Submission by
The Australian Association of Social Workers
Victorian Branch

“Housing on the Horizon …but where do we live now?”

Legislative Council Family and Community Development Committee: Inquiry into the Adequacy and Future of Public Housing in Victoria

AASW CONTACT:

Dr Bob Lonne
AASW National President
E-mail: aaswnat@aasw.asn.au

Kandie Allen-Kelly
AASW Chief Executive Officer
Phone: 02 6270 7200
E-mail: ceo@aasw.asn.au

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The AASW acknowledges the work of the following Victorian Social Workers:

Kate Incerti

Maria Groner

Lisa Derham

and contribution to the submission from:

Nora Sheehan

Joyce Poon
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Executive Summary

The Australian Association of Social Workers (AASW) is the key professional body representing more than 6000 social workers throughout Australia. The social work profession is committed to the pursuit of social justice, the enhancement of the well being, quality of life and the development of the full potential of each individual, group and community in society.

The AASW Victorian Branch, in responding to the Legislative Council Family and Community Development Committee: Inquiry into the Adequacy and Future of Public Housing in Victoria, seeks to inform the review, development and implementation of more equitable and effective public housing policies.

This submission is underpinned by a number of key principles and case studies and research material from AASW members. At the core of our response is the AASW’s support of the principles and aspirations of the United Nations Universal Declaration of Human Rights and other International Conventions derived from that Declaration including the right to housing. The high numbers of people experiencing homelessness and housing stress over the past 10-15 years has primarily developed as a result of all governments failing to adequately plan for and resource our population’s housing needs and this is clearly a human rights’ violation. The AASW welcomes the more recent record State and Federal funding and policy initiatives over the past 2-3 years aiming to steadily expand the supply of affordable rental housing including public housing but calls for an even greater investment in public and not-for-profit housing than is currently budgeted and a major communication campaign to accompany this extra expenditure.

Further principles include well evidenced recognition that housing stress directly affects the health, educational, employment, and emotional well being of individuals and families. It impacts upon both current and future wellbeing and life-chances. Social workers have a commitment to working with individuals, groups and communities in the pursuit and achievement of equitable access to social, economic and political resources and this includes equitable access to the housing resources of the country. Social workers are directly involved with assisting individuals and families to locate and maintain secure and affordable housing but are experiencing increasing difficulties in achieving these outcomes particularly in relation to accessing public housing.

The AASW has identified some particularly vulnerable groups:

- Social work practitioners working at the direct service delivery level have experience with many clients whose circumstances are made much more difficult by the lack of affordable housing.
• Examples include women and children who are unable to leave situations of domestic violence, parents who face interminable delays when seeking to be reunified with their children, and people unable to leave temporary accommodation services due to the unavailability of more permanent accommodation including public housing.

• Social workers in acute health and corrections settings involved in discharge planning also regularly report that many of their clients remain for longer periods than required or are discharged into absolute homelessness due to the unavailability of affordable housing. This can also occur when young people are leaving state care. The result is a cycling through services, temporary accommodation, and homelessness for many of these clients which frequently leads to development of or exacerbation of more complex needs such as mental illness, substance abuse and trauma - all of which could be avoided or greatly limited had there been secure, suitable and affordable public housing available when initially required. Many low income individuals and families have experienced years of waiting for allocation of their public housing.

• Groups at risk of homelessness eligible for public housing include people residing permanently or semi-permanently in caravan parks, and those among the "lowest 40 per cent of the income distribution with a mortgage or renting who are spending over 30 per cent of their income on housing, the established benchmark for 'housing stress' placing them at risk of homelessness” as identified by the Senate Select Committee on Housing Affordability in Australia 2008.

The AASW identified many areas for consideration, the key one is the urgent need to proportionately increase public housing stock to adequately reflect the true level of housing need across Victoria and expand eligibility criteria which can only become possible when stock numbers are doubled from their current level.

Recommendations –the AASW supports:

• Greater investment in public and not-for-profit housing beyond that which is currently committed through the National Affordable Housing Agreement.

• The need for a broader system of assets and income eligibility limits to be considered in Victorian Public Housing Policy in line with guidelines in other states.

• Greater diversification of public housing communities through broader application and allocation policies and practices.

