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Name of organisation

Your Community Health

Q2

Your name

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Q3

Position

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Q10

Describe the experiences of people struggling to access affordable and suitable housing in the context of your organisation's work.

Chronic Housing Insecurity

Australia is in the midst of a housing crisis. Housing in Australia has become increasingly expensive, with house prices and rental amounts growing much faster than wages, increasing the need for social housing where demand heavily outweighs supply. There are far more people eligible for social housing than there are places available. Lack of housing supply and affordability lead people into housing crisis, often pushing people into crisis housing or homelessness.

In large parts of our local area, housing is unaffordable to the lower 70% of the household income range (Darebin Council, 2021). This results in greater pressure on the rental market and increased housing stress, which increases the demand for social housing.

The application process for social housing poses a barrier for people, with many abandoning the process due to its cumbersome nature and the required level of literacy. People experiencing homelessness often have difficulties obtaining ID, medical documents and other supporting materials to be submitted alongside applications. Many people require advocates or support to access the supporting documents required. In YourCH's experience, applicants have a much higher chance of getting on the priority list if they have support from a professional that can assist navigating the process as well as help write support letters and obtain the relevant documentation. Not everyone has access to support, and this is particularly true for people that have historically experienced barriers accessing mainstream services due to systemic barriers, such as LGBTIQ+ people, First Nations people, and people from culturally diverse backgrounds.

The demand for social housing results in a long wait, and unless individuals meet the criteria for priority access (which still results in an average of 3 years wait), people can be waiting for decades to be housed. Whilst waiting for social housing, people are often forced into less-than-optimal housing options, such as:

- Residing with friends or family, often resulting in overcrowding and couch surfing.
- Attempting to access emergency housing, where resources are limited and difficult to obtain.
- Share houses that are overcrowded.
- Rooming houses that are often overcrowded with poor living standards and unsafe conditions.
- Returning to unsafe relationships (previous partners or family members) where violence has occurred. "As well as causing me stress and worry I have had to provide housing as a last resort to my son, which last time led to domestic violence and I had to seek assistance from the orange door." YourCH Community Member
- Rough sleeping.

YourCH observe the additional barriers for large families in finding suitable housing, an example being YourCH supporting a family of 9 people living in 2-bedroom unit. There is a lack of stock and affordability of large rental properties, social housing and emergency housing options for big families, almost always eventuating in overcrowding.

People residing in social housing and rooming houses often have additional complex health and social needs, and sometimes require support to maintain tenancies. YourCH finds that when a person is holistically supported and empowered to know and advocate for their housing rights, tenancy success is improved.

People are facing poor and unsafe living conditions

YourCH continuously advocate for improved living conditions for people living in unsafe and ill-suited public housing properties. Public housing conditions continue to decrease, with many of Victoria's public housing properties built 50 or more years ago and no longer meet basic living standards. Among these are a number of estates that have significant accessibility barriers and are inappropriate for the increasing number of older residents or people with disabilities, which is estimated to be 70% of current tenants (Legislative Council Legal and Social Issues Committee, 2018). For example, YourCH support a number of older community members with

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disabilities who live on the 3rd storey of walk up units, with communal laundry on ground floor with no lift access. There are a number of medium density public housing properties in the local areas that are in desperate need of refurbishments and maintenance, with many residents reporting concerns about living in unsafe conditions, significant structural damage and issues with mould, vermin infestations and leaking water. These poor living conditions result in decreased self-worth, with residents reporting feeling humiliated, neglected and dehumanised by their surrounds. YourCH regularly supports clients to report issues to Housing providers as well as escalating to Ombudsman, however issues are rarely rectified and basic maintenance often takes months.

As climate change continues to disproportionately impact those who already experience marginalisation and disadvantage, public housing and many community housing properties are not adequately equipped to deal with the changing climate and extreme weather conditions increasingly seen today. Poor quality housing equates to great vulnerability to climate change health impacts. Lack of air conditioning, heating and insulation is a common experience impacting the health of people living in social housing. This is particularly relevant in the Darebin local government area, identified as the 10th hottest region in Melbourne and a number of public housing estates are in older concrete housing blocks with poor ventilation and damp issues.

There are a high number of rooming houses in YourCH's local area, and whilst they often provide a vital housing solution for those in crisis and preventing homelessness. Staff often observe residents living in unsafe environments, in poor conditions with inadequate facilities with housing rights exploited. Whilst there are minimum standards rooming house operators must adhere to, these standards are low and often poorly regulated. The high number of illegal rooming houses also reduces accountability to maintain a clean, safe and secure living environment.

