



Housing & Hardship in the ER sector:

CIVic agencies' response

Snapshot 2011



Community Information Victoria (CIVic)

CIVic was established as an association of members in 1970 to support the growing number of community advice bureaus. Since then, its role has evolved to that of a peak body for the community information and support sector in Victoria. CIVic provides operational support, sector development, advocacy and representation to its member agencies.

The organization aims to assist its member agencies in the provision of support services to all within their local communities including vulnerable and disadvantaged people. Such services aim to uphold the dignity of all, respond to community needs, alleviate the impact of poverty and promote social justice.

CIVic is an active member in a number of state-wide networks and government consultancy committees, and is the Secretariat and Committee of Management member of the emergency relief peak body ER Victoria.

CIVic has over sixty member agencies. These Community Information and Support Centres (CISCs) are managed by autonomous, community based management committees. They operate according to the policies and standards of CIVic. CISCs provide information, referral, advocacy, emergency relief, case work, No Interest Loans, Tax Help, budgeting support, personal counseling, financial counseling and settlement services.



Community Information Victoria, 2011

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CIVic Snapshot: Housing & Hardship in the ER sector – CIVic agencies' response.

2011

Community Information Victoria (CIVic) is the peak body for the community information and support sector. We provide sector development, representation, advocacy and operational support to over sixty (60) members. Our members are a diverse range of organisations providing a range of information and support services to their local community. Our member agencies employ almost 200 paid staff, though the majority of information and support work is undertaken by over 2,000 trained volunteers. Primarily, agencies provide support to vulnerable and disadvantaged Victorians. Most agencies provide emergency relief (ER) and collectively, we comprise the third largest ER provider in the Victoria.

Member agencies are increasingly concerned about negative impacts on individual and family well being as a result of the pressures associated with the rising costs of housing. We conducted a snapshot survey of housing assistance provided by our members in the course of ER service delivery. The findings that form the basis for this snapshot came from responses of 18 CIVic member agencies that participated in an electronic survey conducted by CIVic in May 2011. Agencies' response to the increasing demand for their services involve greater collaboration with other service providers and flexible application of ER funds to ensure that vulnerable individuals and families at risk of homelessness are provided with some measure of reprieve in the short term. The longer term impact of the cost of housing on vulnerable groups and the agencies that service them will require a shift in public and policy thinking about the housing crisis in Victoria.

FINDINGS

- The cost of housing is a significant contributor to financial hardship amongst vulnerable individuals and families who seek emergency relief.
- CIVic member agencies provide a range of financial assistance to support clients experiencing housing related financial stress. Assistance is provided through direct and in-direct support. While some agencies provide direct financial support (such as assistance with the payment of rent) others are providing in-direct support such as food vouchers or parcels to clients who are in financial hardship due to the cost of their housing.
- The level of income paid towards rent is at critical levels. Agencies report that vulnerable individuals and families are most commonly paying 50-60% of their income towards rent.
- A number of agencies work collaboratively with local housing services to assist in the payment of rent.
- **Clients assisted with rent/housing costs in last financial year (per agency):** range from 3 to 600.
- **Amount of ER money spent on assisting people with rent/housing (per agency):** range from \$170 to \$96,208

- **Amount of times housing services request assistance with clients' rent (per agency):** range from 3-12 times a week to every couple of months.

Agencies' response - Cost of living pressures

Cost of living pressures are acutely being felt by low income sections of the community. Coupled with the lack of public and private rental, those on low income spend upward from 50-70% of their income on rent. It is also noted that although clients may not identify inability to pay rent as a reason for seeking ER, it remains an underlying cause as they contribute so much of their income to rent that there is little else for other expenses.

Findings

- Approximately 60% of respondents identify that over 50% of clients seeking ER identify rent/housing costs as the primary issue.
- Approximately 80% of respondents estimate clients pay between 50-60% of their income in rent, over 60% of respondents estimate clients pay between 60-70% in rent, and over 50% of respondents estimate clients pay over 70% of their income in rent. (Chart 1)
- Cost of living pressures are placing stress on family and individual well-being as relationship stress and mental health issues correspondingly increased. The three most commonly identified impacts of financial hardship caused by housing costs are :
 - increased need for advocacy, negotiation and financial support for utility bills;
 - increased personal debt;
 - increased relationship stress and breakdown. As are increased demand and mental health issues (Chart 2)
- Agencies are responding to housing cost pressures in an attempt to stabilise the financial crisis that clients attend with. It is only through flexible application of ER funds that the immediate threat of homelessness could be deferred for vulnerable individuals and families.
 - 50% of respondents report they currently use ER funds to help pay clients' rents.
 - Over 50% of respondents have never had housing services request assistance in paying clients' rent, whilst approximately 30% report that they are often or constantly being requested to assist with rent.