• The 2008-2009 VCOSS State Budget proposal that the Government introduce a government shared equity model targeted to households struggling to access home ownership.
Introduction

The Australian Association of Social Workers (AASW) is the key professional body representing more than 6000 social workers throughout Australia. In addition to advocating on behalf of our members and the profession, the AASW has a long history of advocating for and on behalf of vulnerable groups in society. The Victorian Branch of the AASW represents over 1500 social workers working in diverse settings, many of whom have supported either directly or indirectly people experiencing housing stress, at risk of homelessness or experiencing homelessness. This includes people of all ages, all abilities, household structures and various income levels but in particular income support recipients and those in the lower income quintiles.

Many of the AASW’s members are involved in the delivery or planning of housing support and homelessness services in a range of fields of practice. They work within Supported Accommodation Assistance Programs (SAAP) crisis accommodation, housing information and referral, assistance with care and housing for the aged, youth and women’s refuges. They also work across non-SAAP health and community services involved with discharge and accommodation planning. Social workers play a key role in assessment and referral for appropriate accommodation types. (Coutts and Grigg 2008).

The social work profession is committed to the pursuit of social justice, the enhancement of the well being, quality of life and the development of the full potential of each individual, group and community in society. Key principles informing this submission include the belief in human dignity and worth, social justice and service to humanity, which involves enabling people to develop their potential and to ensure their personal and social needs are, met (AASW, 2002).

Social workers are also involved in undertaking research, social policy development, administration, management, consultancy, education, training, supervision and evaluation within different levels of government and non-government services. This includes developing housing and homelessness policies impacting upon individuals and families experiencing difficulties accessing or maintaining their housing. This work is guided by AASW professional aims of raising awareness of structural inequities, promoting policies and practices that achieve a fair allocation of social resources and acting to bring about social change to reduce social barriers, inequality and injustice.

In light of our commitment to social justice, recognition of housing as a basic human need and inalienable human right, the AASW endorses that:

“Housing provides a foundation for economic and social participation. It promotes stable and healthy households and sustainable communities. The lack of stable and secure housing causes poor health, education and employment outcomes and increases poverty and social exclusion.” (ACOSS 2008)
Current projections estimate that nearly a million Australians are in housing stress. The current demand on public housing waiting lists in Victoria of around 40,000 far outstrips the totally inadequate capacity of the system in Victoria to provide housing within reasonable time frames. Over the past 2 years in particular the Federal Government in partnership with State Governments has extensively set about addressing the worsening housing shortage. However we need to see an even greater commitment to addressing the “here and now” (Tuohey 2008) that is proportionate to the real need for adequate housing and not just relying on figures represented on current public housing waiting lists.

Many low-moderate income Victorians are in housing stress paying more than 30% of their incomes on housing costs. The worst affected by the current crisis are private renters. Housing un-affordability increases homelessness, with people unable to meet rental payments in the private market and once homeless, unable to acquire housing due to inadequate supply.

Accessing affordable rental housing or entering home ownership depends upon having a secure, adequate income. There have been enormous changes in the employment market. The downturn of manufacturing and unskilled labour sector presents increasing challenges for people forced into temporary or casual employment.

Greater consideration must be given to the sustainability of housing for lower-income households. Such households experience a disproportionate impact of increasing petrol, energy and water costs. These households are also increasingly concentrated in outer suburbs, rural and remote regions and disadvantaged areas separated from job opportunities, health and community services and good public transportation.

The AASW welcomes the Federal and State Governments’ commitment to addressing housing affordability and homelessness. Increasing the supply of affordable housing will significantly address these social and economic problems, in the long term. **However many households cannot wait any longer. Even greater investment in public and not-for-profit housing is needed beyond that which is currently committed through the National Affordable Housing Agreement.**

“It's a system that isn't functioning because of a lack of options-social housing and affordable rental housing. We are seeing a class of people caught between a private rental market they can’t compete in and a social housing system they can’t access” (Archer 2009)
1. Current experiences of people waiting for public housing in private rental:

There are low income households struggling in private rental, who are potentially eligible for public housing but who are not currently applying for public housing. (Burke, Neske and Ralston in 2005). Some people eligible for public housing are deterred from applying due to perceived difficulties in the application process, the length of waiting lists or by a lack of awareness that they may even be eligible. Many are also put off by how stigmatised this form of housing has become following the introduction of increased targeting from the segmented application lists with allocation to the most disadvantaged that was introduced in the mid 1990s.

