![Brotherhood of St Laurence logo]

Brotherhood
of St Laurence
Working for an Australia free of poverty

Public housing and social inclusion

Submission to
Family and Community Development Committee
Inquiry into the Adequacy and Future Directions
of Public Housing in Victoria

Brotherhood of St Laurence
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Summary

The Terms of Reference for the Victorian Government Inquiry into the Adequacy and Future Directions of Public Housing in Victoria refer to public housing specifically. However, in order to build on positive recent developments as mentioned in the Submission Guide, future directions must be considered within the broader context of the provision of social *and* affordable housing more generally.

The private rental market has failed to provide an adequate supply of appropriate and affordable housing for people in the bottom two quintiles of the income scale. The lack of affordable housing in the private market, due mainly to poorly considered policy levers at the federal level, has increased pressure on the public housing sector. Inadequate investment in public housing in the long term has contributed to its residualisation in the community, with consequent increased stigma and social exclusion experienced by tenants.

The shortage of affordable private or public housing has placed greater pressure and demand on housing assistance services due to increased housing crisis and homelessness, experienced in particular by families and young people. This has resulted in increased expenditure on emergency accommodation and transitional housing. Utilisation of unsafe, high-cost and inappropriate private accommodation options has become a standard response to short-term assistance offered to those in housing crisis.

The lack of a stable and secure home prevents both social and economic participation leading to increased costs for Victoria through lost productivity and increased health costs. Children and young people in their developmental years are at particular risk of long term exclusion if they are forced to live in temporary or transitional accommodation for extended periods.

For reforms to public housing to be effective, the broader policy drivers affecting the supply of affordable housing for low-income households must also be addressed through advocacy to and cooperation with the Commonwealth Government, in order to ease the pressure on public housing.

We urge the Victorian Government to increase its investment in social housing to meet the housing needs of disadvantaged Victorians and to reduce the stigma experienced by many public and community housing residents. The role of the community-managed housing sector, in particular Housing Associations, should be strengthened in their delivery of affordable and secure housing through policy reform that increases the market share of the social housing sector and opens up eligibility so that social housing becomes a more mixed and viable 'tenure of choice' while remaining responsive to the needs of particular groups.

Recent Victorian and Commonwealth Government initiatives are a welcome shift in the right direction. However, further strengthening and expansion of the social housing sector (public and community housing) is urgently needed, if we are to realise the vision expressed in the Victorian Government's plan for *A Fairer Victoria*. Such an approach should be consistent with the two fundamental pillars of a social inclusion agenda, those of redistribution, and respect and recognition.

Future directions of public housing

The Government should set a target of increasing the supply of social housing to at least 10 per cent of housing stock by 2020. Such a policy position would be consistent with the opinion and recommendation of the Senate Select Committee on Housing Affordability in Australia.

The community housing sector currently houses a similar client group to that living in public housing. However, the community housing sector possesses a greater degree of flexibility in the way they finance, build and manage housing stock.

The Government should increase the level of public housing stock transfers to Housing Associations so as to build the capacity of these recently created not-for-profit organisations to further build, manage and increase the supply of social housing.

The extent and depth of exclusion faced by households in Neighbourhood Renewal areas, including generational disadvantage, requires a long-term commitment of resources. In 2009, the Victorian Government committed to an extension of Neighbourhood Renewal projects for periods of 1 or 2 years.

We recommend further extension of these Neighbourhood Renewal resources to ensure consolidation of the gains made through the development of social capital leading to increased social and economic participation of residents over time.

Social inclusion: implications for waiting lists and allocations

In addition to the critical issue of the lack of supply of social housing, the Brotherhood of St Laurence believes there are two key issues to be addressed: the stigma associated with public and community housing relating to allocations policy in a highly rationed environment, and the exclusion of working age tenants from economic participation.

Over the past 15 years, partly due to the under-supply of social housing but also due to the policy of deinstitutionalisation, social housing and public housing in particular have been increasingly targeted toward those most in need, including those with complex or long-term issues.

The current system is highly 'coercive' of some of the most vulnerable people in our society, who, unlike their better-off counterparts, are faced with very little choice about where they will be housed. Under the current allocation system, we have seen that the balance between choice and coercion has moved distinctly in the direction of the latter.

There are perverse consequences of this situation, as recent research by the Brotherhood of St Laurence shows. The current needs-based allocation system and shortage of available dwellings can encourage households in need to follow what has been described as a 'rational course of action' to attempt to have themselves accepted as eligible for public housing. Secure housing is a fundamental need - households will structure their 'choices' accordingly to meet eligibility requirements. For example, rejecting an offer of employment may be the best choice to stay under an income threshold, if this is perceived to be the only realistic route to either being made an offer or remaining on the wait list.

The monitoring of current eligibility criteria for applicants on the waiting list can create a welfare 'lock-in' effect through the disincentive to increase economic participation through paid work. This undermines both State and Federal policy settings to encourage people to take up training and work

opportunities. Removal of disincentives to work in the way that eligibility guidelines are enforced would increase the numbers of applicants who exit the waiting list prior to being allocated housing.

We recommend that the Office of Housing review the current waiting list guidelines to ensure disincentive to work are removed.

As social housing stock increases, Housing Associations should open up access to social housing so that it becomes a more mixed and viable tenure of choice, not only for those who maybe unlikely to attain home ownership but also for those aiming to make a transition from rented housing to home ownership.

Choice-based lettings (CBL) offer considerable advantages over the current allocations system. They have been in use in the Netherlands for the 15 years and are currently central to the UK government's strategy to make social housing a more viable sector and mixed 'tenure of choice'. The principle advantage of CBL is that it shifts the balance away from coercion towards choice, so that those looking for social housing operate on a similar basis, and with similar levels of respect, to those looking in the private sector.

In Australia, CBL systems have been piloted in Victoria and the government should investigate the potential to roll out this approach across the social housing sector.

An important strength of the community housing sector is its ability to link housing with preventative support services for people who may be homeless, or at risk of homelessness in temporary or precarious housing or in public housing. Without these services, many households remain at significant long-term risk of losing their home if personal or health-related issues re-emerge.

The current Social Housing Advocacy and Support Program (SHASP) is largely reactive and not necessarily reaching those who most need it. It is essential that more effective prevention and early intervention support programs are developed to minimise the loss of social housing by vulnerable households.

Flexibility: implications for location and governance
The Victorian Government should consider devolving a statutory responsibility for the provision of social housing (public and community) to local government authorities.

This should include putting in place standard inclusionary zoning requirements across all municipalities for a minimum percentage of affordable dwellings to be built in new housing developments. Devolving the provision of social housing to local authorities would also strengthen existing links between local governments and registered housing associations, and integrate social housing more directly with the planning and development of housing and with local communities.

This would facilitate social mix across neighbourhoods and in so doing help to reduce the negative labelling and stereotyping of poor neighbourhoods and of the individuals who live within them.

Impact on specific groups: maximising economic participation
One of the Brotherhood's key concerns with the provision of public housing, particularly multi-household facilities such as high rise estates, is the effective exclusion of working age people from economic participation. Public housing tenants have very low rates of economic participation.