"A woman with two school age children paying \$1200 per month approached us again for ER as she had kept children out of school on this day because she had nothing for them to take for lunch and they had had no breakfast."

"We assisted a refugee client who had previously been working, and receiving support through Red Cross. Red Cross was informed by a government agency to stop payments and the client was told to stop work, so that at the time the client sought our assistance, the client had no income. We assisted the client by paying their rent while they were waiting for outcome of Red Cross appeal."

"A 68 year old woman on Aged Pension, paying \$913 per month rent (rent increasing every 16 months) and trying to assist orphaned grandchildren overseas after death of mother, approached us for Telstra Vouchers to help pay for phone due to high rent."

"Numerous clients in boarding houses on Newstart and paying between \$120-\$200 per week - very little left for anything else. Increasing transport fines as clients have no funds for tickets."

CHART 1 : Level of income paid towards rent

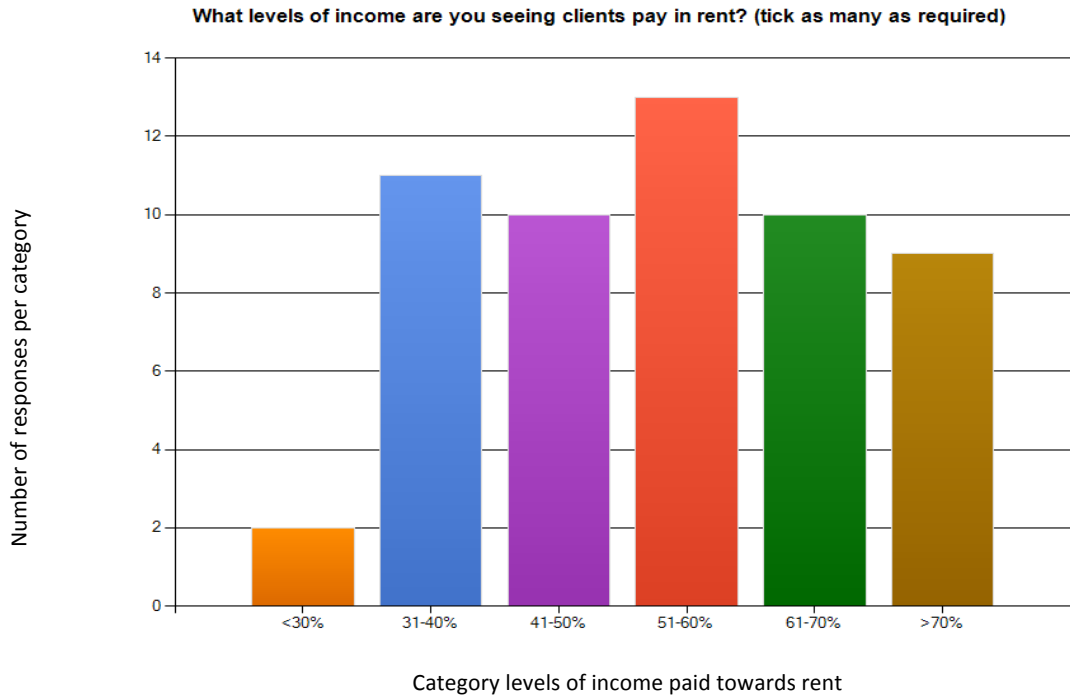
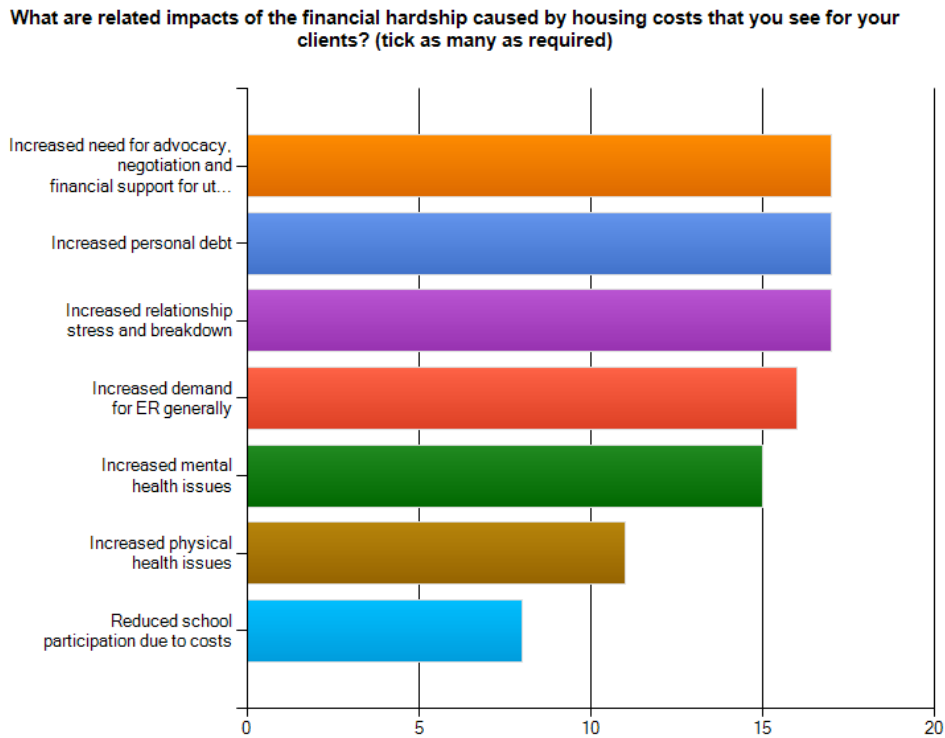