“Almost half of respondents in private renting households receiving Commonwealth Rent Assistance who had not applied for public housing were unaware that they might be eligible to apply.”

“Over 60% of those researched gave reasons for not applying: perceived difficulties in applying and long wait times”

There are also concerns expressed by low income households regarding the lack of choice as to dwelling and location. Some potential applicants would consider paying more rent if able to be given more choice or struggle on in the private rental market to ensure a perceived greater choice as a housing consumer. This experience is disempowering with clients reporting being actively pressured to proceed with an offer of a property without being fully informed of exactly where the property is situated until they sign a form registering that they are being made an offer. Many people feel they are expected to accept without knowing the address or even first viewing the property. This increases their anxiety and lack of control over their life, particularly if older or with a limited literacy and /or language ability. Many express feeling that unless they accept the offer they will go to the bottom of the list and often they report Housing officers have specifically stated this would be the result of them refusing the offer or cooperating with this approach. There needs to be consideration for property location on cultural and /or religious grounds as established by the Victorian Charter of Human Rights and Responsibilities 2006.

The broader community often don’t have direct knowledge of the private rental housing on offer to very low income households so lack a true understanding of the substandard quality, limited availability and often high expense incurred. Too often some of the sub-standard accommodation available, that many low income renters have to ‘put up with’, masks the true extent of homelessness and desperate need for affordable housing (and demand for public housing) in our society (Dufty 2008).

The reduction of the public housing stock over many years means the system is no longer able to respond to this level of demand for housing for people on low incomes.
• During 2008 the St. Vincent de Paul Society’s Community Services was asked to find accommodation for around 10,000 individuals and families.
• Across emergency relief services, 93% of people seeking emergency relief receive a Centrelink income support and most are in private rental housing (according to recent research conducted by Emergency Relief Victoria, RMIT University and VCOSS in 2009).
• At Port Phillip Community Group in St Kilda referrals for Emergency Relief increased 350% between 2004 and 2009.

(Summary of Housing Assistance Programs 2007–08 Victorian Government Department of Human Services Housing and Community Building Division Melbourne)

“Housing demand from new households is influenced by two key factors: population growth and household change. Victoria’s population grew at 1.5 per cent, per annum in the year to June 2007 which was the highest rate of growth in 15 years. Combined with the trend growth in smaller households, the demographic pressure on housing demand remains strong.”
Decreasing demand to the Office of Housing for assistance from people to obtain private rental through bond loans also reflects the increasing inaccessibility of this as a housing option for low income households:

“applications decreased by 17 per cent during 2007–08. The bond loan program is demand driven. Broader housing affordability issues in the home purchase market and the consequent overall tightening of the private rental market in Victoria are affecting bond loan demand.”

Waiting lists across Victoria in 2007–08:
- 11,511 new and 3,145 transfer applications were received for public rental housing.
- At 30 June 2008, there were 36,302 applications on the waiting list. In addition there were 8,233 public housing transfer applications. A year later in June 2009 this number had passed 39,000.
- The number of allocations (new and transfers) in 2007–08 was 6,382. Early Housing allocations represented 70 per cent of total allocations.
• As it has become more prohibitive to leave public housing for the private rental market there has consequently been a decrease in the turn over of stock.

Direct Tenure Stock Turnover Rate 1994–95 to 2007–08

Many Victorians in housing need face extremely stringent and outdated asset and income levels within the current Victorian Public Housing policy parameters. There is a critical need to review the current asset levels in particular for Early Housing-Segment 3 (Special Housing Needs).

• For example one and two person households face assets eligibility limits of $1300 and $2100. These amounts have been at same level since 1997 and was originally based upon “the costs of securing appropriately sized private rental housing” (Public Housing Eligibility Review Consultation Paper September 2001 Office of Housing).

• Similarly the assets limit of $30,000 for general waiting list applicants is a barrier for many people being eligible for public housing and the original rationale “based upon the equivalent costs of maintaining private rental for 10 years” has not been reviewed to reflect current rental costs. In other states often there are not different asset restrictions between the different segments of the waiting list allowing for much more flexibility in terms of income and assets allowed to singles and couples. There is widespread acceptance that public housing communities need to be diverse communities rather than segmented pockets of extreme disadvantage. Broadening income and assets eligibility limits and consequently allocations would more successfully achieve improved outcomes.