Current policies designed to make work pay for tenants are ad hoc and inadequate in assisting working age job seekers to strengthen their economic participation. While 'rental holidays' might enable casual or short term work to be undertaken, they do little to encourage a durable transition from welfare to work.

The benefits of paid work, particularly for members of the community at risk of social exclusion are well known. In addition, increasing the financial independence of public tenants leads to exits from public housing (Dockery et al 2008a). Encouragement of economic participation of tenants through the removal of structural disincentives is likely to deliver positive outcomes for tenants as well as increase the turnover of public housing, thereby easing the pressure on waiting lists.

We recommend that the Office of Housing review the current public housing rent setting policies to ensure that financial disincentives to taking up work are removed. The focus of such a review should be on the reduction of 'stacking' effects of increased rents with income support withdrawal.

Public housing tenants have higher levels of disabilities, poorer health, lower education and employment skills, which act as significant barriers to employment. Other factors combine to increase their difficulty in taking up training, work experience and paid work. These include caring responsibilities, lack of private transport and the stigma attached to living in public housing.

To overcome these multiple barriers, additional targeted interventions are required to strengthen the social and economic participation of tenants to complement Neighbourhood Renewal.

We recommend the expansion of social procurement provisions to enable the growth of supportive employment opportunities, including social enterprises, aimed at tenants and support for integrated models of assistance that offer coordinated and individualised support for tenants.

Reform to public housing should also include a reconsideration of its efficacy for young people in particular. For many young people with significant barriers to social and economic participation, life tenure in a particular location through public housing tenancy is not in their long-term best interests, despite policy levers that encourage this pathway. Young people placed in public housing are more likely to relinquish their tenure within a short period. Alternative flexible packages that integrate time-limited tenure housing, support and training are required to fit better with the aspirations and needs of this cohort. An expanded community-managed housing sector should be supported to enable the provision of such integrated packages for young people, for example, through the foyer model.

We recommend a targeted policy strategy be developed that offers alternative flexible packages of integrated assistance including affordable, secure housing for young people.

1 Background on the Brotherhood of St Laurence

The Brotherhood of St Laurence is a community organisation that has been working to reduce poverty in Australia since the 1930s. Our vision is 'an Australia free of poverty'. Our work includes direct service provision to people in need, the development of social enterprises to address inequality, research to better understand the causes and effects of poverty in Australia, and the development of policy solutions at both national and local levels. We aim to work with others to create:

- an inclusive society in which everyone is treated with dignity and respect

- a compassionate and just society which challenges inequity

- connected communities in which we share responsibility for each other

- a sustainable society for our generation and future generations.

The Brotherhood of St Laurence works to prevent poverty through focusing on those life transitions where people are particularly at risk of social exclusion.

The Brotherhood of St Laurence has undertaken research and policy development on housing-related issues since the 1940s. Much of this early work focused on homelessness, housing standards, and the role of public housing in the redevelopment of inner-urban areas. In the 1960s, the research focus shifted to highlight the plight of low-income people living in rental accommodation and the problems engendered by the high-rise building policies of the public housing authority. Research has continued into housing affordability, various aspects of housing policy and the interaction of housing and other aspects of social inclusion or exclusion in our society.

The Brotherhood's services in recent years have undertaken a range of innovative projects focused on public housing tenants, including developing employment options.

The Executive Director, Tony Nicholson, is currently Chair of the Prime Minister's Council on Homelessness which aims to halve homelessness by 2020.

This submission does not address all the terms of reference of the Inquiry but focuses on the following;

- the adequacy and future directions of public housing

- public housing waiting lists and allocation system

- the social inclusion of those living in public and social housing.

2 Public housing in context

While the Terms of Reference for the Inquiry refer to public housing specifically, future directions must be considered within the broader context of the provision of social and affordable housing more generally.

The Brotherhood of St Laurence believes that two main issues need to be addressed: the inadequate supply of affordable housing, and the stigma associated with public and community housing and its impact on the social inclusion of many people who are unable to access appropriate, secure and affordable housing in the private housing market.

We believe further strengthening and expansion of the social housing sector (public and community housing), building on recent government initiatives, is urgently needed. The goal must be to restore some balance between tenures in the housing market which is failing to provide for the needs of low-income households. We recommend a strategy in which public and community housing sectors work together to increase access to social and affordable housing and hence increase its market share, leading to a more mixed and viable 'tenure of choice'.

At a recent Housing Roundtable presented by the Brotherhood of St Laurence in conjunction with Good Shepherd Youth & Family Services on 13 May 2009, Professor Julian Disney in discussing the *residualisation* of social housing, suggested that the name 'social housing' should not be used due to its vagueness and association with housing that has become stigmatised. In an attempt to address issues of stigma, Professor Disney suggested that 'if a generic term is needed to describe housing that is managed by a government agency or non-profit organisation, it would be preferable to call it "government and non-profit (GNP) housing" than to use a term as inherently vague, misleading and potentially stigmatising as "social housing" ' (Disney 2007, p.1).

The acceptance in the general community of this negative label is symbolic of the increased stigma attached to government-provided housing which needs to be addressed. While renaming 'social housing' would be helpful, the label itself has not caused the increased stigma or the rise of problems currently confronting public housing in Victoria. Any solution must look at and address the causes of these problems.

The next section summarises the nature and extent of the problems that currently confront public and community housing in Australia and Victoria. We apply a social inclusion lens to identify what we consider to be the two main causes of the problems:

- inadequate investment to ensure an adequate supply of affordable housing (public and private)

- allocation policies that increasingly target people most in need in a highly rationed environment.

The final section presents the BSL's policy recommendations for the future of public housing in Victoria, aimed at addressing these two issues to create an affordable housing market with social housing as a non-stigmatised and viable 'tenure of choice'.

3 The problem – through a social inclusion lens

The main reasons for the current crisis in affordable housing, of which public housing forms a part, have been well documented and are summarised below.

Housing supply

In recent years, housing supply has not kept pace with demand creating a housing supply gap (Figure 3.1).

Figure 3.1 Housing supply gap
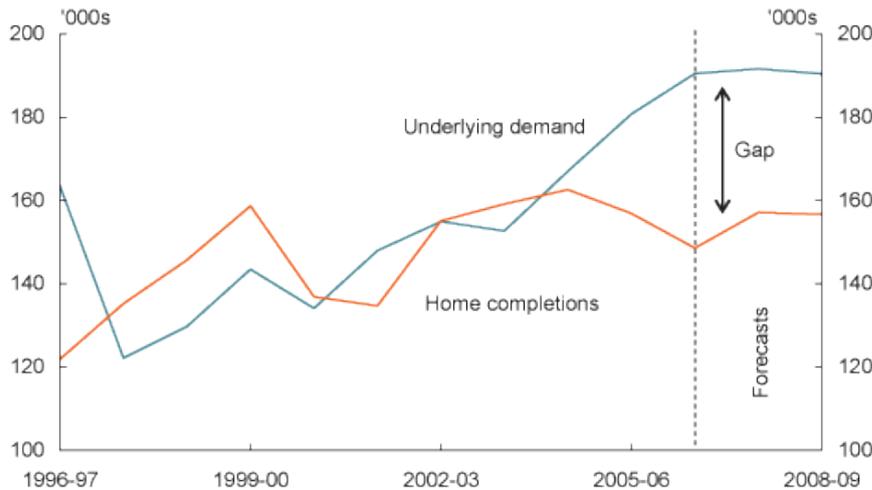
Source: Commonwealth Treasury Budget Papers 2008–09. Boosting housing supply

Housing prices have also risen markedly in recent years and at a much faster rate than real household income (Figure 3.2).

