



**Council  
to Homeless  
Persons**

## **Submission**

**Developing a new plan for  
Victoria**

August 2024

# Executive Summary

Council to Homeless Persons welcomes the opportunity to provide input into the new Plan for Victoria. As expressed in the Big Ideas for Victoria's Future document, accessible, well-built, strategically located, and attractive housing is of critical importance for Victorians.

Council to Homeless Persons (CHP) strongly agrees.

This submission highlights the central importance of investing in Victoria's future through increasing the supply of public housing. As identified in the more than 9,000 pieces of feedback received by the Victorian government, Victorians want more social homes, in locations with great access to public transportation, jobs, and opportunities; more certainty over time; and more green spaces in our communities.

Investing in public housing that is well-designed, strategically located, and fit for the future will help realise this vision. A Victoria where all people can access housing that is within their means and fits their changing needs is a Victoria we can all get behind. It is a Victoria where homelessness is rare, brief, and non-recurring.

This starts with a commitment to 332,100 new social homes by 2051, with a strong emphasis on public housing.

CHP argues that investing in Victorians means investing in public housing that has access to public transportation; brings people closer to the places where they live, work, and play; is part of new developments and enhances community; has accessible and planned green spaces; and enables Victorians to age in place should all be part of the new Plan for Victoria.

A new Plan for Victoria needs to be ambitious and attend to the eight big ideas identified by our community. This is an exciting opportunity to dream big: to imagine the best possible future for Victorians, and to take concrete steps to make that future a reality. Creating a new Plan for Victoria is a big job—but it is a hopeful one, too.

CHP looks forward to working with you to build a future where all Victorians are healthy, empowered, safe, and happy—and where homelessness is rare, brief, and non-recurring.

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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.

# Victorians want housing that we can afford, and we want choice

**Council to Homeless Persons (CHP) welcomes the opportunity to inform the new Plan for Victoria. The expansive consultation process undertaken by the Victorian Government identified that Victorians want an inclusive and vibrant future, where everyone has a place to call home that connects them to their communities. CHP echoes this vision, and recommends the central importance of public and community housing is affirmed in the next Plan for Victoria.**

More and more Victorians are experiencing or at risk of homelessness. Homelessness is increasingly impacting families, with too many women and children sleeping in cars due to a lack of crisis and emergency accommodation; a recent report identified Melbourne as having the highest youth homelessness of any city in Australia.<sup>i</sup> In 2022-23 in Victoria, nearly 19,000 children presented to specialist homelessness services as part of a family group, and close to 100,000 Victorians sought support from the specialist homelessness sector.<sup>ii</sup>

For years, the housing and homelessness sector have been calling for the addition of 60,000 social homes to bring the proportion of community and public housing in Victoria up to the national average. This figure does not address demand nor does it address need.

Research has found that there is an existing unmet need for 146,100 public and community homes in Victoria, and 223,200 additional public and community homes are required to meet current and projected demand by 2041.<sup>iii</sup> This means Victorians need 11,860 new public and community homes per year. This is a critical priority for government. Council to Homeless Persons notes work by the Community Housing Industry Association of Victoria (CHIA Vic) to extrapolate this figure to 2051, finding a total projected unmet need of 332,100 social homes.

The extensive consultation process undertaken to inform the new Plan for Victoria has already identified housing as a core issue for Victorians. Victoria, and the government, is at a turning point. With updated figures establishing 332,100 as the minimum number of new public and community homes required to meet current and projected demand, an unprecedented emphasis on social housing, and specifically public housing, must be at the forefront of a new Plan for Victoria.

The new Plan for Victoria should establish the central importance of building new and better public housing for Victorians; public housing that is part of the community, that is easy to access from public transport, and that enables Victorians to live close to the places where they work and play.

Victoria's housing crisis impacts everyone—but it does not impact us all equally. People on low or no income are at increased risk of experiencing homelessness. Research has shown that public housing is a strong protective factor against homelessness.<sup>iv</sup> Building more public housing that meets the needs of Victorians will prevent and reduce homelessness.

Council to Homeless Persons strongly encourages the government to act through Plan Victoria to make homelessness rare, brief, and non-recurring.