CHART 2 : Related impacts of high rent



Agencies' response – Increased collaboration

Flexibility in ER funding structures enable agencies to have a high level of discretion in the way they assist clients. Agencies provide assistance because clients are at high risk of homelessness. Negotiation, advocacy and collaborative arrangements are the most common means with which vulnerable clients are assisted with overcoming their financial crisis. However, this is heavily reliant on a flexible ER (FaHCSIA) funding structure and a high level of service collaboration and integration between CIVic agencies , housing services and other ER providers within the relevant communities. Working in collaboration with housing service providers, agencies usually provide one-off assistance to clients who are at high risk of homelessness.

Maria

Maria is a single mother with two young teenage children. One of the children has a disability and attends a special school. Maria suffers from depression and anxiety attacks. She was very distressed when she presented at our service. She was facing eviction in two weeks' time unless her rent, which was in arrears by \$2,444, was paid. Her landlord had obtained a VCAT order for her to vacate her rental property. Maria had shared her home with another individual to share the cost of living expenses. The arrangement was for her to pay all the household expenses including food and this individual would pay the rent. However when he moved out in August she found that the rent had not been paid and was in arrears. We liaise with three other community organisations on the client's behalf co-ordinated assistance with paying part of the rent. We contributed some brokerage money as well. With remainder amount that was owed, we were able to arrange a payment plan with the landlord. Due to Maria's mental health and family stresses this assistance provided support and advocacy to prevented Maria and her family from being homeless. Maria is still being assisted with her budget at our agency. Maria stated 'that if it was not for your assistance I would be homeless today'.

Joyce

Joyce - a single mum with 1 child - is 30 weeks pregnant. She came in this morning looking for 1 month's rent assistance of \$1084. She had only been in the house 1 month before her partner walked out a week ago, taking the rent money with him. This had left her in a situation where she cannot afford to pay for rent and other expenses. Whilst we are able to pay 1 weeks rent it is imperative that we obtain assistance from the HEF and HIR agencies to assist with additional monies if this single mum is to sustain her property. Joyce's main concern is looking at how she can pay the rent and had not considered food or utilities as she was planning to pay 2 weeks rent with her total Disability Payment on Tuesday. We have contacted the HEF and HIR agencies to see if they can each make a contribution we will likewise put up a week's rent with her having to pay on \$250.00. This will leave her with sufficient funds for food and utilities and giving her a chance at stabilizing her situation. If these monies are not forthcoming this family could be homeless within the next few weeks.