Figure 3.2 Real house prices and real average household income
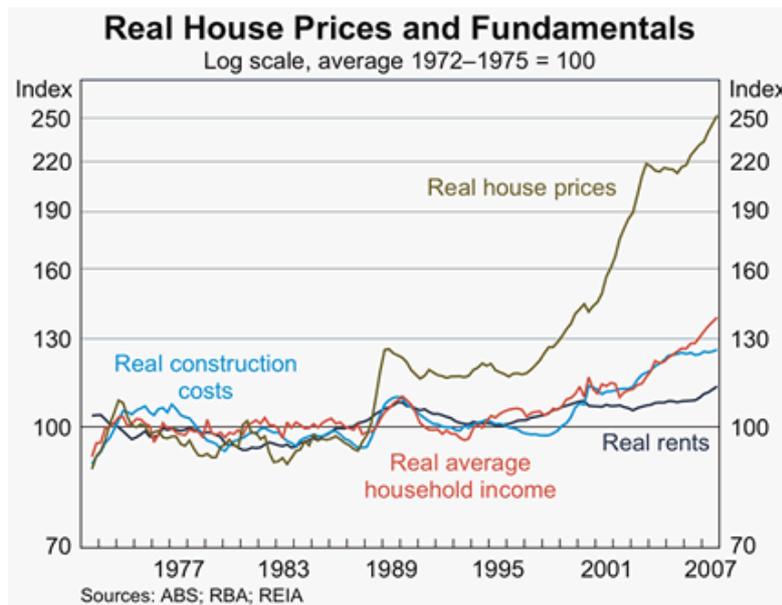
The widening gap between house prices and incomes is not a phenomenon peculiar to Australia, but the increase has been more marked in Australia than elsewhere. Recent data indicates that houses are now less affordable in Australia than in most comparable economies (Figure 3.3).

Figure 3.3 House price to income ratios in Australia and comparable economies

House Price to Income Ratios*

* Various combinations of median and mean measures of house prices and incomes used depending on availability
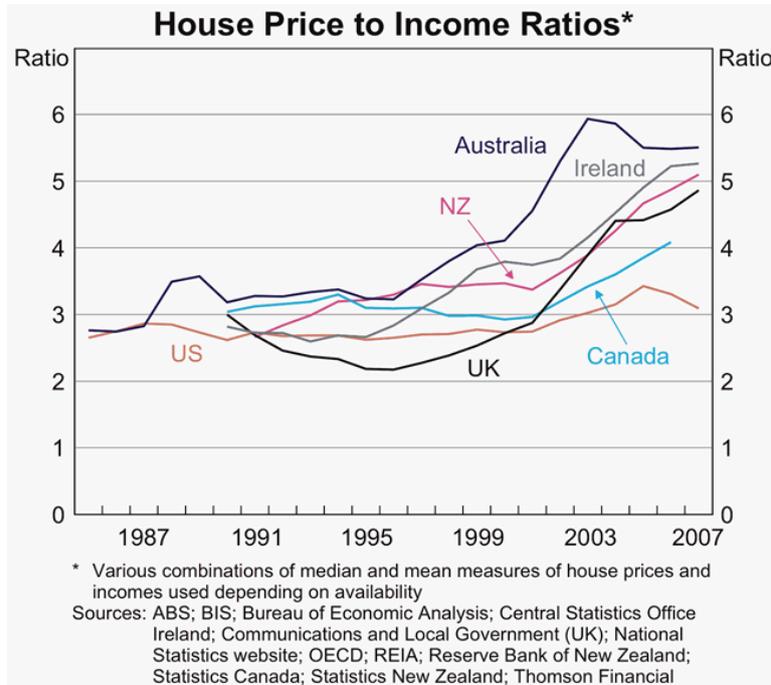Sources: ABS; BIS; Bureau of Economic Analysis; Central Statistics Office Ireland; Communications and Local Government (UK); National Statistics website; OECD; REIA; Reserve Bank of New Zealand; Statistics Canada; Statistics New Zealand; Thomson Financial

The decline in housing affordability has meant fewer households are able to enter in to home ownership and instead are forced to seek rental housing or other accommodation options.

> Over the past three decades … declining affordability has contributed to declining home ownership. By 2006–07, in four of the major capitals in Australia, only 30 to 35 per cent of transacted dwellings (houses and apartments) would have been accessible to the median income household in the home-buying (25–39 years) age groups. For Australia as a whole, around 33 per cent of transacted dwellings would have been accessible to households on median income for median young households in 2006–07, compared with a longer run average of around 45 per cent. Accessibility, of course, is much lower for low income households (Department of Families, Housing, Community Services and Indigenous Affairs 2009, p.4)

At the same time, in Australia, rental property vacancy rates have shown a downward trend since 2002, and since March 2005 have been lower than 3 per cent in every capital city. In Melbourne, the vacancy rate is currently 1.3 per cent. Vacancy rates of around 3 per cent are considered the 'industry norm', and are considered a good balance between demand and supply (Figure 3.4).

Figure 3.4 Rental vacancy rates, 1996–2008
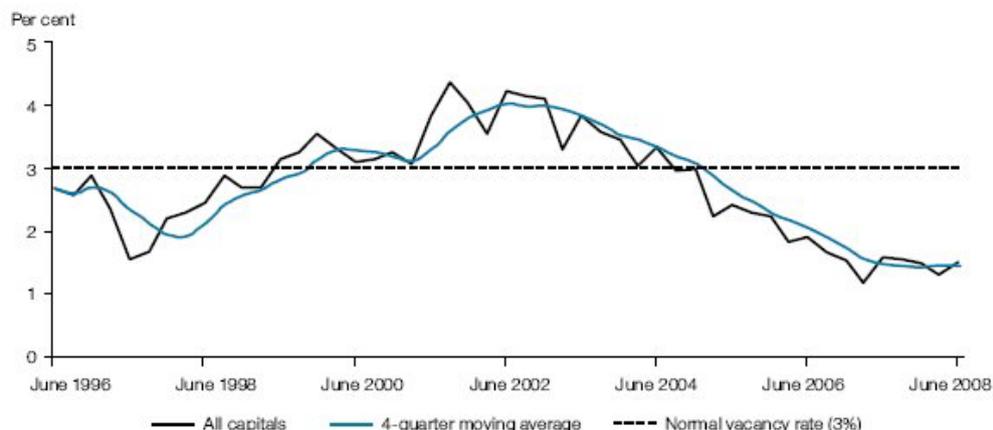
Source: Derived from Real Estate Institute of Australia, Market Facts, June Quarter 2008, REIA, Canberra, 2008 and historical data from the Market Facts series.

There is a chronic shortfall of *affordable* and *available* housing stock. Wulff et al. (2009) find that for the 600,000 private renter households in the lowest two quintiles of the income distribution, there were 830,000 affordable private rental dwellings. However, when the utilisation of low-rent stock by higher income households is taken into account, a process known as filtering, the surplus of affordable dwellings is turned into a chronic shortfall of *dwellings that are affordable and available.* Of the 830,000 affordable private rental dwellings, 481,000 were occupied by households in the top three quintiles of the income distribution, resulting in a shortage of 251,000 affordable and available dwellings nationally (Table 3.1).