**Recommendation 1: Commit to building 332,100 social homes by 2051, with a focus on public housing to meet demand and make homelessness rare, brief, and non-recurring.**

# Summary of Recommendations

**Recommendation 1: Commit to 332,100 social homes: Focus on public housing to meet demand and make homelessness rare, brief, and non-recurring.**

**Recommendation 2: Prioritise public housing: invest to meet current and future demand, emphasising public over affordable housing.**

**Recommendation 3: Mandatory Inclusionary Zoning: Require a portion of all new developments to include social housing.**

**Recommendation 4: Strategic Location: Build public and community housing near public transport and economic hubs to improve access to jobs and services.**

**Recommendation 5: Enhance Community: Align new public and community housing with neighbourhood character to foster a sense of belonging.**

**Recommendation 6: Green Spaces: Ensure new and existing low-income areas include planned green spaces for well-being.**

**Recommendation 7: Support Aging in Place: Provide funding for age-related modifications to help social housing residents age in place.**

# Victorians need public housing

**Persistent and recurrent homelessness is a symptom of market and social policy failure. The new plan for Victoria is an opportunity to put Victoria on the right path to a future where homelessness is rare, brief, and non-recurring. This starts with investing in public housing.**

Currently, homelessness is not rare. On census night, more than 30,000 Victorians were homeless.<sup>v</sup> There are many drivers of homelessness—and housing affordability is one of them. Just 1.4 per cent of Victorian properties are within the means of a person on minimum wage. Melbourne has the fifth most unaffordable housing market in the world, and nearly 10,000 Victorians visit the specialist homelessness sector each month due to housing affordability stress.<sup>vi</sup> The decreasing affordability of housing in Victoria, and especially in metropolitan Melbourne, means that more Victorians are facing housing instability and at risk of homelessness.

The experience of homelessness is deeply transient and, too often, deeply traumatic. The Big Ideas for Victoria's Future, developed through the public consultation by the government on the new plan for Victoria, envision an inclusive and vibrant future for our state, where all Victorians are empowered, healthy, safe, and happy. Ending homelessness is fundamental to achieving that ambitious vision. Bringing the Big Ideas for Victoria's Future to life means investing in evidence-based interventions to prevent homelessness—and to make sure that when homelessness does occur, it is rare, brief, and non-recurring.

That starts with investing in public and community housing.

Social makes up just 2.8 per cent of the state's occupied residential properties. Victoria has the lowest percentage of social housing in Australia, and social housing has been in long-term decline.

Public housing is distinct from community and especially affordable housing, and plays a specific role in the lives of low-income and marginalised Victorians. While models vary, social housing is for people on low incomes who have recently experienced family violence, homelessness, or other specific hardship.<sup>vii</sup> Public housing is one type of social housing. In recent years, the Government has had a distinct focus on community housing, with little expansion in the provision of public housing.

Affordable housing is generally 90 per cent of the market rate, making it inaccessible for people on very low or no incomes. In public housing, however, renters are charged a maximum of 25 per cent of their income.

“I’ve heard the term affordability bandied about quite a lot. I’ve researched it, and some people think that an affordable house is just 10 per cent lower than market value. And that really concerns me. To me, being on a low income, for me, affordability is a certain percentage of my income.... I’m really worried about community housing being used. I’d prefer public housing, because it’s sustainable for people on low incomes.” Chris

Affordable housing rental prices are influenced by the cost-of-living crisis and increasingly unaffordable private rental market. Affordable housing is not an appropriate response to homelessness, nor does it support people at risk of homelessness, people on low-incomes, or people in crisis.

Council to Homeless Persons has long advocated for the addition of 60,000 new social homes which would bring Victoria’s proportion of social housing up to the national average, as well as clear the existing waitlist; we now know that 332,100 public and social homes are needed to meet current and projected demand by 2051. The new Plan for Victoria is a unique opportunity to make actionable, evidence-based commitments to deliver on what matters most to Victorians.

The very low levels of social housing in Victoria means that Victorians who are excluded from the private market have the worst access to housing in Australia. Housing access across Australia is predicted to worsen in the near-term.<sup>viii</sup> The number of people experiencing homelessness will grow—unless the government takes urgent and concrete action to house Victorians. Embedding public housing commitments in the new plan for Victoria, and funding these commitments with multi-year budget commitments, is a critical first step.

### **Investing in public housing is an investment in preventing homelessness**

All Victorians deserve to have a well-designed home, at a price they can afford, and close to their daily needs—including Victorians living in public housing.

