

# **Submission**

Council to Homeless Persons submission to Victoria's 30-year infrastructure strategy

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# Acknowledgement

In the spirit of reconciliation, Council to Homeless Persons acknowledges the Traditional Custodians of country throughout Australia and their connections to land, sea and community. We pay our respect to their Elders past, present and emerging, and extend that respect to all Aboriginal and Torres Strait Islander peoples today. Council to Homeless Persons is committed to honouring Australian Aboriginal and Torres Strait Islander peoples' unique cultural and spiritual relationships to the land, waters and seas, and their rich contribution to society.

### Introduction

Council to Homeless Persons (CHP) welcomes the opportunity to provide input to the 30-year infrastructure strategy for Victoria. Few infrastructure types are as foundational to the everyday needs of Victorians as housing. Housing is essential to fulfil our basic needs, yet it is in such a dire state of crisis in Victoria. Alongside immediate action, a clear vision and plan over decades is needed to address this profound structural issue.

CHP is pleased that significant attention has been paid to the areas of homelessness and social housing in the past two iterations of the 30-year infrastructure strategy. We continue to support the calls from the 2021 strategy to increase the provision of social housing, that social housing should be well-located, and that the climate resilience of social housing should be a priority.

CHP submits that social housing and homelessness must continue to be central to the next strategy. Homelessness is significantly detrimental to the wellbeing of Victorians and Victoria's social and economic fabric, Victoria's housing crisis so severe, and the need to increase the level of social housing so urgent, that increasing social housing must be a top three priority in the next Infrastructure Strategy, as occurred in 2016.

Last year in Victoria 101,675 people sought assistance from homelessness services, either having lost housing, or at significant risk of losing it.¹ Some 146,100 low-income Victorians are in rental stress, a number which is set to grow to 223,200 by 2041 if current trends continue.² Recent research has found that the current direct cost to Government of the social and affordable housing shortage in Victoria is \$141.2 million per annum, and that's set to almost double by 2036. ³ Importantly, that study didn't measure productivity gains, or shared infrastructure gains, such as might arise from well-located and connected affordable housing, focusing instead on direct costs to government and the private sector, educational attainment, and personal income and wellbeing. ⁴In this submission we make the case for the next 30-year infrastructure strategy for Victoria to include a focus on reducing homelessness and housing stress. The four core elements of our submission are that —

- 1. The Infrastructure Strategy must call for social housing to be prioritised and grown to end homelessness
- 2. The provision of additional social housing must be well-located address current and projected needs and be flexible to meet the needs over a life cycle.
- 3. Growth in social housing infrastructure must be coupled with investment in evidence-informed services and support models that make homelessness rare, short-lived and non-recurring
- 4. Housing is a key element of Victoria's Emergency Preparedness infrastructure and plans

### Recommendations

#### Prioritising and growing infrastructure to end homelessness

**Recommendation 1:** Nominate social housing as a top 3 priority for Victoria's infrastructure agenda.

Recommendation 2: Build more social housing to address housing affordability, and associated concerns.

**Recommendation 3:** Support ongoing social housing funding mechanisms.

#### Build social housing that is well-located, affordable and fit for purpose

**Recommendation 4:** Social housing should be well-located with easy access to appropriate health and community services, education, transport, and jobs.

**Recommendation 5:** Use planning and investment to incentivise increased social and affordable housing in regions with highest need and in an environmentally sustainable way..

**Recommendation 6:** Increase funding for modifications to social housing as a result of age, chronic health issues or disability.

#### Supports and services that end homelessness

**Recommendation 7:** Increase the provision of Housing First responses to improve in-community health and social care responses.

**Recommendation 8:** That the Victorian government fund a variety of housing and support options for young people without homes.

#### Housing and emergency preparedness

**Recommendation 9:** That a flexible stock of modular housing is created.

**Recommendation 10:** That standards for modular housing, and policies specifying consumer rights and exit plans are adopted.