• Nationally 112,000 households headed by a person over 70 were in housing stress in 2008 compared to 56,000 in 2004 (AIHW in Ahern 2009).
Despite record rent charges and less than 1% vacancy rates applicants are still required under current Public Housing policy to demonstrate they have “actively sought alternative private rental and been unsuccessful”. This policy directive is totally unrealistic, failing to reflect the extremely limited and worsening rental availability and affordability (Wulf et al 2009). Between 2001 and 2006 a national deficit of 71,000 available, affordable private rental properties emerged for renters in the three lowest income categories (constituting 24 % of all private renter households). This translated in Melbourne by 2006 to only one affordable and available property for every eight of the very lowest income households. In the following 3 years, this situation has deteriorated further as evidenced by 12% increase in rents in 2008 alone. Nationally, available, affordable rental properties in regional areas decreased by a greater percentage:

“Non-metropolitan regions lost a total of 67,000 dwellings in the low rent segments compared with a loss of 59,000 in same segments in metropolitan regions”.

2 The adequacy, quality and standards of Victorian public housing:

Overall, there is insufficient public housing available, so that however the system’s policy parameters and allocations are configured, many are missing out or waiting many years, particularly if they are not in Transitional housing already, or if their needs do not seem sufficiently high to fit into an Early Housing Segment 1 (Recurring Homelessness) category.

Stock rationalisation needs to be considered as there are still a number of single tenants that remain in 3 bedroom properties after their family has grown. Whilst we recognise this property has been this person’s home, if they could be offered a smaller property nearby within same neighbourhood it would open up the chances for a new family to benefit from being able to access a secure public housing property.

Much of the housing is not of a high standard or not conducive to improving mental health. For example, small bedsits for lone adults, often in high rise blocks can impact on increased anxiety, depression and isolation. The AASW would also support air conditioning in older person high rise buildings to reduce the risk for isolated residents with limited mobility becoming affected during hot weather. As a staring point we welcome the introduction of these units into all community rooms as there is difficulty ensuring adequate ventilation due to closed balconies in these buildings.

People requiring housing exemptions (property and location) for medical or other grounds that apply for early housing are expected to trade of some of these medical exemptions. For some this is pushing them further away from familiar support services and family and friends.
Office of Housing staff are generally poorly paid; team numbers also fluctuate widely, particularly when staff are on leave and officers are left to work under great pressure. The tenancy group has become far more complex due to segmented targeting of public housing over the past 10 years. Applicants and potential applicants have become increasingly stressed due to their escalating housing costs, homelessness and reduced accommodation options while they wait on indefinite waiting lists. Public housing officers do not necessarily have social work or welfare based backgrounds. Many of them have different approaches to social work/welfare/housing advocate and support workers. The public housing system can at times be too rigid to cope with the very high needs being presented by people in crisis. An example of this is a client with acquired brain injury and memory loss, who struggles to manage appointment times, being given only a few days to accept a property or lose it, at a time when his case worker is away.

3. The safety and location of Victorian public housing:

There is higher demand for public housing in areas where there is easy access to public transport, shopping and leisure facilities. Preferably there should be a clear move away from large public housing estates to smaller dwellings mixed with private rental properties often referred to as “tenure blind”. There is active resistance by many communities for such a mixture of dwellings however this would in time remove the stigmatisation that often occurs where there are larger estates. Diversifying the models of public housing positively affects the general well-being, life chances and mental health of all in the community-public housing tenants and neighbouring residents alike.

“A Home is when you have your own room and you know you’re there to stay. “
(Boy aged 6)

Children do not feel ‘at home’ in public housing, supported accommodation or other shelter when they are exposed to violence (Moore 2008)

“although providing homeless families with shelter is important, the service system must see this as just the first step in securing “homes” rather than just “houses” this includes “ putting them in places where they feel comfortable having friends around. It is only then children can feel as they are home”

There need to be timely and effective responses to dealing with tenants who behave in an aggressive and dangerous way towards neighbouring tenants-it can take months to evict a tenant whose behaviour is severely disrupting and in fact threatening to others –this is particularly of concern in older person estates or estates that have mixed household types and limited on site security.

