



**RESPONSE TO THE 10  
YEAR SOCIAL AND  
AFFORDABLE  
HOUSING STRATEGY  
DISCUSSION PAPER**

**VICTORIAN PUBLIC  
TENANTS  
ASSOCIATION**

*March 2021*

**VPTA** 

## Who we are

The Victorian Public Tenants' Association (VPTA) is the voice of public housing in Victoria.

As the peak body representing existing public housing tenants and those on the waitlist, our goal is to provide advice to tenants, and to improve and expand the public housing system in Victoria. Although not formally part of our role, we also assist community housing tenants where possible.

We believe all social housing tenants deserve a representative voice, regardless of their specific tenure type.

While our work is in Victoria – we are the only peak body in Australia which exclusively represents public housing tenants or people who live in social housing.

We undertake systemic advocacy and provide policy advice to the Victorian Department of Families, Fairness and Housing, undertake community engagement work and operate a free and confidential telephone advice service. In the 2019-20 financial year, we assisted 564 residents with in-depth advice and assistance.

## General Comments

We congratulate the Victorian Government on their historic investment in social housing, the creation of Homes Victoria and on taking this first step towards a long-term strategy for social housing growth in Victoria. These steps pick up on key recommendations made by both the VPTA, and our colleagues in the sector, including the Victorian Housing Peaks (of which we are a member), over a significant period.

We wholeheartedly concur with a number of sentiments expressed by Minister Wynne, when launching this document, particularly that we all rise together, and that we can't afford to leave anyone behind.

Our comments and recommendations are therefore made with the intention of locking in the full promise of the Big Housing Build, and beyond it, the 10 Year Social and Affordable Housing Strategy.

If we are going to ensure that, indeed, nobody is left behind, if we truly want to reduce the swollen waiting list, as the Minister indicated – some changes must be made.

We are generally supportive of the vision laid out, particularly where it commits to put people at the centre, plan for growth and ensure new stock is sustainable and built to a high standard (including being seven star NaTHERS rated).

## Diversity of Tenure

The discussion paper says:

*“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.”<sup>1</sup>*

We couldn’t agree more.

To truly deliver on this vision, to house every Victorian – tenure type matters. Affordability of rent, matters. Who gets the opportunity to access housing, matters.

The discussion paper identifies community housing as being the focus and driver of future growth. This is a cause of deep concern.

We do not deny that there is an important place for community housing within Victoria’s social housing provision. The problems Victoria faces are too large for one tenure type to adequately address on its own.

However, we know that the community housing industry is not equipped to house all people on the priority waiting list. The industry cannot maintain financial viability and house those who receive Australia’s lowest, least adequate income support payments.

The community housing industry are not required to offer housing to the person with greatest need, in the same way that publicly owned and managed vacancies must be allocated. Rather, the industry must only offer 75 per cent of vacancies to applicants from the priority section of the waitlist. More than half of all applications fall into the priority category, which means that this is still a very wide discretion.<sup>2</sup>

In their submission to the recent Victorian Inquiry into Homelessness, Melbourne City Mission wrote that members of the community housing industry had indicated they find it difficult to house young people as they tend to be financially unviable tenants.<sup>3</sup>

By failing to grow publicly owned and managed housing stock, we are condemning those who most urgently need our assistance, the people most likely to be experiencing homelessness, to a much longer waiting time.

If those on the lowest income support payments are fortunate to be housed by the community housing industry – their tenancies are often unsustainable. Subsidised rent in community housing is said to be generally 30 per cent of household income, including Commonwealth Rent Assistance (which people who live in public housing are not entitled to receive). By comparison, rent in public housing is capped at 25

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<sup>1</sup> Homes Victoria, *Establishing a 10-Year Strategy for Social and Affordable Housing*, 2021, pg 3.

<sup>2</sup> Victorian Government, ‘Victorian Housing Register: Victorian Housing Register and Transfer List by Local Area – December 2020’, [www.housing.vic.gov.au/victorian-housing-register](http://www.housing.vic.gov.au/victorian-housing-register), accessed online 24 March 2021.