"When I was in the rooming house I was scared, I was frightened. None of us had the support we needed. Residents should know where they can get support, and who to ring if they need help or food assistance, but you're on your own. The place I was living was falling apart. I fell down the back porch twice, and they never fixed it properly. The house was so cold, there was no heating as they cut off the ducted heating. I just stayed in my room. People stole my stuff all the time. One of the people was on ice and had a machete. We kept reporting to the owners, but they didn't do much, they just told us to call the police. He eventually went to jail. I later got attacked by a hammer by another resident. That was the end of it, it put me into shock, I was having panic and anxiety attacks, I couldn't go out the front door. All I wanted to do was sleep. It destroyed my self-esteem and confidence." - Community Member

Q11

Describe the flow-on impacts of the housing crisis in the context of your organisation's work.

Safe, secure and affordable housing is one of the most essential determinants of health and wellbeing. As a community health provider, YourCH witness the negative impact inadequate housing has on people's health and wellbeing every day. Housing quality, affordability, location and space (overcrowding) are linked to increased heart disease, respiratory problems, obesity, social isolation and mental-ill health (Habitat, 2021). This risk is heightened further for people sleeping rough, with evidence identifying the link between rough sleeping, significant mental health problems, substance misuse and physical health difficulties.

With cost-of-living increases and housing stress combined, YourCH witness people pushed into poverty, with people often presenting in crisis to have immediate needs met. YourCH staff have identified a large increase in requests for food relief and financial support to pay utility bills.

In our experience, when people are in crisis (financial or facing homelessness), it becomes significantly more difficult to get health and wellbeing needs met. YourCH understand that housing stress, homelessness and poor living conditions limit one's ability to seek and engage in health support. When people finally do present seeking support, it is often in a crisis where complex chronic health conditions have gone untreated for many years and require an acute care or emergency response.

When households on very low to moderate incomes are in rental stress, they are often forced to sacrifice necessities of daily life such as food, healthcare or education. People are needing to access emergency food for the first time or choosing high calorie, less nutritious food which can then result in poorer health outcomes.

"My 35-year-old son lives with undiagnosed mental illnesses on Jobseeker payments and has only known substandard accommodation, overpriced housing in share houses. This is housing which sometimes can't be locked, has broken windows, making it extremely expensive to heat and air conditioning unavailable. In more than one property they have suffered with mouse plagues. The principal way he manages to afford rent is to neglect every other need he has. He misses more meals than he eats, he does not do grooming. He wears ill-fitting shoes until they are worn out. He does not seek support for his many needs. I'm sure he'll develop osteoporosis, I worry about him developing mineral/vitamin deficiencies and other illnesses entirely avoidable, but like many young men he rarely seeks medical attention." – Community member

In addition to the health and financial implications of the housing crisis, YourCH witness the mental health and wellbeing impacts that housing insecurity and poor living conditions create. Housing is a fundamental human right that people are programmed to seek out. When this cannot be attained, it can generate feelings of insecurity, fear and powerlessness. Furthermore, inadequate housing or poor living conditions can be highly stressful, impact on dignity and can contribute to feelings of anxiety.

"The plan to evict the public housing towers before constructing new homes causes consternation to all of us currently occupying public housing, as we wonder where are they going to relocate the current tower tenants... if they can be evicted, we all can..." – Community Member

Q12

Describe how current policy settings impact housing affordability and access to housing from your organisation's perspective.

Incentives and tax schemes help the wealthy to get wealthier

Australia's tax system benefits the rich whilst simultaneously exacerbates the housing crisis. Current home ownership policies mean that housing is seen as a vehicle for building personal wealth, contributing to the widening of wealth inequality. Capital gains tax and rental deductions, including negative gearing are examples of tax expenditures that benefit high-income earners. Everybody's Home 'Written Off' report shows the federal budget is expected to lose almost a quarter of a trillion dollars to negative gearing and capital gains tax concessions between 2010-33. It argues investor tax breaks over the next decade could build more than half a million social homes, and have outstripped spending on social housing by at least five times.

Low Rate of Income Support

Homelessness almost always occurs in the context of poverty. The current rate of income support is extremely low, forcing people to sacrifice basic needs and in many cases, resulting in housing insecurity and homelessness. Before COVID-19, the rate of Newstart Allowance had not been increased for 25 years, while the cost of living, especially housing, has significantly increased. In response to COVID, the Federal Government instated a coronavirus supplement and consequently the number of people in poverty fell from 3 million to 2.6 million. In September 2020, the supplement was reduced and the number of people living in poverty increased to 3.6 million. This is proof that raising the rate of Jobseeker has a direct impact on poverty. Whilst an increase by \$20 a week in late 2023 is a slight improvement, it is well below the required level to protect people from homelessness, hunger and poverty.

Lack of regulation in rooming houses

There are many complex issues with the current rooming house regulatory environment. Council, Consumer Affairs Victoria and the Police all have distinct roles in regulating rooming houses, all adhering to unique legislation and processes. Regulatory bodies are bound by insufficiently low minimum standards and therefore legislative compliance does not necessarily ensure a safe and secure living environment for residents.

Q13

Describe what actions your organisation believes should be taken by governments to most improve affordability and access to housing.

