CITY OF
MONASH

MONASH
SOCIAL HOUSING
Framework
2020 – 2025

# FRAMEWORK
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# EXECUTIVE SUMMARY

## Monash Council is pleased to present the Monash Social Housing Framework 2020-2025.

The Monash Social Housing Framework 2020-2025 will align to Council's next legislated municipal public health and wellbeing plan 2021-2025, where dedicated social housing and related homelessness actions will be proposed.

Throughout this framework Monash endorses the evidence that the most significant action local governments can undertake to reduce homelessness is to support the delivery of homes that people can afford. For the lowest income households most vulnerable to homelessness, this means the provision of social housing.

Photography by Bill Kendall " Stavros"

# PURPOSE OF THIS FRAMEWORK

**This is the first social housing framework for Monash. The purpose of this framework is to guide Council's efforts to address homelessness, primarily through outreach and advocacy, through its support for people who are experiencing homelessness or at risk of experiencing homelessness, and through advocacy for an increase to the supply of social housing across Monash and Victoria.**

## "INCREASE TO THE SUPPLY OF SOCIAL HOUSING"

The Monash Social Housing Framework 2020-2025 is part of a suite of three key documents which detail Council's commitment to addressing homelessness, the housing affordability crisis and advocacy for social housing as a solution to ending homelessness. The framework sits alongside the Regional Local Government Homelessness & Social Housing Charter* and the Draft Monash Affordable Housing Strategy**. All three documents can be found on Monash Council's webpage.

The economic and health and wellbeing implications of COVID-19, means that now more than ever, Monash Council and the local government sector needs to be a powerful champion in advocating for permanent, safe and timely housing for those experiencing homelessness or at risk of homelessness. The pandemic has brought to the forefront the existing problems that need urgent addressing.

The Monash Council Social Housing Framework 2020-2025 aligns to Council's legislated role in improving the health and wellbeing of our community through its municipal public health and wellbeing plan. The framework also aligns to the objectives of the Monash Council Plan.

* The Regional Local Government Homelessness & Social Housing Charter is led by Monash Council and prioritises three regional commitments to influence an increase to social housing across Victoria. The three regional commitments are shared for joint action by 13 Councils in the East and South-East.

** The Draft Monash Affordable Housing Strategy is Council's response to the rising house prices and rents, and limited investment in social and affordable housing, which have led to a dramatic increase in the number of households experiencing housing stress in Monash.

The Strategy makes a clear case for taking action to increase the provision of affordable housing in Monash. It also demonstrates both the need for affordable housing and the social and economic benefits of having more affordable housing. The Strategy will be submitted for final endorsement by Council in 2021.

# GUIDING PRINCIPLES

**The following principles will be used to guide Council's intent and implementation of this framework.**

### Equity

We provide or enable services and supports to everyone, but especially for those who are most vulnerable.
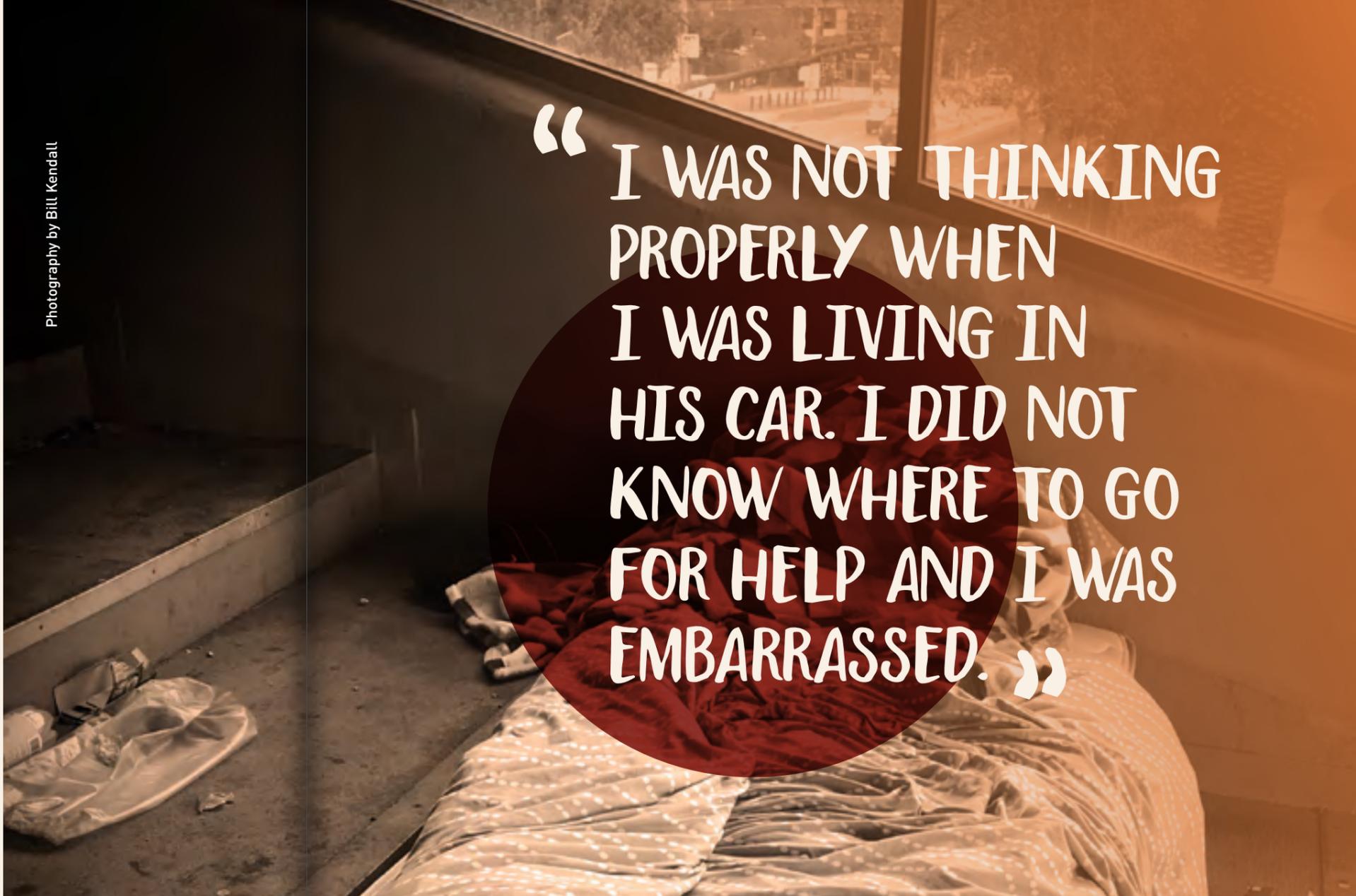
### Access & Inclusion