<sup>3</sup> Melbourne City Mission, ‘Submission to the Inquiry into Homelessness in Victoria, January 2020’, accessed online 24 February 2021, pg 24.

per cent of household income. This difference is not always solely accounted for by the additional Commonwealth Rent Assistance that people living in community housing receive.

We've compared how this looks across a number of different household types receiving income support payments, and found that even when excluding Commonwealth Rent Assistance, the cost of rent in community housing tends to be more expensive than in publicly owned and managed housing.

Household	Fortnightly income	Fortnightly Public Housing Rent Calculation (25% of AHI + 15% FTB) And proportion of GHI	Fortnightly Community Housing Rent Calculation A (30% HI + 15% FTB + 100% CRA) And proportion of GHI	Fortnightly Community Housing Rent Calculation B (25% HI + 15% FTB + 100% CRA) and proportion of GHI	Difference per annum excluding CRA
<b>Single parent with 5 year old child</b>	PPS: \$723.50 ES: \$12 PS: \$69.60 FTB A: \$189.56 FTB B: \$161.14 Total: \$1,155.80	\$236.47  20%	\$458.21 (\$294.13 exc. CRA)  40%	\$417.95 per fortnight (\$253.87 exc. CRA)  36%	This household would be \$452.40 - \$1,499.16 better off in public housing
<b>Single parent with 10 year old child</b>	JS: \$662 ES: \$9.50 FTB A: \$189.56 FTB B: \$112.56 Total: \$973.62	\$200.50  22%	\$410.66 (\$241.58 exc. CRA)  42%	\$377.06 (\$207.98 exc. CRA)  39%	This household would be \$207.48 - \$1,081.08 better off in public housing
<b>Single person receiving Disability Support Pension</b>	DSP: \$860.60 ES: \$14.10 PS: \$69.60 Total: \$944.30	\$218.65  23%	\$422.88 (\$283.28 exc. CRA)  45%	\$375.67 (\$236.07 exc. CRA)  40%	This household would be \$452.92 - \$1,680.38 better off in public housing
<b>Single, unemployed person aged 40.</b>	JS: \$615.70 ES: \$8.80 Total: \$624.50	\$156.12  25%	\$326.95 (\$187.35 exc. CRA)  52%	\$295.72 (\$156.12 exc. CRA)  47%	This household would be up to \$889.98 better off in public housing
<b>Student with no children, older than 18, living alone</b>	YA - \$462.50 ES: \$7.00 Total: \$469.50	\$117.37  25%	\$280.45 (\$140.85 exc CRA)  60%	\$256.97 (\$117.37 exc CRA)  55%	This household would be up to \$610.48 better off in public housing.

*Notes: AHI – assessable household income inclusive of Energy Supplement, HI – household income inclusive of all income support payments and supplements, GHI – gross household income inclusive of CRA and all supplementary payments, PPS – Parenting Payment Single, JS – JobSeeker, ES – Energy Supplement, PS – Pension Supplement, FTB A/B – Family Tax Benefit Part A/B, DSP – Disability Support Pension, YA – Youth Allowance (Student) CRA – Commonwealth Rent Assistance. We have assumed households are receiving maximum rates of FTB A/B, Pension Supplement and Commonwealth Rent Assistance. Figures exclude the Coronavirus Supplement. Payment rates include permanent increase to JobSeeker of \$50 per fortnight. Method shown in Appendix A.*

Our Tenant Advocates have worked with community housing residents who are in housing stress, and at serious risk of homelessness, despite already living in social housing.

In 2020, our Tenant Advocates assisted Joe<sup>4</sup>, a community housing resident who receives an Allowance payment as his main source of income. Although Joe was living in community housing when he contacted us, he was nonetheless on the priority waiting list for a transfer, due to being at risk of homelessness as a result of his high rent. Joe was unable to afford a mobile phone, or other form of communication device. To assist Joe, we relied on the kindness of his neighbours to act as message carriers.

These outcomes are inconsistent with the stated aims of the Strategy and the Big Housing Build. It is not enough to just maintain the current public housing stock level<sup>5</sup>. **If we want to see real change in Victoria, we have to ensure that publicly owned and managed housing stock grows at least equally to housing managed by the community housing industry.**

We disagree that a fundamental change is needed in policy and delivery. Public housing should continue to be a key pillar in Victoria's social housing strategy. It is more affordable, more equal and more secure than its community housing cousin.