Increase state and federal investment into public housing and community housing

In September 2023, the Prime Minister announced an ambitious housing reform agenda, establishing a 'Housing Australia Future Fund' to increase the supply for social and affordable housing. This reform is welcomed however the scale of the housing crisis requires larger investment and long-term planning to meet the projected need. The plan articulates a mere 10% increase in public housing, not sufficient for the growing demand. Governments should increase the number of public and community houses, and require property developers to contribute to the expansion of public and community housing.

The City of Melbourne's Affordable Housing Strategy (2020) estimates that for every \$1 invested in affordable housing, \$3 worth of community benefit is provided due to worker retention, educational benefits, enhanced human capital, health cost savings, reduced family violence and reduced crime.

Not only is an increase in housing required, but housing design is also critical for health and wellbeing of our local communities, in the context of aging population and the increasing threat of climate changes. The Housing Australia Future Fund is an opportunity to provide a broader range of housing options for the diverse needs of the community, such as: single person occupancy, larger intergenerational families, people with disabilities and housing that enables older people to 'age in place'. It is integral that the implementation of the Housing Australia Future Fund is considered, collaborating with local council's to understand local needs.

Government commit to repairing and maintaining existing public housing

The upgrade of old infrastructure to provide more suitable, comfortable and energy efficient homes is desperately required, however the renewal project across Melbourne's 44 high-rise towers is promising only a 10% increase in Public and Social housing supply, which is not adequate to meet demand. The impact redevelopments have on residents can have long term negative impacts on local communities, and can leave current residents anxious about their future. This is particularly concerning for older residents. The Government need to continue investment in improving and upgrading housing conditions that minimise impact, and ideally are co-designed with residents.

Change housing incentives that contribute to wealth inequity

In order to reduce wealth inequities, major tax reforms are required to benefit those who need it most. The reform should include the following:

- o Reduce capital gains tax
- o Abolish negative gearing
- o Increase vacancy tax
- o Phase out stamp duty that is a barrier for first home buyers

Improved rights and support for renters

Data shows that 42% of households are still in rental stress after receiving rent assistance. Rent Assistance for people on low incomes should be benchmarked to actual rents and be indexed to rent price movements. The value of rent assistance has not been congruent with rent increases, tax could be indexed to changes in rents.

Far more people are eligible for affordable housing than there are places available. Whilst the need for increased public and social housing is clear, rental assistance is available to all Australians who are eligible. Further support for low-income housing should be focussed on financial assistance by boosting rent assistance.

- Increased support to sustain tenancies and reduce homelessness

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In order to support successful tenancies and prevent people from falling into homelessness, an increase in outreach support and funding for housing first models is required for people living in public housing, social housing and rooming houses. People who enter supportive housing programs have improved housing sustainability and reduced rates of homelessness.

During the peak of the COVID-19 pandemic, there were a number of funding, legislation and policy changes that sought to address and prevent homelessness and protect people in high risk accommodation settings.

- o A state-wide program 'High Risk Accommodation Response' was funded by the Department of Health to support ongoing outbreaks, vaccine hesitancy, as well as supporting those at the highest risk of adverse health outcomes and compounding social disadvantage. The Victorian Health Association (2021) reported that the program was able to 'undertake outreach to vulnerable communities and manage chronic and acute disease and mental illness beyond the pandemic response' and that it had resulted in an improvement in housing facilities and conditions for residents in public housing and rooming houses. Workers supported residents to understand their housing rights, advocate for their needs, and create much needed linkages into health and wellbeing services. This program was subsequently defunded despite the positive outcomes and has left a significant service gap in supporting hard-to-reach communities.

- o Many people sleeping on the streets were moved into hotel accommodation and a Victorian 'Homelessness to a Home' housing-first program was funded, effectively halving Victoria's rates of rough sleeping (Council of Homeless Persons, 2022). Whilst these highly successful initiatives were applauded by housing advocates, the program has subsequently been defunded and people transitioned from hotels back to the street due to the absence of transition planning. A great opportunity lost for long term, sustainable change.

An increase in assertive outreach support and housing-first funded programs is required to help support successful tenancies and transition people out of homelessness.

Permanently increase Jobseeker rate

Permanent increase Jobseeker and related payments to lift people from poverty, to \$76 per day.

Ensure climate resilient houses

Governments should commit to rooftop solar or access to affordable renewable electricity in social housing. Installation of reverse cycle air conditioning and other energy efficient retrofits to achieve safe temperatures in social housing.

Strengthening rooming house minimum standards and regulations

A comprehensive review and subsequent strengthening of both the general minimum standards and the public health and wellbeing standards (set out in the Public Health and Wellbeing Regulations 2009) that rooming house operators must adhere to. Standards to be written with less subjective language with clearly articulated requirements. Standards to include more detail expectations on cleanliness and housing conditions, such as frequency of cleaning and ensuring amenities are safe and in good working order. A review and decrease of quotas of people per amenities (reduce the number of people per toilet, shower, fridge.)

Q14

Respondent skipped this question

Is there anything else your organisation would like to share with the Commission?