Put differently, nationally, utilisation of low-rent stock by higher income households means there is only one *affordable and available* dwelling for every *two* low-income households. Affordable and available stock varies though by state and by capital city, and the situation is even worse for households with very low incomes (incomes in the first quintile). Wulff et al. (2009) find that in Melbourne, for example, after utilisation of low rent stock by higher income households is taken into account, there is only one affordable and available dwelling for every *eight* very low income households.

Table 3.1 Affordable and available private rental stock in Australia, 2006

Household income ($ per week)	Quintiles (approx.)	Affordable stock (cumulative)	Number of households (cumulative)	Affordable dwelling shortage (-)/ surplus (+) (cumulative)	Affordable and available shortage (-)/ surplus (+) (cumulative)
$0–$256	Q1: Low	19,000	114,000	-95,000	-110,000
$257–$385		91,000	237,000	-146,000	-202,000
$386–$514	Q2: Low-moderate	285,000	356,000	-71,000	-234,000
$515–$642		540,000	477,000	63,000	-246,000
$643–$771		830,000	600,000	230,000	-251,000
$772–$900	Q3: Moderate	1,055,000	704,000	n.a.	n.a.
$901–$1028		1,192,000	798,000	n.a.	n.a.
$1,029–$1,287		1,347,000	979,000	n.a.	n.a.
$1,288–$1,544	Q4: Moderate-high	1,408,000	1,115,000	n.a.	n.a.
$1,545–$1,930		1,439,000	1,247,000	n.a.	n.a.
$1,931–$2,575	Q5: High	1,456,000	1,374,000	n.a.	n.a.
$2,576 +		1,470,000	1,470,000	n.a.	n.a.

Source: Department of Families, Housing, Community Services and Indigenous Affairs 2009

At first glance, the Victorian Government's latest Rental Report gives a rather positive account of the supply of rental accommodation:

> The latest Rental Report shows that the situation for renters in Melbourne continued to improve during the September quarter of 2009. The annual rate of increase in metropolitan rents for new lettings fell for the fifth consecutive quarter to be below the average for the past decade.

> The annual percentage change in the Metropolitan Rent Index (MRI) for the September quarter (3.9 per cent) is the lowest recorded since early 2006. This rate of increase in the MRI represents a significant fall from the levels recorded only a year earlier (12.5 per cent) and is now well below the average for the 2000 to 2009 period (5.9 per cent). (Department of Human Services 2009)

The report shows that overall, in Victoria, lending to residential property investors and the total number of new lettings has seen good increases in the last year. Lending to investors increased to $4.72 billion in the September quarter of 2009, which represents an 11 per cent increase over the same period in 2008. Total number of new lettings increased by 4.3 per cent in the same period.

However, this overall situation stands in stark contrast to the reality facing households on low incomes.

The same report shows that currently in metropolitan Melbourne, only one new letting in ten is considered affordable to people on low incomes. For the state as a whole, the figure stands at one in five new lettings. But this does not mean that the affordable new lettings were taken up by people on low incomes. Indeed the work by Wulff et al. (2009) shows that two-thirds of affordable rental properties are occupied by people on higher incomes.

This means that in the September quarter of 2009 in metropolitan Melbourne, people on low incomes seeking affordable accommodation were potentially successful in accessing only one in three of affordable lettings that became available. This is less than 3 per cent (870) of the total of new lettings (39,904). In the same period there were approximately 4,000[1] very low income households looking for an affordable letting, with only one in four being successful. This results in a shortfall in that period of over 3,000 affordable *and* accessible new lettings.

Current commitments by governments in Australia totalling approximately $7 billion[2] are expected to see the addition of 72,000 affordable dwellings to the housing market by the end of 2010. These initiatives are to be applauded and are certainly a step in the right direction.

However, this will only be sufficient to return the total number of social housing dwellings to the same share of all dwellings as in 1996 (see Figure 3.5). As mentioned above, the current shortfall of affordable and available stock is 251,000 dwellings. Thus, even with the positive recent government initiatives, there remains a very real shortfall of some 179,000 affordable and available dwellings nationally, with two-thirds of these properties needed in the capital cities and their greater metropolitan areas. Furthermore, recent and projected population growth in Victoria means that this shortfall can be expected to increase.

Figure 3.5   Social housing dwellings: shortfall since 1996
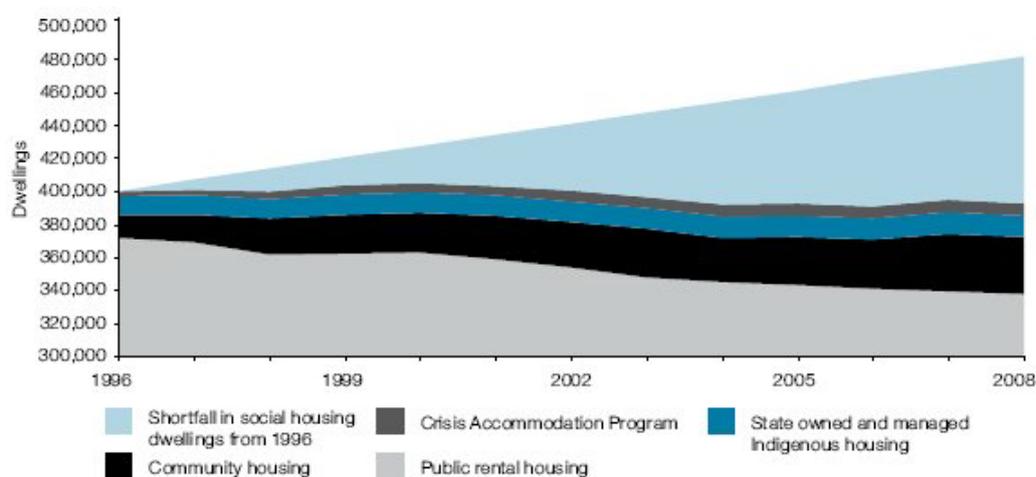
Source: National Housing Supply Council, State of Supply Report 2008

Waiting lists – the impact of needs-based allocations

Over the past 15 years, partly due to the under-supply of social housing but also due to the policy of deinstitutionalisation, social housing and public housing in particular have been increasingly targeted toward those most in need. In 1996 the Commonwealth State Housing Agreement required states and territories to target public housing to those with the lowest incomes, in dire need of

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[1] Based on the Rental Report's figure of a turnover rate of 9.1% of approximately 46,000 households on very low incomes as calculated by Wulff et al., (2009). Given the lack of affordability and security of tenure for households on low incomes, the turnover rate may be even higher for this group.

[2] National Affordable Housing Agreement (NAHA) $6.0bn, National Rental Affordability Scheme (NRAS) $0.6bn, plus the Social Housing Growth Fund $0.4bn

housing or with complex needs who 'otherwise in the past would have been either in aged care, in government youth facilities or in mental health facilities'[3].