For the community housing industry to be the focus and driver of future growth locks in disadvantage for the most vulnerable Victorians on the waitlist now and in the future. If the Government is truly committed to ensuring all Victorians have access to a safe, affordable and appropriate home, then it must commit to growing publicly owned and managed housing stock at least equally to properties managed by the community housing industry.

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<sup>4</sup> Name has been changed.

<sup>5</sup> Homes Victoria, Establishing a 10-Year Strategy for Social and Affordable Housing, 2021, pg 23.

## Dwelling size

We note that data from existing applications on the Victorian Housing Register indicates a high demand for more one bedroom properties.

We do not dispute this. However, we would encourage Homes Victoria to also include the construction or purchase of larger dwellings suited to families with children. Particularly as a key, and growing, cohort on the waitlist is Victim-Survivors of family violence, which are often households that include children.

While larger families represent a small proportion of the applications on the waitlist, family homes should continue to be added to the social housing stock portfolio through the 10 Year Social and Affordable Housing Strategy, as they will assist to address issues of overcrowding, and ensure that we have adequate stock to house families into the future as required.

## Fire Safety

The Home Fire Sprinklers Coalition recommends the installation of home fire sprinklers, alongside the use of fire alarms in residential properties.

They found that the presence of both sprinklers and fire alarms reduces the average fire deaths per 1,000 home fires to 1.1, compared to 3.9 deaths per 1,000 home fires where an alarm is installed, but no sprinkler.<sup>6</sup>

The Coalition also refers to a study undertaken by Fire and Rescue NSW, which found that:

- Fires in modern homes spread in less than five minutes, compare to homes which were built between 1950 and 1970, where fire took almost half an hour to spread, and
- In test fires, the presence of home sprinklers significantly improved the safety of both occupants and firefighters.<sup>7</sup>

We believe that the 10 Year Social and Affordable Housing Strategy should allow for all new properties to be protected by both home fire alarms and sprinklers.

## Set a Bold Target

The final 10 Year Social and Affordable Housing Strategy will be an ambitious and hopeful document. It's fitting that it should therefore set a bold growth target.

In 2020, the Victorian Housing Peaks released *Make Social Housing Work: A Framework for Victoria's Public and Community Housing*. In it, we called for

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<sup>6</sup> Home Fire Sprinklers Coalition, 'Why Fire Sprinklers?', online, <https://homefiresprinklers.org.au/about-sprinklers/why-fire-sprinklers/>, accessed 16 March 2021.

<sup>7</sup> Home Fire Sprinklers Coalition, 'Changes to the National Construction Code', online, <https://homefiresprinklers.org.au/initiatives/ncc-changes/>, accessed 16 March 2021.

substantial growth in social housing –enough new properties to bring Victoria to the national average.

Although the Big Housing Build shares this goal, it does not meet this target.

Victoria requires 6,000 new properties to be built every year, for 10 years, to reach the national average. These properties should consist of publicly owned and managed housing, as well as community housing, and each year 300 properties should be Aboriginal and Torres Strait Islander Housing.<sup>8</sup>

The final Strategy should seek to meet the balance of this target.

### A 10 Year Vision

Ten years from now, we hope to see a Victoria with above average levels of social and affordable housing stock, where people who need access to a home wait only a short period of time before allocated one, and where experiences of homelessness that cannot be prevented, are as short as possible.

For those that are living in social housing, we must ensure that tenancies are managed in a compassionate way that takes into account the importance of a home and enforces the rights of residents, not just the responsibilities. We expect to see a Victoria in which no social housing residents experience rental stress.

Importantly, the foundations to realise this vision are already in place.

The Department's Social Landlord model is the correct setting to be moving forward with. To really make this successful, we believe Housing Offices need more staff, so that Housing Services Officers have the time to comprehensively implement this new way of working.

We don't pretend that public housing right now is perfect. Certainly, there are issues to address – such as the energy efficiency and thermal comfort of the existing stock portfolio, a history of poor maintenance outcomes and a lack of stock driving inappropriate allocations (at times) which can negatively impact both the new resident and their neighbours, which leads to unnecessary churn.