Recommendation:
The AASW supports the need for greater diversification of public housing communities through broader application and allocation policies and practices.
4. The impact of public housing need on specific groups:

Case Study—Women

“Aishe and her three children were living in a violent relationship for years. Because of lack of alternatives and social support, Aishe did not leave for a long time. When one of her daughters was severely hurt, she finally made the decision to leave. She found a private rental but as a single mum struggled with paying the rents. Eventually she had to move out. She accessed crisis accommodation and applied for public housing. She and her three children are currently moving from one short-term option to the other. In order to provide at least some stability to her children and because the school is very supportive, she keeps the children at their old school, incurring very high costs for public transport which she is rarely able to pay. She would prefer to live closer to the school but is aware that this makes it even harder for them to get into public housing.”

“When I became sick with cancer, being a single woman left me no means of support except a sickness benefit. I lost my job, and couldn’t continue my studies and my low income had to cover rent, food, electricity, transport and medication. Pretty soon the only accommodation I could afford was a rooming house and this presented a new list of problems that hindered my long term health needs …..when seeking help from agencies, even the chemist that was dispensing my special medication, people were aware of the house where I lived and judged me accordingly—that because I lived there I must have a drug problem or a mental illness when in fact it was the only form of accommodation I could afford…and then it closed and I had nowhere” (quote from Lisa a Victorian woman -name changed-AASW Submission to Federal Government Green Paper Which Way Home 2008)

Case Study—Older People

“We have lived in this area for over 20 years, I am 75 and my husband is 77, he relies on oxygen throughout the day, but especially at night. I have had 5 operations on my back. We are both on a lot of medication and have many outpatient visits to specialists at local hospital. We have to leave here where we have rented for 15 years because it is being sold but we cannot find anything to rent, even within a ring of 10 kilometres from this area and everything we have tried has then had an extra $50 added to the weekly advertised rent by the time we have inspected or applied for it—we are about to be thrown out on the street “(George and Mary—an older Victorian couple—names changed AASW Submission to Federal Government Green Paper Which Way Home 2008)
Case study- People experiencing homelessness

"Benjamin is 40 years old and has been on the public housing waiting list for more than a quarter of his life. He has a history of homelessness, having difficulties to access secure private rentals. For the last 20 years he has been living in short-term and mid-term accommodation such crisis accommodation, rooming houses, and caravan parks. On and off he stayed with family and friends. When he had work he often tried to sleep there over night, often ending up sleeping rough. Although he is a hard worker and keen to be employed, he has difficulties staying in long-term or permanent employment because sorting out accommodation for the next night was often more important and urgent than being at work in time (and in a reasonably clean appearance). Without stable accommodation he is not able to find stable employment. Over the time his frustration mounted to mental health issues that further affected his chances to find accommodation and employment. Because he is moving around a lot, he does not always get his mail in time and has already missed some public housing appointments. Over the last years his health and survival skills deteriorated steadily. The only possibility that this process could be stopped and reversed is when he has secure housing and a lot of social and practical support."

Case study- People with substance abuse issues

"Lisa is a young woman with very complex needs. Apart from relationship issues and previous drug addiction she struggles with mental health issues. A history of homelessness at a young age adds to her difficulties and makes it impossible for her to secure private rental. Although she is one or the more urgent cases she has been in transitional housing for nearly two years now, still waiting for public housing. Not being able to finally create a home and feel at home affect her emotional and mental health and well-being. Her dream is to finally settle down, have her own little flat and feel secure and safe. As long as she does not have this security she is not able to adequately address her other issues."