Research has shown that public housing is a very strong protective factor against homelessness—while community housing has a less protective effect.<sup>ix</sup> People living in public housing are less likely to experience homelessness than people in community housing and people in the private rental market, all other things being equal. Public housing is a particularly strong protective factor—meaning it is strongly correlated with preventing homelessness—because it is affordable and offers long-term and secure housing options for people who would not otherwise be able to access housing stability. Community housing, on the other hand, does not offer the same level of protection.<sup>x</sup>



The protective effect of public housing is so strong that research has suggested that 73 per cent of cases of homelessness could be avoided if at-risk and marginalised people were housed in public housing.<sup>xi</sup>

Building more public housing would, therefore, have a significant impact on preventing and ending homelessness, and ensuring that when homelessness does occur, it is rare, brief, and non-recurring.<sup>xii</sup>

Despite the strong evidence for the importance of public housing in preventing and ending homelessness, the Victorian government has continued to support the development of community housing over public housing.

Affordable housing is far less protective, and does not meet the needs of people at risk of or experiencing homelessness. Affordable housing provides reduced rent based on the private rental market: usually 80-90 per cent of the private rental market in each area.<sup>xiii</sup>

Public housing is the best tool we have for providing housing to people on very low incomes or people in crisis.

It is not an ideal use of public funds to focus solely on community housing, or indeed, to focus so heavily on affordable housing, as the Victorian Housing Statement stipulates. Investing in community housing, and especially affordable housing, while de-prioritising public housing flies in the face of evidence. The Government must invest in public housing alongside community housing.

**Recommendation 2: Prioritise public housing: invest to meet current and future demand, emphasising public over affordable housing.**

# Increasing supply through mandatory inclusionary zoning

## **Require all new developments to include high-quality social housing, with an emphasis on public housing.**

Mandating inclusionary zoning—rather than simply incentivising it through reduced costs for developers—will set Victoria on the right track for its social housing targets. It is an important measure to ensure that as Victoria’s private housing supply continues to grow, social housing supply grows alongside it. Mandatory inclusionary zoning has been found to provide more clarity and certainty to developers around requirements—which supports project feasibility assessments.<sup>xiv</sup>

Mandatory inclusionary zoning should not be limited to government land but should include privately owned land being built upon or redeveloped. This shares the benefit of mitigating risks of concentrating disadvantage by including public and community housing within mainstream rental market developments. It may be that development incentives such as density bonuses, or reduced car parking requirements could offset additional costs to developers while achieving positive social outcomes.<sup>xv</sup>

Incentivised zoning can be complementary to mandatory inclusionary zoning. Incentives can include fast tracking approvals for developments that meet the minimum threshold for public housing. International research suggests that incentivising inclusionary zoning can have a significant and positive impact on the number of public and affordable dwellings built.<sup>xvi</sup> Incentivising private developers must not come at the expense of high-quality, appropriate, and accessible public housing. For social housing to achieve the utmost social outcomes for residents, quality is an essential consideration.

Mandatory inclusionary zoning is an important tool to address the ongoing deterioration of Victoria’s social housing supply, while incentives may prove an effective tool at bringing this social housing online at reduced cost.

**Recommendation 3: Mandatory Inclusionary Zoning: Require a portion of all new developments to include social housing.**

# Build social housing that is well-designed, fit-for-purpose, and close to daily needs

## Location and economic participation

“A lot of my punters, they have to get to employment services and its such a hassle that they won’t go because they can’t afford to.” Jason

The location of social housing is of direct importance to renters’ 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>xvii</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.

It is important that housing that people can afford long term, 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.

**Recommendation 4: Build public and community housing near public transport and economic hubs to improve access to jobs and services.**

## Building community instead of entrenching disadvantage

“Can I ask why having access to shopping centres and food is not included in these priorities? There are no busses to take us to the shops, no public transport to take us there, so we’ve got to be able to walk, but in the heat or the rain, that’s not possible. In some areas, to get to the shops can take a good hour or two, and then you’ve got to haul it all back.” Chris

As Chris rightly identified, accessing food and shopping centres is a critical element of reducing disadvantage—especially for Victorians on low or no incomes, who are more likely to rely on public transport to access shopping centres.

Building social housing that is close to grocery stores and shopping centres should be an important part of the new Plan for Victoria.

It is important that public and community housing should be well-located and well-integrated into the community to avoid entrenching disadvantage. Some areas of Victoria are subjected to multiple 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>xviii</sup> These locations have disproportionate levels of social housing, over three times the rate of other neighbourhoods.<sup>xix</sup>

“The housing should suit the other housing in the area, so that it doesn’t stand out. That’s really important if you want to be part of a community. It’s important that the house you live in doesn’t make you stand out from that community.” Jody

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. 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 align with local neighbourhood character.