However, these problems are not beyond solutions. We have a strong base to work off and improve from. We do not need to reinvent Victoria's social housing system to ensure good outcomes for current and future residents.

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<sup>8</sup> Housing Peaks Alliance, 'Make Social Housing Work: A Framework for Victoria's Public and Community Housing 2020-2030,' 2020, pg 6.



## Responses to questions

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.

For twenty years, we have been the voice of public housing – representing public housing renters, and those on the waitlist. In addition to our free and confidential tenants' advice line, we do outreach/community work, undertake system wide advocacy and provide advice to Homes Victoria and the Department of Fairness, Families and Housing. Although we don't have a formal agreement with the community housing industry, we also assist people who live in community housing.

Currently, people who live in community housing do not have a representative voice. The peak body for community housing, the Community Housing Industry Association (CHIA Vic) represent landlords. As a result, they are sometimes inherently conflicted – as the interests of their members do not always align with the interests of those their members' house.

Once the Big Housing Build is complete, the community housing industry will be the landlord for around one third of social housing tenants.

We believe that all social housing tenants should have a representative voice, and that the VPTA is the most logical organisation to take this work on.

We are the only organisation in Australia that exclusively provides tenancy advocacy and support to people who live in social housing, and we have established relationships with all the relevant stakeholders.

In recent years, the Department of Families, Fairness and Housing has begun conducting broad ranging annual tenant surveys. These should be extended to also survey a selection of community housing residents, so that Homes Victoria receives tenant feedback from throughout the social housing system.

Community housing tenants would also benefit from access to the Victorian Ombudsman, equal to people who live in public housing.

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

### Enabling access

Key to assisting more people to access social housing, is more social housing, and in particular, publicly owned and managed housing stock.

Members of the community housing industry have stated that they cannot afford to offer properties to too many people on the lowest of incomes – namely the JobSeeker and Youth Allowance base rates.

In a previous Senate Inquiry into the Adequacy of Newstart, some said:

*“One effect of a growing number of Newstart recipients in social housing is a reducing rental revenue stream to maintain properties and provide vital services to tenants and people seeking housing. Without an explicit subsidy to meet the gap between rent collected and the cost of maintaining the system, the social housing model is financially unsustainable.”<sup>9</sup>*

and also:

*“...our compassion can only last so long. We are established as ‘social businesses’. Our staff wages are paid by rent collected. The Newstart situation is affecting our sustainability and viability.”<sup>10</sup>*

After many years of concerted campaigning by many in the community sector and the broader community – the Federal Government has finally consented to increase the meagre JobSeeker rate. However, the increase is so minimal (\$3.57) a day, that it does nothing to make the recipients of this payment more financially viable tenants for community housing landlords.

There will be nowhere for recipients of JobSeeker and Youth Allowance to go unless we build more publicly owned and managed housing stock.

Further, anecdotally we are aware that some people who require housing assistance do not make an application to the Victorian Housing Register due to perceived waiting times. In reality, we know that the amount of time an applicant or applicant household spends waiting for access to social housing depends on myriad factors, including their particular situation, areas they would like to live, actual housing requirements, and sometimes, even luck. If more general information were available, people would be able to make decisions based on a better understanding of potential wait times in different regions and may be more likely to apply for social housing when they first need assistance, rather than waiting until crisis arrives.

### Sustaining tenancies

More can also be done to sustain tenancies.

Tenancy Plus is a good service which we believe should be extended. However, Tenancy Plus is a time limited service to sustain tenancies which are classified as at risk. Some issues are unable to be resolved holistically within the time provided by Tenancy Plus and are liable to occur again.

People who live in social housing also need access to long term supports to address deep issues, such as hoarding behaviours.

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<sup>9</sup> Community Housing Industry Association of NSW, Submission to the *Inquiry into the adequacy of Newstart and related payments and alternative mechanisms to determine the level of income support payments in Australia*. Pg 5.

<sup>10</sup> South Port Community Housing Group Inc, Submission to the *Inquiry into the adequacy of Newstart and related payments and alternative mechanisms to determine the level of income support payments in Australia*, pg 6.