**Recommendation 11:** Designate social housing as priority infrastructure for repair in the aftermath of emergencies.

# Prioritising and growing infrastructure to end homelessness

Of the 101,675 homelessness service users in Victoria last year, 66 per cent (67,320 people) had accessed homelessness services in prior years since 2011-12. For an increasing number of Victorians homelessness and housing insecurity resulting from Victoria's growing housing affordability issues and structural housing challenge is a persistent, ongoing problem. Currently, inflationary pressures mean that more people struggle to pay the rent, and inevitably, these conditions mean that some who were already struggling to do so are now unable to meet their housing costs.

Homelessness has significant direct costs to government. A recent NSW study found that the average specialist homelessness service user utilised \$186,000 worth of government services over a six year period, more than three-times the NSW average of \$51,000 per person.<sup>5</sup> In addition to direct expenditure costs are the costs to revenue, such as those related to reduced employment or productivity.

These costs compare to recurrent expenditure of \$10,179 per year to operate each public housing dwelling in Victoria.<sup>6</sup>

Much of the cost to government is avoidable if people were housed. Healthcare and justice interventions are far more likely to be acute (and expensive) in the absence of housing.

Not only can we reduce the impost on expensive government services and facilities such as hospitals and prisons by providing more social housing and ending homelessness, but we can better enable the work of these services and facilities to be effective.

"The stigma attached to homelessness was detrimental and poisoning, and trying to keep whatever sanity I had left, I started using crystal meth. All I needed was 6 months specialist treatment, and I was basically cured like that. I could never have achieved it as a homeless person"

Jason Russell, consumer / advocate

The biggest cause of homelessness is also the biggest barrier to escaping homelessness; there are far too few properties that people on low incomes can afford to rent. To address and prevent homelessness, there is no single factor more effective than social housing.<sup>7</sup> Social housing is distinguished from the private and affordable rental markets by higher security of tenure, and rents set at a proportion of renters' incomes.

Increasing social housing will not just benefit residents. Over recent years, Australia's private rental market has become less affordable. Once an affordable housing option for people on low-incomes

and those trying to save money for a home deposit, rents clustered at the affordable end of the market. Now they cluster towards the middle<sup>8</sup>, resulting in fierce competition between low and middle income earners. To alleviate housing stress for low income earners, and reduce the competition felt by middle income earners seeking private rentals, the Victorian Government should build more social (public and community) housing.

CHP supports the recommendation of the previous 30-year infrastructure strategy to bring the level of social housing up to at least the national proportion. While there are many good ways in which to achieve this, under-funding of social housing has now been a problem in Victoria for decades.

Infrastructure Victoria should consider recommendations that provide a dedicated funding stream for new social housing infrastructure in Victoria. This could mean value capture, as recommended in the 2021 infrastructure strategy, or inclusionary zoning, for which numerous bodies, including CHP, advocated in the lead up to the 2022 Victorian election.

Often I couldn't afford the medications that I needed, so I'd go without until payday. I was really careful about how often I could see a specialist for my mental or physical health. I had to save money in order to see those specialists. During that time that I had to pay more rent than I could really afford it affected me both mentally and physically in those respects. It's still an issue today, being able to afford those items... it takes me forever to save up to get the car serviced or go to a specialist – it takes me months to get the nest egg up to a level that you can do these things."

Christine Thirkell, consumer / advocate

Recommendation 1: Nominate social housing as a top 3 priority for Victoria's infrastructure agenda.

Recommendation 2: Build more social housing to address housing affordability, and associated concerns.

Recommendation 43: Support ongoing social housing funding mechanisms.

#### **Health and homelessness**

Homelessness has a significant impact on people's health and is associated with very high use of health services. 9, 10

In Melbourne I got pneumonia, and I had to crawl on my hands and knees up Johnston St. I was lucky to run into a former colleague from NSW. It was life and death."

Jason Russell, consumer / advocate

Homelessness makes it difficult to build a relationship with a healthcare provider, preventing people from getting complex diagnoses, or developing chronic condition management plans. Homelessness can also make it difficult for some people to store medications or increase people's risk of side effects.<sup>11</sup>

The result is more people with acute healthcare needs, making greater use of Victoria's acute healthcare infrastructure and systems, as their health conditions go unmanaged or are unable to be managed as directed.