The current public housing segmented waiting list operated by the Office of Housing is an example of a 'needs-based' allocation system. Experience in both the United Kingdom and Australia shows that such a system has a number of perverse effects that work to increase the social exclusion of public housing tenants and eligible applicants.

Coercion and choice

The current system is highly coercive of some of the most vulnerable people in our society, who, unlike their better-off counterparts, are faced with very little choice about where they will be housed. Applicants on the public housing waiting list are presented with a single offer, preventing them from choosing between properties within the market. There are extremely short timelines for an offer to be accepted and non-reply or refusal seems often to be read as a 'discharge of duty' by the housing authority, with the applicant either being disqualified or losing their place on the wait list. It is easy to see in this situation that a reasonable balance between choice and coercion has moved distinctly in the direction of the latter.

There are perverse consequences of this situation, as recent research by the Brotherhood of St Laurence shows (see further below). The current needs-based allocation system and shortage of available dwellings can encourage households in housing need to follow what has been described as a 'rational course of action' to attempt to be accepted as eligible for public housing. Secure housing is a fundamental need— households will structure their 'choices' to meet eligibility requirements. For example, refusing an offer of employment may be the best choice to stay under an income threshold, if this is perceived to be the only realistic route to either being made an offer or remaining on the wait list.

The current public housing allocation system and lengthy waiting periods have been shown to create disincentives to work for some individuals and families waiting for an allocation of housing. Recent studies have revealed the existence of 'welfare locks' for individuals and families on public housing waiting lists. These occur when individuals and families are locked into income support and low incomes while waiting for public housing to become available because income eligibility tests apply not only at the point of application, but also until they are allocated housing. Earnings from employment can threaten an applicant's position in the queue, providing a disincentive to look for or accept work during the waiting period, which can be a matter of years.

Recent Brotherhood research (Bodsworth, forthcoming) provides evidence of this disincentive. The 2009 Making Work Pay study undertook extensive interviews with 44 income support recipients, to explore their experience of incentives and disincentives to return to work. The sample included a combination of Newstart Allowance recipients and Parenting Payment recipients. Within these two main groups there was a fairly even split between job seekers and those combining part-time or casual work with income support receipt. Participants from both groups came from a range of housing situations, including homelessness, living in crisis accommodation, renting in the private rental market, public tenancy and a smaller number of home owners. A number of the participants were on the waiting list for public housing at the time of their interviews.

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[3] Mr Adam Farrar, NSW Federation of Housing Associations, presentation to the Commonwealth Government Senate Select Committee on Affordable Housing in Australia, June 2008 p.159

Participants who were waiting for public housing were generally well aware of the impact that increasing their income from paid work could have on their position on the waiting list and this appeared to significantly influence their decisions regarding work. Despite wanting to find work, they were aware that they could not earn above the income threshold which had allowed them to join the waiting list in the first place. Prior experiences of homelessness meant that securing ongoing housing was incredibly important and for most took priority over finding work. However several participants expressed frustration at this situation as they also wanted to get paid work to increase their income and to pay off debts whilst awaiting the outcome of their public housing applications.

Three case examples (using pseudonyms) are given from our study.

Erin and Zack

Erin and Zack provided a clear example of this 'catch-22' situation. Erin and Zack were a young couple living in transitional housing with their 16-month-old son. They had been evicted from private rental accommodation for failing to keep up with rent payments after Zack had lost his job. They had ended up living in a caravan in the backyard of Zack's mother's house. They had ultimately been referred to a housing service by the DHS workers concerned about their wellbeing, particularly as Erin had suffered from severe post-natal psychosis leading to hospitalisation. Finding stable ongoing housing was the couple's main priority, despite both actively looking for work and having significant debts which they wanted to pay off.

> Erin: [I'm looking for work during] nights and weekends. I've even gone for overnight work, I'd be happy to do that. I would drop some of my study commitments— but it's not because I'm required to, but it's because we do need the money…but you've got to be aware also of the transitional housing, they've got income limits … my mother in law is a social worker and she keeps really pressing on me that if I get a job and Zack gets a job, we might go over the income limit and then they won't accept us for public housing when you get a place. Because when you get a place you have got to provide 13 weeks of bank statements and I'm going, 'Oh my god' because I need this extra money, but my housing could be threatened by me earning it. And I would happily pay the extra money because I'm earning more, at 25per cent and I would happily pay it.

> Interviewer: So if you put in application for a job, how are you going to work out the income limit? Who do you ask?

> Erin: To be honest, if I accepted a job, I would call [housing organisation] who own the transitional property, we've got someone there we can contact. But I think I'd be really careful not to work so much as to not go over that limit, but work as much as I could. It's sort of playing the system in a way, that you earn as much money as you can, without losing your benefits and that's pretty sad. It's not something I ever wanted to admit to, but it's just fact … I don't want to go back to the caravan. But I want to work. I want to go out and be a night medical records clerk, which is something I've just recently applied for, and that's a really good job, and part of me goes, I would love that, that's a great opportunity, but the other part of me goes, if I get that, I'm going to lose some of my Centrelink benefits, I'm going to lose my housing, is it worth it? But that's not really the attitude that I wanted walk out with, but that's what I've got unfortunately.

In a separate interview, Erin's partner Zack expressed similar concerns, but also reflected on their previous negative experiences of the private rental market and the contrasting 'safety' offered by public housing's security of tenure.

Interviewer: And would you take a job that took you over the income threshold in terms of your housing?

Zack: I wouldn't, because even $1 over that threshold would make us ineligible, but $1 over that threshold is barely enough to pay for private rental. And to get an affordable private rental we would have to move so far away that it would be completely impractical … We would have to move to Broadmeadows or somewhere like that before we could afford to pay the rent from week to week. You know, if you are only earning $500 a week and you are paying $250 a week in rent, that doesn't leave you that much money for bills and food … The experience that we had in private rental was a bad one, and that was as much because we were taken for a ride, as just being unable to support ourselves and pay that much rent at the time. And it's something that I would never want to go through that again, especially with my son … So rental itself is something that is a very frightening prospect, because it is such an uncertain thing. And the benefit of public housing is that it is permanent accommodation. So unless you are earning an absolute bucket load of money and you can afford to pay to live in private rental, you are safe in public housing.

Tatiana

Similarly, Tatiana had decided not to attempt to return to work full-time, partly because she wanted to spend time with her infant daughter but also because she wanted to remain eligible to stay on the public housing waiting list.

Tatiana: I didn't think that they would put me off the list if I get a part-time job, can they do that? But I have a really big fear of the rent going up and up and my child needing more and more every passing day, so if I don't get a housing commission place I don't know how I will manage, you know. I don't want to go back to my violent husband, you know, just because I don't have any money.

Carl

The waiting list eligibility requirements also had an impact on the housing choices of one homeless participant. Carl was under the impression that he had to remain living in his squat in order to qualify for public housing and that attempting to find private rental accommodation would render him ineligible, a situation that he described as 'strange' and 'confusing'. While this impression is not strictly correct, it is likely to be due to the fact that there are different categories of waiting list applicants based on need, with the experience of homelessness placing Carl in a higher 'priority' category with a shorter waiting period. Given that the average waiting periods for applicants on the lower priority 'wait turn' list are in excess of 7 years, and given the extreme shortage of affordable private rental properties for those on very low incomes, Carl's 'decision' to continue squatting appears entirely rational. It is however questionable whether Carl would in fact have many options in the private rental market: it is likely that on Newstart Allowance the only private rental accommodation he could afford would be share accommodation or a room in a boarding house.