People who live in public housing are able to be referred to Multiple and Complex Needs Coordinators, or the Support for High Risk Tenancies program, but we are not aware of any equivalent schemes that people who live in community housing can access.

This is a gap that ought to be filled through the 10 Year Social and Affordable Housing Strategy.

Finally, in order to be able to sustain a tenancy, rent must be affordable for the resident. In some instances, this is not the experience in community housing, as discussed in our introductory comments.

#### Moving as needs change

Finally, it is correct that people who live in social housing require more support to move between different housing options as their needs change.

More could be done to address underutilisation to ensure that stock is managed as efficiently as possible.

Some people who live in public housing still live in the same property that they raised their family in, even though it may just be one or two older adults still in the home.

We believe people in this position should be incentivised to downsize to a different, smaller, public housing property. Historically, this has been difficult to achieve, not only due to the emotional connection existing tenants feel to the property, but also due to allocations policies. For example, some may be willing to downsize, but would only be eligible for a one bedroom property, and they would prefer at least one extra bedroom so that a carer, or a grandchild, could occasionally stay the night. With greater flexibility in allocations rules for people seeking to downsize, we could still make progress addressing underutilisation, as well as making larger, family homes available, which would assist to address overcrowding.

Existing residents who are willing to downsize could also be incentivised with assistance to complete the move, or a period of lower rent payments.

The mutual swap system could also be managed more efficiently, to ensure existing tenants are in properties that are appropriate to their needs. Currently, tenants who wish to swap manage this process themselves, usually through the use of Facebook groups, and then seeking approval for the proposed move from the Department. This is inefficient, and often frustrating.

Finally, we believe security of tenure is central to the success of a social housing tenancy.

RMIT Emeritus Professor Guy Johnson and others found that it is the heightened security of tenure in public housing, compared to community housing, that makes public housing the most effective form of social housing with which to address homelessness:

*“Importantly, we found public housing to be a very strong protective factor reducing homelessness. Public housing is particularly effective because it is affordable. It has also traditionally offered a long-term, secure housing option for those at the bottom of the housing market. This is because public housing leases provide the benefits of security of tenure commonly associated with home ownership. Community housing on the other hand appears not to offer the same level of protection. These findings emerge despite community housing being affordable, however security of tenure is weaker possibly because providers are more dependent on rent revenue and therefore less tolerant of rental arrears.”<sup>11</sup>*

We are conscious that some people who live in social housing have been able to fully capitalise on the opportunity that a safe, affordable place to call home provides, and may be in a position to transition to the private rental market.

This should be supported and encouraged by social housing providers where it is the stated wish of a resident, but it should never be enforced as mandatory, as this would undercut the principle of security of tenure.

The Australian Housing and Urban Research Institute have considered the issue of a ‘throughput policy model’ which seeks to move people out of social housing and into the private rental market, and say:

*“This throughput policy model is radically different to the ethos underpinning the social housing system historically, where social housing was often a lifetime stable housing solution for lower incomes workers...For many interviewees, it was inappropriate to apply a throughput pathways model. Instead of offering transitional tenure, social housing provided residential stability and security to people who had never had this before and who are often facing complex health and other wellbeing issues...*

*Our research also finds that policies based on this approach are inconsistent with the realities available to people to traverse housing pathways. A throughput pathway assumes upward social mobility supported by employment progression. However, as affordable housing has become increasingly unavailable, labour market attachment more tenuous for more households and access to social housing more restrictive, a pathway out is increasingly unlikely. Firstly, a paucity of affordable housing means there is nowhere to move to, and secondly, there is a need for ongoing tenancy support. We see this confirmed in the number of people who transition in and out of social housing on multiple occasions and in the proportion of people who leave social housing for precarious housing situations.*

*Tenants and providers participating in this research were both aware that obtaining secure, long-term, affordable and appropriate housing in the private rental market was unobtainable by people on income support*

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<sup>11</sup> Johnson G, Scutella R, Tseng Y and Wood G, ‘How do housing and labour markets affect individual homelessness?’, *Housing Studies*, 2018, <https://doi.org/10.1080/02673037.2018.1520819>.

*payments and living in poverty, and both inaccessible and financially and emotionally damaging for people vulnerable to discrimination of stigma.”<sup>12</sup>*

In short, attempting to force people out of public housing in this way is counter-productive.