Case studies- People with a disability

Con, is a young man with MS. He is married, with a toddler, and he is on the Disability Pension. Con's wife was forced to retire from the paid workforce in order to take care of Con and their child. They were privately renting a two story property in the eastern suburbs. Con was no longer able to get up the stairs safely where the bedrooms and bathrooms were located. When Con did manage to have a shower on a hot day, he would end up covered in sweat after coming out of the shower. As Con is heat sensitive, his symptoms were considerably worse in the hot weather, making it impossible for him to take care of his daughter and also making life difficult for the whole family. The property was located in a hilly environment, with a steep driveway leading down to the house that made wheelchair access very difficult and dangerous. The family were relocated to a transitional property, located far away from their supports and social networks. They were then required to leave the transitional property when the family was provided with a new home by the Office of Housing. This new family home was situated in an area where neighbouring families were affected by drugs and violence. Con and his family felt very vulnerable and unsafe. After appealing through all available processes, the family has returned to private rental in the area where they originally lived.
A young couple, husband, Mick, has MS, no longer able to work because of cognitive, mobility and fatigue problems, on part DSP. His wife, whom I shall call Karen, works on a low wage – about $30,000. They have 3 children aged between 2 and 10 years. They have been trying to save a deposit for at least 5 years. They are renting privately – initially the landlord told them that he would put in a wheelchair accessible bathroom and toilet, a ramp, rails and air-conditioning. However the landlord has stalled and stalled and the family struggles to survive. The MS Society paid for a portable air-conditioner which the family can take with them when they have to move. It has recommended to Mick and Karen, to put in an application to the Office of Housing, given the low household income. However Mick and Karen don’t want to move the children from their school and they don’t want to leave the area that they live in because of the proximity to medical support, hospital, social supports and friendships that have been forged. They have been advised by the local Office of Housing that the wait list for suitable properties in the area in which they live is so long that Karen and Mick don’t see the point in putting their name on a wait-list. Karen also believes that the children are already coping with enough stresses due to watching their father’s health and physical condition deteriorating as well as having had to move house many times in recent years.

John is a 46 year old man who suffers from MS. He is on the Disability Pension and called MS Society requesting assistance with his housing situation as his current rental property was being sold and he was required to vacate the property. John had nowhere to go and as the rental prices continue to skyrocket, John was unable to afford another private rental property with his current income. John wanted to remain in or around the current area he was living in because he had friends there and was very involved with a few of the programs run locally. As a person with MS this was important for John emotionally, psychologically and mentally. Prior to his diagnosis, John was working full-time as a tradesman and was doing quite well. However, John ceased his employment following his diagnosis partially due to his MS symptoms which included reduced walking capacity and marked fatigue but also due to the fact that he was feeling victimised at work and made fun of for his disability. In first speaking to John, he was less than one week away from having to vacate the property he was renting. John informed me that he had already tried a few different housing and accommodation agencies, all of whom were not very helpful and some of which told him to call back when he was actually without a home. John expressed to me his frustration as he felt that everywhere he turned he was “coming up against brick walls”. The social worker attempted calling different housing and accommodation agencies in which most of the responses received (when I finally got a hold of them) were to redirect me to other agencies! At the time of writing, John is currently staying at the home of a friend and sleeping on their couch. This current accommodation is not only unsuitable and inappropriate for someone without a disability but even more-so for someone like John with a disability like MS, and who requires special accommodation needs such as step-less entry into the shower due to mobility issues. As it turns out, this particular accommodation which John is currently residing does have a step into the shower recess which results in John being unable to use the shower without being at risk of falling. As such, John has resorted to taking showers at the local pool. When asked how he felt about all this, John’s response was “well, it’s not ideal but it beats sleeping in the car”
5. Current experiences of Segmented Housing waiting lists

Over the past 10-12 years State and National governments have targeted public housing to those most in need and most at risk in responding to increasing housing demand. An unintended consequence has been that this form of housing has become even more stigmatised (Atkinson and Jacobs 2008) and more challenging to manage and sustain (Pullen 2002) as well as more actively blocked in expanding by communities.

The current segmented waiting list makes little sense, when there is insufficient housing stock to meet the need. Clients who are accepted as Early Housing Segment 1 (Recurring Homelessness) are largely the only ones offered housing in a timely fashion and even some of the urgent cases in this category may wait for years for an offer. When finally allocated this offer may not even be suitable or may not allow for requested exemptions of area, health requirements. Many people feel they have few exit options whilst struggling to access early housing lists and some are waiting on these priority lists for several years-mention to our members by clients of suicide as an alternative to ‘ending up on the street’ are not infrequent:

“unexpected conversations occur during telephone conversations with older men, one of whom was in his late 80’s who had a notice to vacate his home and the other in his 70’s with similar issues, one discussed a failed suicide attempt and the other discussed knowledge of his medication which would ‘fix the problem for good’.” (Ahern 2009)

If a client has a low income, multiple issues and a history of homelessness, they are often not eligible for public housing unless they are able to access a Transitional Housing property (extremely low stock) or crisis accommodation. Housing offers to applicants on the other Early housing Segments 2 (Supported Housing), Segment 3 (Special Housing Needs) or Segment 4 General waiting list applications especially the latter occur very infrequently.