Carl: We've been looking at getting into public housing, it's the first time I've ever tried the public housing. I find it a bit strange now, I can't rent or I get thrown out. So the next three or four years I have to live on the street or I get taken off the list. To me, I find that a bit strange ... The only places I can really stay without affecting my housing application are hostels, which my housing worker has admitted to me and I've spoken to her about the fact that people getting directly out of jail don't go to these hostels because they're bad places and they dislike them. They've literally said they prefer Port Philip prison than staying at one of these hostels. That's my options, I've got to sleep under a bridge, up a tree, in a hedge, empty building, bin, anywhere but there.

The Making Work Pay study also examined the disincentive of potential loss of rent rebates for those in public and community housing who were looking for employment. Xiu and Ayen, both mothers with primary school aged children, expressed a strong desire to find ongoing full-time childcare work regardless of the impact on their rent. Tricia, on the other hand, described making detailed mathematical calculations regarding the impact of any new income through paid work on her income support payment *and* on the rent for the house which she leased through a community housing program with the same rent structure as public housing.

While the rebated rents were attractive, the participants' perception of their housing security was linked to tenure as well as to affordability. Having affordable accommodation in itself offered a greater sense of security for these participants as they felt that they could afford to meet their housing costs on an ongoing basis. In addition they attached importance to the security of tenure associated with public and community housing. Tricia stated that in the future she hoped to gain full-time work which would mean that she would be paying market rent for her house. She felt that this would not be a deterrent from taking on full-time work, but that it was important that if her income happened to drop due to not being able to work, her rent would also drop.

Residualisation and social exclusion

The shift over time toward needs-based allocation has contributed to the residualisation of public housing, that is, the tendency to house ever greater concentrations of the poorest and most disadvantaged households, with a concomitant rise in stigma toward those living in or next to public housing properties. Thus, needs-based allocations have contributed to the geographic concentration of poverty and to social exclusion. Fitzpatrick and Pawson (2007, p.172) say with reference to an English situation:

> The idea is that, where the majority of allocations are to homeless or other vulnerable groups, **and** much council housing is physically located in large (formerly) mono-tenure estates, 'community cohesion' may be undermined by spatial concentrations of poverty and disadvantage.. This reinforces the 'social exclusion' of the people living in these areas because the resultant 'area effects' impact on both their quality of life and their longer-term life chances.

Furthermore, they note that, without an ability to wait, 'the "one-offer only" policies tend to push homeless households into taking poor quality accommodation in the least desirable neighbourhoods, contributing to their spatial concentration'.

There is a perverse risk associated with the residualisation of public housing and the increased social exclusion of those who live in it. In recent years, Australia has seen a marked and positive turnaround politically and socially in the prominence given to issues of homelessness and housing affordability. But any recent gains with respect to an arguably important and positive sense of 'solidarity' with those who face the housing affordability crisis, may be at risk, the further the poor and disadvantaged become ghettoised into poor quality public housing properties, estates and marginalised communities.

Along with the undersupply of affordable housing, the residualisation of the public housing sector and the increasing stigma and social exclusion of tenants must be addressed by actions to shape the future direction of public and social housing in Victoria, if we are to realise the vision expressed in the Victorian Government's plan for *A Fairer Victoria.* Such an approach would be consistent with the two fundamental pillars of a social inclusion agenda—those of redistribution, and, respect and recognition.

4 Future directions and recommendations

Building an adequate supply of affordable housing

The Victorian housing market has failed to provide an adequate supply of appropriate and affordable housing for people in the bottom two quintiles of the income scale. The private market response, as witnessed by transitional housing providers over the past few years, has been the rise of residual, sub-standard, often dangerous and overcrowded accommodation managed by landlords who may use standover tactics for rent collection and ignore complaints by tenants about maintenance and repair.

Such accommodation includes low-cost hotels, boarding houses and caravan parks. In addition to the poor quality and insecurity of these options, invariably they are even less affordable for those on low incomes due to high daily tariffs. Just as important, the location and amenity of these options are not conducive to social and economic participation of tenants: for example children and young people face difficulties in reengaging in education, training or work (see for example, Melbourne Citymission 2007, Hanover 2009).

Current options for households unable to access transitional housing in the interim are inappropriate and place them at increased risk of harm and social exclusion. The long-term solution is to increase the supply of high quality affordable housing for those on low incomes.

Set a target for increasing the market share of the social housing sector

It is essential that governments continue to build on recent investment initiatives and to work with the community housing sector to create a more balanced market and ensure an adequate supply of appropriate, safe, secure and affordable housing for all Victorians.

Currently the social housing sector's market share is approximately 4.5 per cent of all housing. This is not only inadequate but it stands in stark contrast to other western developed economies in terms of both percentage of market share and growth. For example, Denmark over the past 30 years has supported the growth of its social housing sector from 14 per cent of total housing in 1980 to approximately 20 per cent currently. Sweden has a social housing market share of 22 per cent. In both these countries social housing is not targeted or labelled as 'welfare' housing, but considered by many as a very mixed and real tenure of choice. A combination of market share and rent regulation means that the social housing sector has a degree of influence over price and affordability within the broader/private rental housing market.

With respect to the future direction of public housing in Victoria, the BSL calls on the Victorian Government to set a target of increasing the supply of social housing to at least 10 per cent of housing stock by 2020. Such a policy position would also be consistent with the opinion and recommendation of the Senate Select Committee on Housing Affordability in Australia:

> With a view to building more sustainable social housing in the longer term the committee recommends that the pool of social housing stock be increased to at least 10 per cent of housing stock by 2020, facilitating the entry into social housing of a more diversified mix of low to medium income earners. (Commonwealth of Australia 2008, p.167)

> In addition, all three tiers of government should invest significantly under the new National Affordable Housing Agreement to meet specific targets for social housing.
> (Commonwealth of Australia 2008, p.3)

Transfer additional stock to Housing Associations

The government should increase the level of public housing stock transfers to Housing Associations so as to build the capacity of these recently created not-for-profit organisations to further build, manage and increase the supply of social housing.

The community housing sector currently houses a similar client group to that living in public housing. However, the community housing sector possesses greater flexibility in financing, building and managing housing stock. For example, community housing tenants can attract rent assistance payments from the Commonwealth, whereas public housing tenants do not. Community housing providers have the ability to work with the private and government sectors in attracting finance to increase the supply of social housing. They can offer opportunities for tenant participation in decision making and management, provide support services and offer flexible lease arrangements including support for tenant transitions from rental to home ownership.

Increasing public housing stock transfers will strengthen the balance sheets of Housing Associations and maximise their capacity and flexibility in attracting private sector finance so as to increase the supply of social housing. Such a move would be in keeping with international trends and the recent recommendation of the Senate Select Committee on Housing Affordability in Australia (June 2008), which reads as follows:

> Recommendation 10.4
>
> The committee recognises the strengths that the Community Housing Sector brings to the delivery of social housing in Australia. In order to ensure that these strengths are fully employed, the committee recommends that the Australian, state and territory governments work more closely with Community Housing Associations to support them in meeting their social housing commitments and to explore options for attracting more investment, including private sector investment, into not-for-profit models of housing provision. (Senate Select Committee on Housing Affordability in Australia 2008, p.167)

Currently in Victoria, approximately 10 per cent of all social housing dwellings are either owned or managed by the community housing sector. We recommend this increase to 40 per cent by 2020 through a program of public housing stock transfers to registered housing associations. Such a program and sign of support for the development of housing associations would be in keeping with the experience of England over the past two decades.