We will remove or reduce barriers to participation by ensuring that information, services and facilities are accessible to people of all abilities and circumstances.

### Intersectionality

We recognise that people's lives are multi-dimensional and complex and therefore our response to community issues cannot be developed through a singular lens.

> " I WAS NOT THINKING PROPERLY WHEN I WAS LIVING IN HIS CAR. I DID NOT KNOW WHERE TO GO FOR HELP AND I WAS EMBARRASSED. "

# WHAT IS SOCIAL HOUSING?

### Definition

Social housing refers to housing owned either by the state government or by non-profit community housing providers that is rented to low income households at either 25% (public housing) or 30% (community housing) of household income. Social housing does not generally include crisis or rooming houses.[1] Social housing is owned and managed by either the Director of Housing, Department of Health & Human Services (public housing) or Registered Housing Agencies (community housing).[2] Social housing provides more than just placing a roof over someone's head, it generally aims to provide long-term, wraparound services. Wraparound services can include child and family services, mental health support, health and clinical services, independent living services and disability support.

# WHAT DO WE KNOW ABOUT
# HOMELESSNESS AND SOCIAL HOUSING?

**Victoria has a homelessness and housing affordability crisis, made more acute by COVID-19 and the 2019/20 bushfires.**

### Homelessness in Monash and Eastern and Southern Melbourne

At the time of the 2016 census, Monash had 755 people recorded as homeless. This was the highest number of people recorded in the Eastern metropolitan region. 32% of Victorians without a home, live in Eastern and Southern Melbourne.[3]

Homelessness figures are likely to be higher as the census is not able to capture every resident, living in every situation, particularly those sleeping rough in locations where they may not be visible to census takers.[4]

### Housing Stress

In addition to people who are without a home, there are also people who are in housing stress and are at risk of losing their home, or living in severely overcrowded conditions. When housing costs are too high, relative to income, a household can find themselves in housing stress. Housing stress is a situation in which a household's rental payments are so high that they must sacrifice on food, health care, education and other necessities.[5]

A household that spends more the 30 per cent of their income on housing can be in moderate housing stress. A household that spends more than 50 per cent of their income on housing can be in severe housing stress.[6]

## Affordable Housing

When households have low or moderate incomes and experience housing stress, they are considered in need of affordable housing. A definition of affordable housing was introduced into Section 3AA of the Planning and Environment Act 1987 in June 2018. Affordable housing is defined as housing (including social housing) that is appropriate to the needs of very low, and moderate-income households.[7]

Lack of affordable housing supply is due to the lack of low-cost private rental stock and the under supply of social housing.

## COVID-19

Social housing provision will become more important in the coming months and years, in the wake of COVID-19 with people losing jobs and homes, marking the rise of a 'new vulnerable'. At the time of this framework's development in 2020, there has already been anecdotal reports of an increase in demand for social housing due to COVID-19. The pandemic has brought to the forefront the problems that need urgent addressing.