Instead, people who live in social housing should feel empowered to move into the private rental market at a time that is right for them, if they want to.

Homes Victoria could identify some possible ways to assist this, by providing a ‘safety net’, such as an ability to return to a priority category on the waitlist if required within a certain time period of moving out of social housing.

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

The important features in affordable housing, are important features in all housing.

As we indicated in the previous answer, security of tenure is key to success in social or affordable housing.

For many, when they finally access a social housing property, it is the first secure home they have had in many years, if not the first secure home they have had full stop. Naturally, they are generally reluctant to do anything which might actually, or be perceived to, jeopardise that safety and security.

This could even include taking any step which might assist in the long-term (like joining the workforce), but they believe could put their social housing property at risk.

Another issue is a lack of willingness to raise issues, due to an incorrect presumption that this will negatively impact their ability to stay in the property long-term.

Therefore, if we want to ensure social housing is delivering for its residents, security of tenure is critical.

In addition to security of tenure, it is critical that residents can afford their rent, feel safe and at ease and can efficiently access health, education and employment opportunities.

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<sup>12</sup> Australian Housing and Urban Research Institute, Inquiry into understanding and reimagining social housing pathways, Final Report, 2020, pg 51.

## What actions will support people to find and obtain an affordable home? What actions will strengthen social and affordable housing communities?

It is wrong to think that social and affordable housing communities are not already strong. These are some of the most joined up communities in Victoria.

Some things that would further assist:

- Induction processes, to assist new residents to settle in, especially those that may not have had an opportunity to learn household tasks that others do when growing up.
- Awareness raising within the general community about the importance, and role, that social housing plays, to address existing stigma.

Additionally, we believe people would feel more empowered to make an application for social and affordable housing if there was greater transparency around the Victorian Housing Register.

Access to current and reliable information about general wait times for certain types of properties in certain areas could assist people to plan with greater certainty and remove stress from those who are waiting for a property, who experience anxiety as a result of not knowing, or being able to easily check, the status of their application and general information about waiting times.

## What actions will enable and deliver growth in social housing?

The 10 Year Strategy must be cognisant of a continuum of need, and recognise that public, community and affordable housing will all need to see growth in available stock, beyond what is committed to in the Big Housing Build.

Mechanisms like Inclusionary Zoning and private partnerships can already assist the community housing industry to deliver more community and affordable housing.

However, publicly managed housing stock relies on direct government investment to grow. Therefore, we recommend quarantining further funds for the development of new publicly managed housing stock.

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

We understand the intention that Four Year Supply and Delivery plans will guide the market and growth pipeline for social and affordable housing.<sup>13</sup>

To ensure that these plans best represent community need, we believe they should be informed by community consultation, and by consideration of not only data from the Victorian Housing Register, but also data from Specialist Homelessness

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<sup>13</sup> Homes Victoria, 'Victoria's Big Housing Build,' [https://www.vic.gov.au/sites/default/files/2020-11/hv\\_more\\_homes\\_for\\_more\\_Victorians\\_0.pdf](https://www.vic.gov.au/sites/default/files/2020-11/hv_more_homes_for_more_Victorians_0.pdf), accessed online, 2020, pg 12.

Services, the child protection system, justice system and local labour force predictions.

New social and affordable housing should be constructed in consultation with groups such as People with Disability Australia, Women with Disabilities, First Peoples Disability Network, Summer Foundation and Children and Young People with Disability, to ensure that properties are designed in line with current best practice in universal and inclusive design.

Further, at least a portion of new social and affordable housing properties should be designed to meet safety needs of Victim-Survivors of family and domestic violence.

Finally, housing for young people experiencing homelessness needs to be closely examined. Currently the social housing system is not adequately catering to this group. Anecdotally, we are aware that young people in need of housing assistance are disinclined to even apply to the Victorian Housing Register, due to long wait times, and a view that they are not catered for.

Young people experiencing homelessness are likely to need different types of support, over different time periods, to enable them to gain important skills and, in some instances, safely transition from the out-of-home care system to an independent life.