CIVIC FULL MEMBERS

Banyule Support & Information Centre Inc	HEIDELBERG	9459-5959	www.bansic.org.au
Bayside Community Information & Support Service	BRIGHTON	9596-7283	
Bayside Community Information & Support Service	HAMPTON EAST	9555-6560	www.bayciss.org.au
Bayside Community Information & Support Service	SANDRINGHAM	9598-0422	
Box Hill Citizens' Advice Bureau	BOX HILL	9285-4801	
Camcare Inc - Ashburton	ASHBURTON	9809-9100	www.camcare.org.au
Camcare Inc - Camberwell	CAMBERWELL	9831-1900	www.camcare.org.au
Casey North Community Information & Support Service Inc	FOUNTAIN GATE	9705-6699	www.caseynorthciss.com.au
Chelsea Community Support Services Inc	CHELSEA	9772-8939	
Cobram Citizens Advice Bureau Inc	COBRAM	5871-0924	
Coburg Community Information Centre Inc	COBURG	9350-3737	
Community Information Centre Hobsons Bay Inc.	ALTONA	9398-5377	
Community Information Glen Eira Inc	GLEN HUNTLY	9571-7644	www.cige.org.au
Cranbourne Information & Support Service Inc	CRANBOURNE	5996-3333	www.cranbourneiss.org.au
Dandenong Community Advisory Bureau Inc	DANDENONG	9791-8344	www.dcab.org.au
Darebin Information, Volunteer & Resource Service Inc	PRESTON	9480-8200	
Diamond Valley Community Support Inc.	GREENSBOROUGH	9435- 8282	www.dvsupport.org.au
Doncare Community Services	EAST DONCASTER	9841-4215	www.doncare.org.au
Essendon Citizens Advice Bureau Inc	MOONEE PONDS	9370-4533	
Frankston Community Support & Information Centre Inc	FRANKSTON	9768-1600	www.frankston.net
Glenroy Community Information Centre Inc	GLENROY	9306-0555	
Goulburn Valley Community Care & Emergency Relief Inc	SHEPPARTON	5831-7755	
Information Warrandyte Inc	WARRANDYTE	9844-3082	www.informationwarrandyte.org.au
Knox Infolink Inc	BORONIA	9761-1325	www.knoxinfolink.org.au
Lilydale & District Community Information Centre Inc	LILYDALE	9735-1311	
Living Learnin Pakenham	PAKENHAM	5941-2389	www.linc.com.au
Maroondah Citizens Advice Bureau Inc - Croydon	CROYDON	9725-7920	www.mcab.org.au
Maroondah Citizens Advice Bureau Inc - Ringwood	RINGWOOD	9870-3233	www.mcab.org.au
Maryborough Community Information Centre Inc	MARYBOROUGH	5461-2643	
Mentone Community Assistance & Information Bureau Inc	MENTONE	9583-8233	
Monash Oakleigh Community Support & Information Service Inc	OAKLEIGH	9568-4533	
Monash Waverley Community Information & Support Centre Inc	MOUNT WAVERLEY	9807-9844	
Mornington Community Information & Support Centre Inc	MORNINGTON	5975-1644	www.morninfo.org.au
Mt Alexander Community Information Centre Inc	CASTLEMAINE	5472-2688	
Port Phillip Community Group Inc - Port Melbourne	PORT MELBOURNE	9209-6350	www.ppcg.org.au
Port Phillip Community Group Inc - South Melbourne	SOUTH MELBOURNE	9209-6830	www.ppcg.org.au
Port Phillip Community Group Inc - St Kilda	ST KILDA	9534-0777	www.ppcg.org.au
Prahran Citizens Advice Bureau Inc	PRAHRAN	9804-7220	
South Gippsland Citizens Advice Bureau Inc	LEONGATHA	5662-2111	www.sgcab.org.au
Southern Peninsula Community Support & Information Centre Inc	ROSEBUD	5986-1285	
Springvale Community Aid & Advice Bureau Inc	SPRINGVALE	9546-5255	www.scaab.org.au
Sunraysia Information & Referral Service Inc	MILDURA	5023-4025	www.vicnet.net.au/~sirs
UnitingCare East Burwood Centre	EAST BURWOOD	9803-3400	
Western Port Community Support	HASTINGS	5979-2762	
Whittlesea Community Connections Inc	EPPING	9401-6666	www.whittleseacommunityconnections.org.au

CIVIC ASSOCIATE MEMBERS

Ardoch Youth Foundation	ST KILDA	9537-2414	www.ardoch.asn.au
Australia Help Limited	NARRE WARREN SOUTH	0428366220	www.australiahelp.org
Bendigo Family and Financial Services Inc	BENDIGO	5441-5277	
Diamond Valley Foodshare Inc	GREENSBOROUGH	9432-8274	
Dingley Village Community Advice Bureau Inc	DINGLEY VILLAGE	9551-1799	dvcb.org.au
Eastern Emergency Relief Network Inc	MITCHAM	9874-8433	www.easternemergency.org.au
Endeavour Ministries Inc	ENDEAVOUR HILLS	9700-4944	www.andrewscentre.org.au
Healesville Interchurch Community Care Incorporated	HEALESVILLE	5965-3529	
Jesuit Social Services Limited	RICHMOND	9427-7388	www.jss.org.au
LINC Church Services Network Yarra Valley Inc	YARRA JUNCTION	5967-2119	
North East Region Volunteer Resource Centres Inc	HEIDELBERG	9458-3777	www.volunteersofbanyule.org.au
Somali Australian Council of Victoria	HEIDELBERG WEST	9459-6333	
Swags for Homeless Ltd	KNOXFIELD	9764-9422	www.swags.org.au
The Gianna Centre Inc	BENDIGO	5442-4644	www.gianna.org.au
The Migrant Hub	WERRIBEE	9731-7877	
Transworld Aid Inc	NARRE WARREN SOUTH	0411 714 885	www.transworldaid.org
United Way Ballarat Community Fund	BALLARAT	5331-5555	www.unitedwayballarat.com.au
Victorian Youth Mentoring Alliance	MELBOURNE	0423929601	www.youthmentoringvic.org.au
Volunteering Geelong Inc	GEELONG	5221-1377	www.volunteeringgeelong.org.au
Wimmera Information Network Inc	HORSHAM	5382-5301	wimmerainfo.org.au