“Growing old on the veranda, watching the world go by. I’ve tackled so many issues, whether illness or drug addiction, with my chosen family. I have gone through some torments and tribulations, and I found solace in my friends and family.” Jason

“Without family, who’s going to support you through your rough patches? Pick you up if your car’s broken down, look after your pets? It’s really important.” Chris

The ability to have friends and family over to one’s home is a defining feature of being housed: not having control of and access to space for social relations is a defining feature of the ABS’ definition of homelessness.<sup>xx</sup> Based on the Victorian government’s consultation process, being close to friends and family was also identified as one of the top seven considerations for Victorians when deciding where to live.<sup>xxi</sup> Members of the CHP Lived Experience Advisory, all of whom have experienced homelessness, feel the same. New public and community housing should take this into consideration. As said by Jason and Chris, the joy and comfort of being able to connect with friends and family at home—in a space you feel proud of and safe in—can help us tackle life’s biggest challenges.

Living near friends and family was identified as one of the top seven considerations through the Victorian government’s state-wide consultation process. In seeking to deliver on this priority, dedication attention should be paid to those living in public and community housing. People who have experienced homelessness and/or housing insecurity and are now residing in social homes should be able to share their living spaces with loved ones. Entertaining people, connecting over food, and feeling safe are all part of what makes a house into a home.

**Recommendation 5: Enhance Community: Align new public and community housing with a neighbourhood character to foster a sense of belonging.**

## Green spaces can help create public and community housing fit for a changing climate

“Sitting in my front yard, I’ve got three baby gum trees. It’s fundamental to wellbeing, it’s a non-drug taking answer to depression. Access to green space is important. It’s got to be beautiful. If you live in beauty, you will see beauty in yourself.” Jason

Climate change is a homelessness issue.<sup>xxii</sup> New social housing must take the intersectional and compounded marginalisation of people experiencing homelessness and housing security into account. That means new public and social housing must be ready to withstand a changing climate, where rains are heavier, and summers are hotter and drier.<sup>xxiii</sup> Purposeful green spaces not only combat the harmful impacts of climate change, but, as Jason said, can be part of the recovery and healing process for people with lived experience of homelessness.

Victorians living in social housing are already enduring extreme heat at home.<sup>xxiv</sup> Social housing is often poorly insulated and regularly lack split systems—meaning residents have no access to cooling during heatwaves.

New social housing should be built to the highest standard. Minimum standards for energy efficiency, heating, cooling, insulation, and draught-proofing are implemented for all new dwellings, and that existing public and social housing is upgraded to the highest standard.<sup>xxv</sup>

Minimum standards for heating, cooling, insulation, draught-proofing and energy efficiency are not the only considerations for a changing climate. Consultations on the new Plan for Victoria revealed that Victorians want to live near green spaces—purposeful building of green spaces should be part of building future-ready public and community housing. Green spaces have a cooling effect on urban areas—especially when the surrounding area is purposefully designed<sup>xxvi</sup><sup>[OBJ]</sup>.

People on low incomes have less access to green spaces than do higher-income people in metropolitan Melbourne. According to the 2022 Cooling and Greening Melbourne Interactive Map, the Western suburbs of Melbourne, for instance, have less than 10 per cent tree cover, and are the most heat vulnerable areas of Melbourne, where vulnerability is calculated by looking at communities’ resources to respond and adapt to

heat, sensitivity to heat, and heat exposure.<sup>1,xxvii</sup> The lack of tree cover, density of population, and land surface temperatures in the Western suburbs make residents more vulnerable to heat than in other suburbs of Melbourne.

In general, across metropolitan Melbourne 'suburbs with high proportions of low-income households have poor access to green space than suburbs with low concentrations of low-income households.'<sup>xxviii</sup> Research has found that the association between green space and social justice and health outcomes can be critical to addressing service and resources access inequity urban areas.<sup>xxix</sup> Current trends in development across metropolitan Melbourne are likely to continue this negative association. This is likely to have significant, negative, intergenerational impacts on well-being and health outcomes for low-income households and communities.<sup>xxx</sup> Some of these negative impacts include concentrated social problems like persistent mental illness; problematic alcohol and other drug use; obesity; high rates of violence and anti-social behaviours, and low-levels of trust.<sup>xxxi</sup> People in public and community housing are not only expected to live in conditions below that of private rentals, but they have less access to the cooling effect of parks and tree cover. Building large parks and increasing tree cover are both important, evidence-based options for combatting urban heating in low-income areas.<sup>xxxii</sup>