Reducing stigma and improving social inclusion

To redress issues of stigma and social exclusion, the Australian Housing and Urban Research Institute suggest that it is not only a matter of increasing the supply of affordable housing, but that allocation systems must also be reviewed:

> Increasing the supply of well designed, well maintained, appropriately located and well managed affordable rental housing is the most obvious measure to reduce housing insecurity for those unlikely to attain home ownership. Ensuring people can feel safe in affordable housing also needs to be addressed through a range of strategies, such as appropriate dwelling design, housing management, and in the case of social housing, tenant allocation as well. (AHURI 2009, p.4)

Open up access to social housing

As social housing stock increases, housing associations should open up access to social housing so as it becomes a more mixed and viable tenure of choice, not only for those who

may be unlikely to attain home ownership but also for those wanting to work on the transition from rented housing to home ownership.

Consider roll-out of choice-based lettings

Choice-based lettings (CBL) offer some considerable advantages over the current allocations system. They have been in use in the Netherlands for the 15 years and are currently central to the UK government's strategy to make social housing a more mixed and viable 'tenure of choice'. The principle advantage of CBL is that it shifts the balance away from coercion towards choice so that those looking for social housing operate on a similar basis, and with similar levels of respect, to those looking for housing in the private sector. That is they allow a similar approach to looking for properties, exercise of choice and the right of refusal without penalty.

Hulse, Neske and Burke (2006), writing for AHURI on CBL schemes state that:

> Although there is no precise definition for CBL schemes, one definition states that: Unlike 'traditional' allocation schemes, in Choice-based Lettings, the customer is aware of all the available properties for which they are eligible, and is able to make their own choice from among the available vacant properties. (Hulse, Neske & Burke, 2006, p.34)

They suggest the broad principles of CBL schemes are:

- All available vacant properties are advertised to all members of the scheme.

- All members bid for the properties they are interested in, using their own allocated 'currency'.

- Bids for each property are short-listed.

- The property is offered to the member at the top of this list.

- Offers, acceptances, refusals and lettings are dealt with in the normal way.

- Information on the number of bids received for each property, and the 'currency' of the successful bidder, is provided to all members.

A second advantage of CBL schemes is that they allow social housing landlords (e.g. housing associations), through a process of tagging, to better manage housing stock and client mix through improved property matching techniques, including tagging and capping properties for specific client groups. Fitzpatrick and Pawson (2007) write about the CBL concept and system in Europe:

> The CBL concept … was inspired by the 'Delft' model (Kullberg, 1997), first developed in the Netherlands in the late 1980s. Under this system, households 'bid' for available-to-let social housing properties that are openly advertised; applicants are then prioritised using administratively awarded 'currency'. Currency is awarded mainly on a 'time' basis in Dutch CBL systems: length of tenancy for existing tenants and age for others. A parallel needs-based system, typically operated to cater for urgent cases, is usually capped at around 10–20 per cent of total allocations. (Fitzpatrick & Pawson 2007, p.174)

Findings from a national evaluation of English CBL pilots point to positive results. Marsh et al. (2004) concluded that it was administratively possible to successfully introduce CBL in both high and low demand areas, although the number of bids per property obviously varied dramatically. In addition they found:

> The number of households registering for social housing increased in pilot areas, and more working households and members of minority ethnic groups registered in several places. Consumers welcomed the transparency of CBL, tending to view it as fairer than traditional allocation systems (in Fitzpatrick & Pawson 2007, p.174)

The Victorian Government should investigate the potential to roll out the CBL approach, across the social housing sector, based on learning from recent pilots.

Retain security of tenure for the most vulnerable tenants

Security of tenure should remain an important element of public housing provision in Victoria. Such tenure is critical to housing stability and social inclusion for highly disadvantaged groups, such as those with disabilities and the aged, to whom public housing has been targeted. The failure of the private market to offer affordable housing with stability of tenure for vulnerable households places an imperative on the government to ensure access to and retention of a stable and secure home.

Security of tenure has been shown also to contribute to improved health and wellbeing particularly for children, increased family stability, increased social cohesion and higher self-esteem for tenants (Lewis 2006). While we urge policy reform aimed at making paid work worthwhile for public tenants able to take up work (for example those on Newstart and Youth Allowance), it is essential, indeed a right, that the most vulnerable Victorians are able to enjoy security of tenure.

Even though CBL schemes are considered preferable to traditional needs-based allocation systems, they would not necessarily remove the current disincentives to gain employment for people either living in or who are eligible, seeking and waiting for social (public or community) housing, as described earlier in this submission. Careful consideration must be given to the removal of disincentives for current and prospective social housing tenants' financial inclusion through the uptake of paid work.

Remove disincentives to economic participation for applicants

As mentioned earlier, currently applicants for public housing must maintain their income and asset levels below the eligibility levels in order to stay on the waiting lists. The monitoring of current eligibility criteria for applicants on the waiting list can create a welfare 'lock-in' effect through the disincentive to increase economic participation through paid work. This undermines both State and Federal policy settings to encourage people to take up training and work opportunities. Removal of disincentives to work in the way that eligibility guidelines are enforced would increase the numbers of applicants who exit the waiting list prior to being allocated housing. This would have an offsetting budgetary impact, or at least, would allow others to move more quickly into public housing, easing the pressure of current waiting list numbers.

We recommend that the Office of Housing review the current waiting list guidelines to ensure disincentives to work are removed for those in the queue.

Strengthen strategies to prevent loss of housing

An important strength of the community housing sector is its ability to link housing with preventative support services for people who may be homeless or at risk of homelessness in housing that is temporary or precarious or in public housing.

The current Social Housing Advocacy and Support Program (SHASP) is largely reactive and not necessarily reaching those who most need it due to fears of disclosure. It is essential that

more effective prevention and early intervention support programs are utilised and developed.

For example, the Brotherhood of St Laurence together with Hanover Welfare Services has recently completed a pilot Education Development Project to improving educational and housing outcomes for children experiencing homelessness (Hanover Welfare Services 2009). It showed that insecure housing and frequent house moves have a serious negative impact on the health, wellbeing and future life chances of all household members, including children. It found that 45 percent of children involved in the project had moved schools four or more times during their schooling career. The most common reason for moving schools was fleeing family violence.

Parents in the project indicated that they felt this had impacted on their children's academic and social development. Students were generally described by their teachers as below the level of their peers in reading, spelling and writing. Some were described by their teachers as disruptive or displaying aggressive behaviour in class, while others were described as quiet and withdrawn.

The project demonstrated the benefit of having better, more proactive systems of collaboration and exchange in place to enable schools, housing and support agencies to work more closely together at the local level in both the early identification of at risk households and the provision of support to maintain stability in children's housing and schooling.