Any of the medications that feed through your blood that are slow or quick release, if it's really hot or really cold, the way that it feeds through my system is quite substantially different. Where I had antipsychotics or heavy pain medication, if it wasn't feeding through the bloodstream in the way in which it was intended, my behaviours spiked. I imagine that that's relevant to a whole heaps of medicinal and recreational drugs. And when you need to refrigerate medication."

Jody Letts, consumer / advocate

#### Safety and homelessness

Homelessness is a deeply unsafe circumstance, and people experiencing homelessness are regularly subjected to violence. <sup>12, 13</sup>

Addressing homelessness can also relieve pressure on Victoria's prison and justice systems. A large proportion of Victoria's prison population enter prison from insecure housing situations. <sup>14</sup> High levels of homelessness on discharge, <sup>15</sup> mean that recidivism is high, <sup>16</sup> undermining justice outcomes<sup>17</sup> Victoria can reduce the need for expensive prison infrastructure, as well as reduce pressure on courts and policing, by improving people's access to homes that they can afford.

#### **Community participation and homelessness**

The homelessness that results from a lack of social housing impacts on the ability of people without homes to participate in their communities. Full, or at least fair community participation should be an aim of Victoria's infrastructure agenda.

When people are unable to participate fully in their communities, there are costs to society, which can be measured financially, but are best understood in terms of wellbeing outcomes (see Christine's story below).

Because I was a carer for my father during my homeless time, it impacted greatly on my ability to care for him while he was getting towards palliative care and death. My ability to manage my carer role while homeless hugely impacted my mental health and his mental health and physical wellbeing."

Christine Thirkell, consumer / advocate

People without a home regularly report that they are unable to participate in the activities that they most enjoy. While this has an economic consumption impact, it also damages people's ability to participate in the volunteer and community activities that bring purpose to their lives, and to our communities.

I was a scout leader, and I ran joeys, cubs and scouts as a relief if other leaders were unavailable. I also ran a little athletics club. Each Saturday we would record all of the athletes timing and records. I was also on a committee that did most of the fundraising and administrative stuff for Gymnastics Australia. That required me to travel, but it also required me to have good internet access, steady access. They require uniforms, they require you to wash them, clean them, maintain them. Working with children your level of hygiene needs to be presentable. As a result of having to move into a vehicle, I had to relinquish all of those activities that I was doing. I know that as parents we don't always have activities for ourselves, but they were great interests of mine."

Jody Letts, consumer / advocate

#### **Economic participation and homelessness**

Homelessness also impacts people's ability to engage in employment, and other economic activity. Just nine per cent of people coming to Victorian homelessness services last year over the age of 15 had employment income as their main source of income.<sup>18,</sup> The same proportion had no income at all, not even government support payments.

Safe, stable housing is an important supporting environment that allows people to come to work rested, comfortable, and ready to work. Homelessness can also disrupt young people's schooling, and many never renew their studies, impacting lifelong housing stability.<sup>19</sup>

People without homes also face discrimination in the jobs market due to the stigma of homelessness, perpetuating homelessness.

You often hear society tell people that are on the streets just get on your feet and get a job. I did a truck driving forklift license, and the first job the guy said 'what is this shit vehicle you got', and I said 'actually, I live in it' and he said 'right, fuck off'."

Trevor Brown, consumer / advocate

# Build social housing that is well-located, affordable and fit for purpose

#### Location and economic participation

The location of social housing is of direct importance to renter's employment opportunities. This is especially true for the low-income people to whom social housing is targeted, as far more than people on middle-incomes, they must control their transportation costs.

In Melbourne there is an almost inverse relationship between housing affordability and employment density.<sup>20</sup> This results in longer commute times for people on lower incomes. It also means that people working in low-paid industries with short and non-traditional hours, such as hospitality, have less opportunity to supplement their hours by working at a second place of employment. For those whose availability to work is further limited, such as those with parenting or caring responsibilities, this can severely curtail their employment participation, or even make it untenable.