[What do we need to do to enable a well-functioning affordable housing system that provides rental and home ownership opportunities for those that need them? How do we strengthen our partnership approach to build a stronger and more effective social and affordable housing system?](#)

All the effort of Government and the community sector together will not address our housing crisis unless we work to address the underlying economic conditions that have created it.

These include:

- Federal tax and superannuation rules that encourage the commoditisation of housing as a wealth generation strategy,
- Industrial relations laws which keep conditions and protections for low incomes workers sparse, wages low, and which permits broadscale use of casualisation and insecure work,
- Community attitudes and subconscious bias which make it more difficult for some members of our community to find work and access rental properties,
- Services which effectively prevent homelessness, rather than respond to it.

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

We are excited to continue working closely with Homes Victoria, and our colleagues in the community sector to grow a strong and holistic social housing system to serve Victorians.

We are happy to continue working in consultation and advisory groups, committees and on a one- on-one basis with staff.

Additionally, we recommend that structured monitoring and evaluation of the Strategy occur regularly, to ensure that it remains relevant for Victorian's during its 10 Year lifespan. This will have the added benefit of increasing transparency and community understanding of social and affordable housing in Victoria.



## Recommendations

1. The 10 Year Social and Affordable Housing Strategy should ensure publicly owned and managed housing stock grows at least equally with housing stock managed by the community housing industry.
2. Growth in social housing should include a broad variety of dwelling types and sizes.
3. The 10 Year Social and Affordable Housing Strategy should consider the introduction of residential fire sprinkler systems in new properties constructed.
4. Existing, positive policies of Homes Victoria and the Department of Families, Fairness and Housing should be embedded into the Strategy, and built upon.
5. The role of the VPTA should be expanded to also provide a formally recognised, representative voice for people who live in community housing.
6. Homes Victoria and the Department of Families, Fairness, and Housing should extend the existing public housing residents survey program to also include people who live in community housing.
7. The 10 Year Social and Affordable Housing Strategy should enshrine security of tenure as an overriding consideration in tenancy management across both social housing tenures and ensure that security of tenure plays an important role in all social housing policy.
8. The 10 Year Social and Affordable Housing Strategy should set a target for growth beyond the Big Housing Build, which includes growth in publicly owned and managed housing stock. Specifically, the target should meet the social housing growth goal put forward in *Make Social Housing Work: A Framework for Victoria's Public and Community Housing*, which called for 6,000 new properties, each year for 10 years. The new properties should be split between publicly owned and managed housing stock, and housing managed by the community housing industry, and each year, 300 of the new properties should be Aboriginal and Torres Strait Islander housing.
9. Tenancy Plus programs should be extended to address existing long waiting times.
10. Options similar to the Departments Support for High-Risk Tenancies and Multiple and Complex Needs Initiative should be available to people who live in community housing.
11. The 10 Year Social and Affordable Housing Strategy must ensure that rents for community housing residents are genuinely affordable in real terms.
12. Without limiting security of tenure, the 10 Year Social and Affordable Housing Strategy should consider options to incentivise existing residents in public housing to downsize if this is appropriate for them. These might include a period of reduced rent in the new property, assistance with the process of moving, or applying different allocations rules to these transfers – particularly with regard to bedrooms.
13. Without limiting security of tenure, the 10 Year Social and Affordable Housing Strategy should consider supports to empower existing residents to enter the private rental market confidently, if they so choose. This could include an option to re-join the Victorian Housing Register in a priority category if the tenancy is not going well.