The current system of assessing eligibility for public housing is too rigid and can exclude people with high needs, if their income is even slightly over the financial limit. As other rental options in Melbourne recede further from the grasp of those on a low income, many are at risk of having no safe and affordable place to live. Options such as rooming houses can cost large proportions of income, be unclean and unsafe, yet exclude someone from eligibility for Segment 1 or 3 as they are deemed to be in stable accommodation or securely housed. This assessment of being “suitably housed” also extends to applicants currently living in unaffordable private rental, shared housing, private hotels, and caravan parks. These options are often unsuitable, unsafe and unsustainable for low income individuals and families and those with multiple issues.
There needs to be a dramatic increase in short to medium term accommodation in the interim until clients receive a public housing offer. There would then be more scope for discretion about how long clients may stay, and whether some may become permanent if this is deemed suitable. Security of tenure is vital for public housing, as it is only when people feel safe and secure that other issues in their lives can be meaningfully addressed. If public housing does not offer people that capacity to stay, the risk is that their health, mental well-being and on-going stability will be compromised when they are moved on. Given that currently clients who receive public housing must have such a multitude of high needs, anything less than security of tenure would merely move people back to the unsatisfactory options they had left earlier and further perpetuate the cycle of homelessness.

If public housing was more widely available, and offered a low cost housing option to those on low incomes who did not have many other complicated issues, it is more likely that some people would leave as they developed the financial capacity to provide other options for themselves.

As clients are offered minimal choice about housing type, location, medical needs etc, even with the current security of tenure, a number of clients give this security up, because the offered housing cannot meet their needs eg, too close to friends who use drugs, too far from support systems.

Public housing should not be made available only a short to medium term basis even though this may make it more accessible to a greater number of people. Short to medium term housing options do not offer people the opportunities to feel secure, to rebuild their lives and to focus on other issues related to their well-being. Insecure housing maintains clients in marginalised positions and increases anxiety, depression and other mental illness. Short to medium housing would also enforce long-term dependency on housing workers and others, who would be required to assist clients to defend their on-going tenure, reiterate the clients’ neediness, worthiness etc.

Recommendation:
The AASW recommends the need for a broader system of assets and income eligibility limits to be considered in Victorian Public Housing Policy in line with guidelines in other states.

Other initiatives to consider
Rapid housing price inflation in the past decade has put home ownership out of the reach of many low- to middle-income households with negative impacts on household security and on households’ capacity to grow wealth.
Keystart Home Loans is an initiative of the West Australian Government established in 1989. It is owned by the Department of Housing and Works, and managed by the Keystart Housing Scheme Trust. Keystart was set up to assist people into affordable housing, and is only available to residents purchasing a property in Western Australia.
All Keystart Home Loans are for owner occupation, and the borrower cannot own any other property. No refinancing from other lenders is permitted, so Keystart is genuinely looking to assist people into affordable housing.

The key features of their loan products are:

- Maximum loan $475,000;
- Maximum security property value $500,000;
- Loan term up to 30 years with principal and interest payments;
- No lenders mortgage insurance applicable;
- Low deposit 4% acceptable 2% genuine savings required) up to security property value of $450,000 (no borrowed funds permitted);
- Shared Equity products available with WA government owning up to 40% of home and borrower owning remaining 60% - maintenance costs, rates, etc payable in proportion to ownership;
- increased loans are only available for the purchase of additional equity in the case of a shared equity property;
- No ongoing fees;
- Most forms of income accepted – Centrelink; family tax benefit; maintenance; wages;
- No minimum unit size and no postcode restrictions;
- Maximum income limit to $120,000 per household.

Recommendation:
The AASW endorses the 2008-2009 VCOSS State Budget proposal that the Government introduce a government shared equity model targeted to households struggling to access home ownership.
Reference List


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