It should be acknowledged that a significant percentage of eligible applicants and tenants in public housing have long-term or ongoing complex health-related barriers to social and economic participation. Rather than wait for tenants to experience crises (rent arrears, anti-social behaviours) leading to loss of tenancy (and on some occasions homelessness), a stronger proactive support service is required to ensure new high needs tenants maintain their tenancy and maximise their social inclusion.

Increasing flexibility and responsiveness of public housing to household needs

Public housing arrangements are inflexible for tenants seeking to take up training or employment opportunities requiring substantial travel to and from home. Proximity of housing to public transport, health services, education and training facilities is essential for assisting both social and economic participation. For particular tenant groups, for example young people and families, the lack of genuine choice of housing location both limits their participation and can lead to premature exit from their housing. The relatively high levels of exit for Segment 1 tenants with high needs indicates that their housing does not meet their needs well, with location being one aspect of their decision to move out.

The Victorian Government should consider devolving a statutory responsibility for the provision of social housing (public and community) to local government authorities.

This should include putting in place standard inclusionary zoning requirements across all municipalities for a minimum percentage of affordable dwellings to be built in new housing developments. Devolving the provision of social housing to local authorities would also strengthen existing links between local governments and registered housing associations, and integrate social housing more directly with the planning and development of housing per se and with local communities. In this way the current locational constraints of stock may better match community aspirations and needs.

Impact on specific groups

The role of Neighbourhood Renewal

The development of Neighbourhood Renewal (NR) has essentially been a reactive policy response to increased place-based marginalisation and exclusion experienced by households in and near public housing estates. These high concentrations of disadvantage are due in part to public housing policy failures, including:

- inadequate investment to ensure the supply of affordable housing (public and private)

- allocation policies for placing households into public housing

The Brotherhood of St Laurence argues that a far stronger commitment to policies consistent with the fundamental pillars of social inclusion would reduce the need for place-based interventions such as NR.

However, we consider that NR has been an effective approach for mitigating the impact of place-based disadvantage through community building projects. The Brotherhood continues to play an active role in NR in inner Melbourne and support the general principles that have shaped NR in Victoria.

The extent and depth of exclusion faced by households in NR areas, including generational disadvantage, requires a long-term commitment of resources. In 2009 the Victorian government committed to an extension of NR projects for periods of one or two years.

We recommend further extension of these Neighbourhood Renewal resources to ensure consolidation of the gains made through the development of social capital leading to increased social and economic participation of residents over time.

Barriers to economic participation

One of the Brotherhood's key concerns with the provision of public housing, particularly multi-household facilities such as high-rise estates, is the effective exclusion of working age people from economic participation. Public housing tenants have very low rates of economic participation. Since the early 1980s there has been a steady decline in the employment opportunities for public tenants (Wood, Ong and Dockery 2009). This decline is partly explained by the diminished supply of public housing which has resulted in the narrow targeting of stock to the most disadvantaged households through the priority allocations systems. However, other policy factors act as disincentives for tenants to seek and achieve a move from welfare into work.

Whilst the allocation of public housing has some positive effects on economic participation of applicants by providing a stable home (Van Ryzin et al 2003, Dockery et al 2008a), these effects are reduced by the way public housing rent is structured. The link between increased income and increased rent, when combined with withdrawal rates for Commonwealth income support payments and concessions create significant disincentives to take up work or increase hours of paid work for many tenants (welfare or unemployment traps). At present, Newstart recipients have their payments withdrawn by 50 cents in the dollar once they earn over $62 per fortnight through paid work.

The combined effect (stacking) of increased rent with loss of benefits and concessions withdrawn at the same time can result in no financial gain from taking up paid work. Public housing renters are generally well aware of how a new job will affect their rent and income support (as indicated by our case studies). Their calculations often indicate that they would be better off unwaged or in short

term casual work which provides some additional income without affecting their rent, particularly where 'rent holidays' exist (Dockery et al 2008b). In Victoria rent reviews are undertaken at 2 fixed times in the year. Depending when a tenant takes up paid work (or increased hours), they gain a rental break before the adjustment following the review of their rent.

Current policies designed to make work pay for tenants are ad hoc and inadequate in assisting working age job seekers to strengthen their economic participation. While 'rental holidays' might enable casual or short term work to be undertaken, they do little to encourage a durable transition from welfare to work.

The benefits of paid work, particularly for members of the community at risk of social exclusion are well known. In addition, increasing the financial independence of public tenants leads to exits from public housing (Dockery et al 2008a). Encouragement of economic participation of tenants through the removal of structural disincentives is likely to deliver positive outcomes for tenants as well as increase the turnover of public housing, thereby easing the pressure on waiting lists.

We recommend that the Office of Housing review the current public housing rent setting policies to ensure that financial disincentives to taking up work are removed. The focus of such a review should be on the reduction of 'stacking' effects of increased rents with income support withdrawal.

Public housing tenants have higher levels of disabilities, poorer health, lower education and employment skills, which act as significant barriers to employment. Other factors combine to increase their difficulty in taking up training, work experience and paid work. These include caring responsibilities, lack of private transport and the stigma attached to living in public housing.

To overcome these multiple barriers, additional targeted interventions are required if we are to strengthen the social and economic participation of tenants. In addition to the extension of current Neighbourhood Renewal programs (see above), the following initiatives should be further developed and supported:

- Expansion of social procurement provisions to enable the growth of supportive employment opportunities, including social enterprises, aimed at tenants. Victoria's Public Tenant Employment program has been an effective approach through mandatory provisions for maintenance and cleaning contracts and programs such as the BSL Community Contact Service (CCS). The latter has enable over 50 trainees to be employed over the past 4 years with an 83% success rate measured as transition into employment or further training. The CCS also contributes to security and amenity on the estates.

- BSL is currently implementing a new approach to proactively meet the needs of public housing tenants in the City of Yarra's high rise estates through the Yarra Centre for Work and Learning with funding support from DEEWR's Innovation Fund. The service model builds on our local experience of operating an Intermediate Labour Market model incorporating enhanced case management support, individualised training and paid work experience focussed on public housing tenants. This integrated approach seeks to overcome the limitations of universal employment assistance programs in engaging this highly disadvantaged population.

We recommend the expansion of social procurement provisions to enable the growth of supportive employment opportunities, including social enterprises, aimed at tenants and

support for integrated models of assistance that offer coordinated and individualised support for tenants.

Reform to public housing should also include a reconsideration of its efficacy for young people in particular. For many young people with significant barriers to social and economic participation, life tenure in a particular location through public housing tenancy is not in their long-term best interests, despite policy levers that encourage this pathway. Young people placed in public housing are more likely to relinquish their tenure within a short period. Alternative flexible packages that integrate time-limited tenure housing, support and training are required to fit better with the aspirations and needs of this cohort. An expanded community-managed housing sector should be supported to enable the provision of such integrated packages for young people, for example, through the foyer model.

We recommend a targeted policy strategy be developed that offers alternative flexible packages of integrated assistance including affordable, secure housing for young people.

The Brotherhood of St Laurence believes that strategies such as those mentioned above would enable a far greater integration of public housing policies with other programs which support both social and economic participation of tenants of working age. This integrated policy environment should be an essential element of future reforms to public housing in Victoria.

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