<sup>1</sup> Adaptive capacity is calculated using two socio-economic indexes for areas (SEIFA): Index of Relative Socio-Economic Disadvantage (IRSD) and Index of Education and Occupation (IEO); Sensitivity to heat is calculated using demographic data and indicators that determine the extent to which heat is retained in urban environments: land cover (presence of vegetation and roads); demographic data (population density; age; and persons in need of care); Heat exposure is determined through satellite thermal infrared imagery to estimate land surface temperatures. Taken from Department of Transport and Planning. 'Cooling and greening Melbourne map,' Updated: 10 June 2023.

“Green space is vitally important. Access to green spaces allows people to build community, it’s where people tend to meet or walk their dogs, or just hang out with one another. If you’re building a lot of housing, you need to have green spaces around that housing. It’s very important for peoples’ wellbeing and their mental health.” Chris

It is therefore of immediate importance that the government ensure that new public and community housing is built purposefully. New investments must be held to the highest standard and should purposefully integrate with natural and human-built green spaces. Research suggests that low-green areas and low-income areas are prioritised for green space provisions; CHP echoes this recommendation.<sup>xxxiii</sup>

**Recommendation 6: Ensure new and existing low-income areas included planned green spaces for well-being.**

### **Public housing should be fit for changing life circumstances**

“My theory is that as my health has changed, life has changed, my responsibility as a parent and a carer, I’ve needed very different footprints over time. Now, I’ve got a really tranquil garden, but I can’t keep up with it. It’s about that flexibility between properties. We can’t keep living our lives literally in the same way for 20, 30, 40 years. If you get government housing, you get one house. And you’ve got to make your life work [around it].” Jody

CHP’s Lived Experience Advisors spoke about how their housing needs have changed over time. This might be as a result of changes to family composition, illness, injury, employment or education, or simply a change in preferences.

Social housing does not account for life changes. When a person is allocated a spot in public or community housing, they have that house for life. Providing tenure in social housing is undeniably critical. However, as needs or circumstances change, it may be appropriate for a resident to request a transfer into a different social property. Given the low availability of social housing in Victoria, transfer applications for people to make life transitions—including moving into smaller properties that are easier to care for or moving into different neighbourhoods to be closer to support networks or services—are not readily available. Implementing a choice-based transfer system would require a far greater level of social housing stock. CHP



has previously advocated for a choice based letting system.<sup>xxxiv</sup> A choice-based system would enable social housing residents to more easily and quickly access properties that meet their needs, as their needs change.

Providing new and additional support for home modification could be an interim measure while Victoria increases its social housing stock. This would be a person-centred approach to supporting social housing residents throughout their life course to age in place, safely, and comfortably. Research has shown that home modification—making structural changes to people in line with their needs—reduces levels of disability, reduces healthcare costs, and improves quality of life.<sup>xxxv</sup> This could mean enabling Victorians in social housing to make age-related modifications to their properties, such as installing wheelchair ramps to facilitate ease of mobility; grab bars and handrails to support stability; and improving lighting.<sup>xxxvi</sup>

The new Plan for Victoria is an opportunity to envisage a housing system with more options; where people living in social housing have more choice, and are able to find housing that enables them to age in place.

**Recommendation 7: Provide funding for age-related modifications to help social housing residents age in place.**

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<sup>i</sup> Homelessness Australia, “Homelessness and Domestic and Family Violence: State of Response Report 2024” (Homelessness Australia, 2024).

<sup>ii</sup> Homelessness Australia; AIHW, “AIHW Data Exploration Tool: Vic, Accommodation Short-Term Needed; Accommodation Short-Term Provided; Domestic or Family Violence and Sex Female by Financial Year” (Australian Institute of Health and Welfare, 2024), <https://dataexplorer.aihw.gov.au/webapi/jsf/tableView/tableView.xhtml>.

<sup>iii</sup> Van den Nouwelant, R., Troy, L., and Soundararaj, B., “Quantifying Australia’s unmet housing need”, University of New South Wales, 2022

<sup>iv</sup> Guy Johnson et al., “How Do Housing and Labour Markets Affect Individual Homelessness?,” *Housing Studies* 34, no. 7 (August 1, 2019): 1107, <https://doi.org/10.1080/02673037.2018.1520819>.