(My daughter) has a job but it wasn't enough. She doesn't have a licence, and some of these places, by the time she got to these places it was an hour 45 each way, and it meant that she couldn't work another job, she couldn't mix and match it. So she's had to move so she could take a full time job. The distance between those two jobs, and the travel times, and the times that they want you to work doesn't marry up, it makes it very, very difficult to get that cashflow that you need from one income source."

Jody Letts, consumer / advocate

It is important that affordable housing, such as social housing, is available in communities that have access to the things that people need, including employment, but also access to services, shops, public transport, and other amenities.

#### Location and entrenched disadvantage

It is also important that social housing should be well-located and well-integrated into the community to avoid creating locations of entrenched disadvantage. Some parts of Victoria experience multiple disadvantage, wherein very high levels of various forms of disadvantage, such as high rates of housing stress, poor employment outcomes, low educational attainment, child and family maltreatment, and justice involvement, coexist within the same community.<sup>21</sup> These locations have disproportionate levels of social housing, over three times the rate of other neighbourhoods.<sup>22</sup>

While it is true that social housing is often provided to people with existing complex needs, it is also true that disadvantaged households living in areas of concentrated disadvantage experience more negative outcomes

than disadvantaged households living in areas of greater social mix.<sup>23</sup> Part of this effect is a result of the stigma that is attached to highly disadvantaged communities. To avoid this negative association and the resulting poor outcomes, social housing should be well-located, dispersed across all communities, and similar in built form to the local neighbourhood character.

It would also be beneficial for the next 30-year infrastructure strategy for Victoria to consider the need for social housing by region, such that the costs of the lack of social housing can be most effectively addressed. Of the 223,200 new social housing properties that Victoria will require by 2041, 9,700 of these will be needed in regional Victoria.<sup>24</sup> Measuring the cost of the absence of social housing by region, further highlights the great inter-region variance, and need for region-based analysis, especially within Melbourne, per figure 2 below.

Figure 2. Highest social and economic cost in VIC by SA4 (top 7)<sup>25</sup>

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SA4_name	Annual cost (2020)	Annual cost (2036)
Melbourne – Inner*	\$22,936,168	\$51,180,997
Melbourne - West*	\$18,116,958	\$34,204,058
Melbourne - South East*	\$15,292,891	\$29,577,375
Melbourne - North East	\$11,700,806	\$22,652,029
Melbourne - North West	\$11,088,790	\$19,957,174
Mornington Peninsula	\$10,113,611	\$18,010,562
Melbourne - Outer East	\$9,427,666	\$17,959,422

Recommendation 4: Social housing should be well-located with easy access to appropriate health and community services, education, transport, and jobs.

Recommendation 5: Use planning and investment to incentivise increased social and affordable housing in regions with highest need and in an environmentally sustainable way.

#### Homelessness and aging

Research shows long term and recurring homelessness prematurely ages people,<sup>26</sup> resulting in people as young as 50 years of age demonstrating high rates of multiple age-associated conditions.<sup>27</sup> Consequently, they may come with specific housing modification requirements.

In addition, as social housing is increasing targeted to those facing significant barriers or disadvantage, many people in social housing will live there for a life time and may need modifications to enable their home to evolve to their needs and allow them to age in place, with some of these modifications being required before they are eligible for the aged care system.

To support people to live and age with dignity in a home that meets their needs, the Victorian government should provide increased funding for modifications in social housing to open up more allocation options and keep social housing tenants safely in their home.

It's gotta be appropriate for the people who go into it. There's a whole range of things that people need. It's got to meet the requirements. If people need ramps because they're in a wheelchair, then there needs to be ramps. It's gotta work for the people who go into it, or it won't stick."