14. The existing mutual swaps system in public housing should be formalised.
15. Induction processes should be introduced for new entrants into social housing.
16. Community awareness campaigns should be conducted to address the stigmatisation of social housing.
17. Information about the Victorian Housing Register should be more transparent.
18. The 10 Year Social and Affordable Housing should identify a pathway to introducing mandatory Inclusionary Zoning in Victoria.
19. Further direct government investment in construction of social housing should be quarantined for publicly owned and managed housing stock.
20. The 10 Year Social and Affordable Housing Strategy should facilitate implementation of best practices in inclusive and universal access building design, in consultation with key disability advocates and representative bodies.
21. The 10 Year Social and Affordable Housing Strategy should include work to develop a new framework to respond to, and prevent, Youth Homelessness, including appropriate social housing and support options. This should be done in consultation with the sector.
22. Four Year Supply and Delivery plans should be formulated in consultation with community. The Four Year Supply and Delivery Plans should consider not only data from the Victorian Housing Register, but also Specialist Homelessness Services, the child protection system, justice system and labour force predictions to ensure alignment between future stock and future need.
23. The 10 Year Social and Affordable Housing Strategy should include an action plan to address key issues outside the remit of the State Government, that nonetheless have significant impact on the housing market, and housing affordability in Victoria, such as tax settings and industrial relations laws.
24. Regular opportunities for evaluation and monitoring should be included in the final 10 Year Social and Affordable Housing Strategy, to ensure the Strategy remains relevant to the lives of Victorians over its lifespan.

## Appendix A

### For a single parent with a 5-year-old child

Gross Household Income (per fortnight) includes –

- Parenting Payment (Single)
- Pension Supplement
- Energy Supplement
- Family Tax Benefit A
- Family Tax Benefit B
- Commonwealth Rent Assistance (if applicable)

Public Housing Rent is calculated as follows

- 25% of the total of JS and ES
- 15% of the total of FTB A and FTB B

Community Housing Rent method A is calculated as follows

- 30% of the total of JS, ES and PS
- 15% of the total of FTB A and FTB B
- 100% of CRA

Community Housing Rent method B is calculated as follows

- 25% of the total of JS, ES and PS
- 15% of the total of FTB A and FTB B
- 100% of CRA

### For a single parent with 10-year-old child

Gross Household Income (per fortnight) includes –

- JobSeeker payment for a single person with 1 or 2 dependent children
- Energy Supplement
- Family Tax Benefit A
- Family Tax Benefit B
- Commonwealth Rent Assistance (if applicable)

Public Housing Rent is calculated as follows

- 25% of the total of JS and ES
- 15% of the total of FTB A and FTB B

Community Housing Rent method A is calculated as follows

- 30% of the total of JS and ES
- 15% of the total of FTB A and FTB B
- 100% of CRA

Community Housing Rent method B is calculated as follows

- 25% of the total of JS and ES

- 15% of the total of FTB A and FTB B
- 100% of CRA

#### For a Disability Support Pensioner

Gross Household Income (per fortnight) includes –

- DSP
- Pension Supplement
- Energy Supplement
- Commonwealth Rent Assistance (if applicable)

Public Housing Rent is calculated as follows

- 25% of the total of DSP and ES

Community Housing Rent method A is calculated as follows

- 30% of the total of DSP, ES and PS
- 100% of CRA

Community Housing Rent method B is calculated as follows

- 25% of the total of DSP, ES and PS
- 100% of CRA

#### For a single, unemployed person of working age, living alone

Gross Household Income (per fortnight) includes –

- JobSeeker Payment
- Energy Supplement
- Commonwealth Rent Assistance (if applicable)

Public Housing Rent is calculated as follows

- 25% of the total of JS and ES

Community Housing Rent method A is calculated as follows

- 30% of the total of JS and ES
- 100% of CRA

Community Housing Rent method B is calculated as follows

- 25% of the total of JS and ES
- 100% of CRA

For a student with no children, older than 18, living away from home

Gross Household Income (per fortnight) includes –

- Youth Allowance (Student)
- Energy Supplement
- Commonwealth Rent Assistance (if applicable)

Public Housing Rent is calculated as follows

- 25% of the total of YA and ES

Community Housing Rent method A is calculated as follows

- 30% of the total of YA and ES
- 100% of CRA

Community Housing Rent method B is calculated as follows

- 25% of the total of YA and ES
- 100% of CRA

*Notes: PPS – Parenting Payment Single, JS – JobSeeker, ES – Energy Supplement, PS – Pension Supplement, FTB A/B – Family Tax Benefit Part A/B, DSP – Disability Support Pension, YA – Youth Allowance (Student) CRA – Commonwealth Rent Assistance. We have assumed households are receiving maximum rates of FTB A/B, Pension Supplement and Commonwealth Rent Assistance. Figures exclude the Coronavirus Supplement. Payment rates include permanent increase to JobSeeker of \$50 per fortnight.*