<sup>v</sup> AIHW, “AIHW Data Exploration Tool: Vic, Accommodation Short-Term Needed; Accommodation Short-Term Provided; Domestic or Family Violence and Sex Female by Financial Year.”

<sup>vi</sup> CHP, “Homelessness and Housing Affordability” (Council to Homeless Persons, 2022), [https://chp.org.au/wp-content/uploads/2022/10/221010\\_Homelessness-and-housing-affordability.pdf](https://chp.org.au/wp-content/uploads/2022/10/221010_Homelessness-and-housing-affordability.pdf); Anglicare, “Rental Affordability 2024 Snapshot” (Anglicare Victoria, 2024), <https://cdn.anglicarevic.org.au/wp-content/uploads/2024/04/2024-Rental-Affordability-Snapshot-Report-Anglicare-Victoria.pdf>.

<sup>vii</sup> Housing Vic, “Social Housing,” 2024, <https://www.housing.vic.gov.au/social-housing>.

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<sup>viii</sup> National Housing Supply and Affordability Council, "State of the Housing System 2024" (Australian Government, 2024), 87; Deanna Lane, "UDIA Comments on the Release of State of the Housing System 2024 Report," UDIA National, May 3, 2024, <https://udia.com.au/2024/05/udia-comments-on-the-release-of-state-of-the-housing-system-2024-report/>.

<sup>ix</sup> Johnson et al., "How Do Housing and Labour Markets Affect Individual Homelessness?"; Julie Moschion, David Ribar, and Yi-Ping Tseng, "Melbourne Institute Response to Parliament Inquiry into Homelessness in Victoria" (Melbourne Institute, 2019), 8.

<sup>x</sup> Johnson et al., "How Do Housing and Labour Markets Affect Individual Homelessness?," 1106.

<sup>xi</sup> Johnson et al., 1107.

<sup>xii</sup> Johnson et al., 1106.

<sup>xiii</sup> AHURI, "What Is the Difference between Social Housing and Affordable Housing - and Why Do They Matter?" (Australian Housing and Urban Research Institute (AHURI), 2023), <https://www.ahuri.edu.au/analysis/brief/what-difference-between-social-housing-and-affordable-housing-and-why-do-they-matter/>.

<sup>xiv</sup> AHURI, "What Is Inclusionary Zoning, and How Does It Help Deliver Affordable Housing" (Australian Housing and Urban Research Institute (AHURI), 2023), <https://www.ahuri.edu.au/analysis/brief/what-inclusionary-zoning-and-how-does-it-help-deliver-affordable-housing/>.

<sup>xv</sup> CHP, "Submission to Victoria's 30-Year Infrastructure Strategy" (CHP, 2023), 3, <https://chp.org.au/publication/submission-to-victorias-30-year-infrastructure-strategy/>.

<sup>xvi</sup> Richard Benedict et al., "Private Sector Involvement in Social and Affordable Housing," *AHURI Final Report*, no. 388 (October 2022): 2, <https://doi.org/10.18408/ahuri7326901>.

<sup>xvii</sup> Nicole Gurrán et al., "Urban Productivity and Affordable Rental Housing Supply in Australian Cities and Regions," *AHURI Final Report*, no. 353 (March 25, 2021), <https://doi.org/10.18408/ahuri7320001>.

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<sup>xviii</sup> R Tanton et al., “Dropping Off the Edge: Persistent and Multilayered Disadvantage in Australia” (Jesuit Social Services, 2021), [https://static1.squarespace.com/static/6170c344c08c146555a5bcbe/t/61958bf805c25c1e068da90f/1637190707712/DOTE\\_Report+\\_Final.pdf](https://static1.squarespace.com/static/6170c344c08c146555a5bcbe/t/61958bf805c25c1e068da90f/1637190707712/DOTE_Report+_Final.pdf).

<sup>xix</sup> Tanton et al.

<sup>xx</sup> Victoria State Government, “Big Ideas for Victorias Future” (Victoria State Government, 2024); Australian Bureau of Statistics, “Homelessness Operational Groups (OPGP) Census of Population and Housing: Census Dictionary,” 2021, <https://www.abs.gov.au/census/guide-census-data/census-dictionary/2021/variables-topic/housing/homelessness-operational-groups-opgp>.

<sup>xxi</sup> Victoria State Government, “Big Ideas for Victorias Future.”

<sup>xxii</sup> Mark Furlong, “Climate Change and Homelessness Research Project Report” (Council to Homeless Persons, 2024), <https://spatialvision.com.au/climate-change-homelessness-connection/>.

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