Housing location and design should be codesigned with the people that will live in it to ensure it meets their needs and includes appropriate design features. People need to have greater choice and control over the housing that will have a positive impact on their health and wellbeing.

Consideration should be given to allocating a certain proportion of properties to groups with specific needs to ensure those with the greatest need for stable and affordable housing linked with support receive it. The Big Housing Build recognises this allocating 2,000 homes to Victorians with mental health issues and 10% of all net new social dwellings will support Aboriginal housing needs.⁶

⁶ https://www.vic.gov.au/sites/default/files/2020-11/hv_more_homes_for_more_Victorians_0.pdf

Focus Area 4: Partnerships

How do we strengthen our partnership approach to build a stronger and more effective social and affordable housing system?

Partnerships need to involve residents, Victorian and local government, housing providers, the private sector and the various health and social support services that are so vital to facilitating access to housing, maintaining tenancies and enhancing community connections.

When key partners come together client outcomes are improved. In cohealth's work with housing providers workers are co-located, enabling streamlined referrals and timely access to support, secondary consultation and feedback.

These partnerships need to be adequately resourced to operate effectively – governance, collaboration and coordination and evaluation all require time and work to operate effectively, however this too often is not funded.

In addition, recognising the benefits of health and housing partnerships (such as cohealth's partnership with housing provider Unison to build social housing and a new community health centre at our site at 365 Hoddle Street Collingwood) could be fostered through a mechanism to align health and housing funding opportunities, as this type of integrated model requires funding from both departments.

Next Steps: Engagement

How can we engage with you as we develop new initiatives over the course of this strategy?

cohealth would be delighted to be engaged with initiatives that develop during the course of the Strategy, particularly in relation to integrating housing, health and social supports for people experiencing disadvantage. Contact can be made in the first instance with:

Jane Stanley, Advocacy and Policy Manager on Jane.Stanley@cohealth.org.au

James Duffy, Program Facilitator - Homeless Health & Support Services on

James.Duffy@cohealth.org.au or

Leanna Helquist, AOD Cluster Leader on Leanna.Helquist@cohealth.org.au.