Trevor Brown, consumer / advocate

Recommendation 6: Increase funding for modifications to social housing as a result of age, chronic health issues or disability

# Supports and services that end homelessness

#### Responding to entrenched disadvantage

Stable, secure housing is also an important setting for the delivery of services. Victoria has long sought to move the provision of health and social care services into the community, in order to deliver them in the least restrictive way possible, while reducing cost. But underpinning the provision of in-community care, is the assumption that a person will have a stable home.

A small section of the community require coordination between their accommodation, health and social care, and housing sustainment support. This group, defined by persistent homelessness, and cooccurring mental

ill-health and/or substance misuse, number in just the thousands. This coordinated response is known as Housing First.

International and Australian evidence shows Housing First is an impactful, cost-effective approach to addressing rough sleeping and chronic homelessness among those with health and social care needs<sup>28</sup>. The benefit to individuals, community and government – by reducing use of other high-cost services – is clear.

I'm working as a peer support worker for the Salvation Army for H2H (Housing First program From Homelessness to a Home), it would be great if the program continued.

Nigel Pernu, consumer / advocate

Recommendation 7: Increase the provision of Housing First responses to improve in-community health and social care responses.

#### Housing and support for young people

The previous 30-year infrastructure strategy for Victoria recommended the creation of new Youth Foyers for young people experiencing homelessness and engaged in education. While Youth Foyers and other forms of education-focused supported congregate residential facilities are an important part of the solution to young peoples' homelessness, a variety of responses are needed.

Attention should be paid to the barriers young people face in accessing social housing. Young people receive significantly lower incomes, whether through government payments or employment income, than other age groups. The rental income a social housing provider can expect from a young person on youth allowance is less than half of the rent they can receive from a person on the Disability Support Pension.<sup>29</sup> The low rate of rent can make housing young people financially unviable.

For many young people who can't live in the family home, the goal of mainstream private rental, as part of a share house is an achievable goal in the short to medium term, consistent with the independent housing options available to other young people. Others, such as those with significant disability, may benefit from access to long-term social housing from a young age. For most young people however, it is likely to be appropriate to provide a youth specific variant on transitional housing, a form of medium-term social housing, to young people as a pathway to independent living at the conclusion of an eight-week refuge stay.

Critically, responding to the age and vulnerability of these young people requires a plan to provide medium term support. With appropriate support, transitional housing can be an important setting in which to grow the practical and emotional skills necessary for a transition to share housing.

My daughter and her boyfriend moved back in with me because they were unable to afford the rent on his apartment, even with work and study at uni. Two 21 year olds studying and working couldn't afford the rent... it's hard for them to balance study

and work. The allowance that they can receive is just, it's kicked them out of the market. There's no amount of work that they could do while they're studying that would allow them to afford a rental property in this market.

Christine Thirkell, consumer / advocate

Recommendation 8: That the Victorian government fund a variety of housing and support options for young people without homes.

# Housing and emergency preparedness

#### Build back better after emergencies

As the impacts of climate change continue to grow more severe, Victoria can expect more natural disasters and emergency events, which increases the risk of homes being damaged or destroyed. This creates a need to provide immediate emergency shelter and medium-term housing for displaced people as well an influx of workers to the area (such as emergency response staff, health and social services staff and volunteers, construction workers and trades people), as response and recovery efforts are underway.

The reality is most regions have shortages in short and medium-term accommodation to house those displaced in their local community as well as those workers that need to move in temporarily to the area to assist response and recovery. This leaves people already without a home or in precarious housing situations (such as caravan parks) at even further disadvantage in the area. This cohort becomes at risk of staying unhoused for months or even years, putting them at additional risk of chronic physical, emotional and mental harm as well as long-lasting disconnection from community,.

In response to recent emergency events, the Victorian government has made short-term modular housing available to people displaced from their homes. This has meant that temporary villages have been able to be created for displaced people, and that once properties (but not homes) were safe to return to, the modular homes could be relocated to peoples place of residence while they await repairs. It has also provided accommodation for people without homes. Infrastructure Victoria should consider the number of modular homes Victoria will need to effectively respond to emergency events.