## Who is without a home?

Homelessness affects people of all ages and backgrounds, however there are specific cohorts that are over-represented in the homelessness population. This includes, but is not limited to:

»   Women and children fleeing family violence

»   Children and young people

»   Asylum seekers and refugees

»   People who identify as LGBTIQ (particularly youth)

»   Indigenous Australians

»   Older people, particularly women

»   People who have a disability

»   People living with a mental illness

»   People experiencing repeated homelessness

»   People exiting from care or institutions into homelessness.[8]

Many people experience several of these risk factors to homelessness at the same time. This multi-layered experience of disadvantage and adversity requires an intersectional approach, which recognises that 'there is no such thing as a single issue struggle, as we do not live single issue lives (Audre Lorde, 1984)'.[9]

## Emerging Groups – older people and older women

In Australia:

»   Older people aged 55-74 years were the fastest growing age group of people who are homeless. This group grew by 55% in the decade to 2016.[10]

»   Between 2011 and 2016 women aged 55 years and over experiencing homelessness increased by 31%.[11]

Older single women, with lower savings, may experience homelessness for the first time at an older age. This includes women who may have:

»   Taken time out of the workforce to raise children

»   Worked in part time or casual employment

»   Experienced age, gender and/or race discrimination

»   Have little superannuation or assets

»   Separated/divorced

»   Experienced the death of an income-earning partner

»   Fled family violence

»   Become a carer for a partner or child/ren and are unable to work.[12]

**HOMELESSNESS AFFECTS PEOPLE OF ALL AGES AND BACKGROUNDS**

# MORE SOCIAL HOUSING?

### Victoria

There are over 44,000 households on the Victorian waiting list for social housing, including more than 17,500 in the south-east region.[13]

### Social Housing in Monash

There are a total of 1,834 social housing dwellings in the City of Monash, 85% of these are owned by the Department of Health and Human Services, and the rest are managed by not-for-profit registered housing organisations.[14]

### Lack of low-cost rental stock

There are very few homes available for rent for households on a very low income. As Council to Homeless Persons states "in the three months to June 2019, just five properties were rented at a price that a single person on a Centrelink income could afford across the entire south and east of Melbourne".[15]

### 'Big Housing Build' Victorian State Government Social Housing Investment Package.

The Victorian State Government's announcement on 15 November 2020 of the $5.3 billion 'Big Housing Build' in Victoria, deemed the 'single biggest investment in social housing in Australian history' is a welcome response to a critical need for increased social housing supply across Victoria.

Monash Council commits to exploring partnerships and funding opportunities at a regional-scale and local level with the Victorian State Government's 'Big Housing Build.'

# HOW DO WE ADDRESS THE NEED FOR MORE SOCIAL HOUSING?

In research Monash Council commissioned in 2019, Professor Carolyn Whitzman from The University of Melbourne, calculated that the Eastern and Southern Metropolitan Regions (Monash is in the Eastern Region) would need a total of 15,200 new dwellings that are affordable to very low and low incomes each year for the next ten years to meet the demand for low cost rental housing.[16]

**Social housing is primarily provided by State Government and Registered Community Housing Agencies.**

Through this framework and through the Regional Local Government Homelessness and Social Housing Charter and draft Monash Affordable Housing Strategy, Monash Council commits to working in partnership with Federal and State governments, public and private sector partners to address the urgent need for increased social housing and a more effective, integrated and supported homelessness service system.

# WHAT HAS OUR MONASH COMMUNITY TOLD US ABOUT SOCIAL HOUSING?

**In the development of this framework, Council undertook several consultation activities with key stakeholders to better understand homelessness across our community and the need for social housing and to hear what actions are most important to our stakeholders.**

The Victorian Gender Equality Bill's gender impact analysis tool was applied through this consultation process.

**Four main consultation activities were undertaken:**

» Interviews with Monash community members who have current or prior lived experience of homelessness

» Survey of Council Advisory Committee & reference group members

» Survey of local stakeholder organisations including housing, emergency relief and community services

» Internal Council staff consultation.

# MOST HOMELESS PEOPLE FEEL INVISIBLE AND DON'T HAVE A VOICE

**Actions most important to our stakeholders:**

» An increase to social housing in Monash

» Greater access to information about the type of support that is available within the community if you are experiencing homelessness

» More funding and bipartisan support

» Leadership

» Recognising that housing is a basic human right and need for every member of the community

» Practical support for people in social housing or who are experiencing homelessness

» Planning responses, partnerships, different models of delivery and creative solutions.

**It was also clear that:**

» There is not enough affordable rental social housing to meet demand and government benefits are not adequate to cover housing costs

» As a priority, Council should aim for a 'functional zero' approach, where every person who needs accommodation has immediate access to housing

» Homelessness impacts on health, and finding healthy food is a priority

» There are many people that fall through the gaps

» People experiencing homelessness feel invisible

» Every person's story as to why they became homeless is unique

» People are not always compassionate and being homeless is traumatising and has a detrimental impact on mental health.