Given the increased and increasingly likelihood of natural disasters and emergency events into the future, Infrastructure Victoria should consider whether it is appropriate to set a target for the number and quality of modular homes Victoria should keep on hand. Consideration should be given to a standard for these modular homes to be accessible, well-insulated and thermally comfortable, and the public amenity that will be provided when these homes are deployed in mass use situations. A framework should also be developed for the use of modular homes in emergency and other surge situations, specifying consumer rights for users, and the support provided to transition from temporary to long-term housing, including for people who already experienced homelessness risk.

The intensification of the ongoing housing crisis that regions experience in the aftermath of an emergency event also means that the next 30-year infrastructure strategy should specify that a priority is placed on repairing social housing in the aftermath of emergencies.

I was in NSW and the ambient temperature was 44, but I guarantee the van was hotter. One morning in the blue mountains it was -8 degrees. The rain was deafening, the hail was worse, the wind meant the van would rock. I almost got flooded out twice, you just gotta move and deal with it. I was in danger for bushfires, I had to evacuate twice. Once I didn't have gas, so the police filled my car. Once on the Murray there was floods, and the water kept coming up, so I drove to the Warbies in Wangaratta, and then we were flooded in for four days."

Trevor Brown, consumer / advocate

Recommendation 9: That a flexible stock of modular housing is created.

Recommendation 10: That standards for modular housing, and policies specifying consumer rights and exit plans are adopted.

Recommendation 11: Designate social housing as priority infrastructure for repair in the aftermath of emergencies.

### Conclusion

Victoria's 30-year infrastructure agenda needs to take account of the pressing needs of the current moment, and the inevitable needs of the future. In 2023 and into the immediate future there is no infrastructure investment as important to Victorians' wellbeing as fixing the housing system and providing additional high-quality social housing.

This will increase the quality of life for all Victorians and will reduce pressure on Victoria's existing infrastructure investments.

In some instances, such as when disadvantage and homelessness are entrenched, additional support services are also required. This will allow people with significant needs to maintain their housing, and utilise government services in the community, a far more effective and cost-effective environment than in dedicated facilities.

Inevitably, Victoria's infrastructure agenda into the future must account for the changing climate, and the increasing regularity and severity of natural disasters and emergency events. Again, these events will have a critical impact on housing. It will be essential for Victoria to grapple with the provision of accommodation in the aftermath of emergency events.

Fixing Victoria's housing crisis, and building a significant amount of additional social housing are among the most important priorities for Victoria over the next 30 years. The next 30-year infrastructure strategy for Victoria should reflect this.

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- <sup>26</sup> See for example the literature review in Petersen M., Parsell, C., Phillips, R. and White, G., 2014, Preventing first time homelessness amongst older Australians, AHURI Final Report No.222. Melbourne: Australian Housing and Urban Research Institute, pp.10-11
- <sup>27</sup> Brown, R. L., Kiely, D., Bharel, M. & Mitchell, S., 2012, Geriatric syndromes in older homeless adults, in the Journal of General Internal Medicine, 27, 16–22, cited in Petersen M., Parsell, C., Phillips, R. and White, G., 2014, Preventing first time homelessness amongst older Australians, AHURI Final Report No.222. Melbourne: Australian Housing and Urban Research Institute, p.12
- <sup>28</sup> Chamberlain, C. & Johnson, G., (2018): From long-term homelessness to stable housing: investigating 'liminality', Housing Studies, DOI: 10.1080/02673037.2018.1424806; Somers JM, Moniruzzaman A, Patterson M, Currie L, Rezansoff SN, Palepu A, et al. (2017) A Randomized Trial Examining Housing First in Congregate and Scattered Site Formats. PLoS ONE 12(1): e0168745. doi:10.1371/journal. pone.0168745; See also What is the Housing First model and how does it help those experiencing homelessness? | AHURI for links to further evaluations of Housing First Models in the United States of America, Europe, the United Kingdom and Australia.
- <sup>29</sup> Council to Homeless Persons, 2023, State Budget Submission; Investing in a strategy to end homelessness, p.9