# WHAT MONASH IS ALREADY DOING TO ADDRESS THE NEED TO INCREASE SOCIAL HOUSING

## Monash Council:

» In 2020, coordinated and produced the Regional Local Government Charter Homelessness & Social Housing, to create a shared platform of the 13 eastern and southern region local governments to respond to homelessness and advocate for an increased supply to social housing across Victoria. The Charter has been endorsed by all 13 Councils for action

» Hosted the CEO FORUM - Local Government Regional Response to Homelessness (November 2019). More than 70 representatives from 14 Eastern and South-Eastern Councils came together to shape a united agenda on responding to homelessness and advocating for more social housing

» Commissioned research in October 2019 by the Council to Homeless Persons 'Making a Difference – effective local government responses to homelessness' which recommends that the most powerful action that local governments can undertake to reduce homelessness is to support the delivery of homes that people can afford. For the lowest income households most vulnerable to homelessness, this means the provision of social housing

» Developed a draft Monash Affordable Housing Strategy that will be considered by Council in 2021

» Facilitates the Monash Homelessness Network

» Provides proactive outreach support to people who are experiencing homelessness

» Refers and advises people who are becoming homeless

» Owns 10 properties with roughly 75 dwellings which are managed by not-for-profit organisations

» Advocates to government to increase social housing, including through coordinating the Regional Local Government Charter Homelessness & Social Housing and being an executive (steering group) member of the Local Government Mayoral Taskforce Supporting People Seeking Asylum and a member of the Eastern Affordable Housing Alliance.

## POLICY CONTEXT

The Monash Social Housing Framework 2020-2025 is part of a suite of three key documents which detail Council's commitment to addressing homelessness, the housing affordability crisis and advocacy for social housing as a solution to ending homelessness.

The framework sits alongside the Regional Local Government Homelessness & Social Housing Charter and the Draft Monash Affordable Housing Strategy. All three documents can be found on Monash Council's webpage.

The framework is consistent with the Monash Council Plan 2017-2021. Homelessness is listed one of the key issues of Council's Advocacy Program, which is a Priority Project.

The framework aligns with priorities under A Healthy and Resilient Monash: Integrated Plan 2017-2021 Yearly Action Plan Monash, where Council commits to advocate for affordable, innovative and suitable housing options in Monash close to family, friends, social groups, shops and health services and explore the development of an affordable housing strategy.

The priorities of the Monash Social Housing Framework 2020-2025 will be considered in the development of the next municipal public health and wellbeing plan 2021-2025.

# MONASH SOCIAL HOUSING FRAMEWORK 2020 – 2025

## That Council will:

### Homelessness Outreach and Consultation

1. Take a human-centred approach with compassionate responses to homelessness. Housing is a human right, and every single member of our community matters.

2. Hear from people who are affected by the lack of social housing when developing major Council policies, strategies or plans, and seek opportunities to address suggestions, including what will make a tangible difference to everyday life. This includes hearing from people who are homeless or have been homeless or are living in marginal/insecure housing.

3. Work towards a goal of a 'functional zero' number of people without a home. This means that there is accommodation for everyone who needs it and the number of people experiencing homelessness on any night is never greater than the number of social housing places available.

4. Ensure information about where to seek help if someone is experiencing homelessness is easily available on Council's website and at Council facilities.

5. Design public places and spaces that are inclusive of everyone, by avoiding features that make it uncomfortable for people who do not have a home.

6. Seek opportunities to improve the health of people who are experiencing homelessness, including access to healthy food, mental health support and other essential services.

### Social Housing Leadership, Partnerships and Advocacy

7. Council commits to exploring partnerships and funding opportunities at a regional-scale and local level with the Victorian State Government's new $5.3 billion landmark investment in social housing 'Big Housing Build'.

8. Implement the Regional Commitments of the Regional Local Government Homelessness and Social Housing Charter 2020 and continue to provide leadership in Local Government on social housing and homelessness.

9. Commit to retaining the use of land for social housing where social housing is currently provided on Council-owned land. In the event of re-development on Council land currently used for social housing, Council commits to no net loss of social housing dwellings.

10. Facilitate the development sector and social housing sector to work together to increase social housing.

11. Keep up to date with a range of new ways to increase social housing or increase funding for social housing.

12. Develop information and publicity about social housing to let the community know about:

   » why social housing is an important local infrastructure and human rights need; what are compassionate responses; and

   » real-life examples of how not having a home affects real people in our community.



" HEAR FROM PEOPLE WHO ARE AFFECTED BY THE LACK OF SOCIAL HOUSING "

# REFERENCE
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