Submission to the

Select Committee on the 2026

Commonwealth Games Bid

"Homelessness is something that nobody should experience and when it happens, it can be unexpected and there is not enough support for people in need. Housing is an entitlement, not a dream."

"It was the hardest time I have been through in my life and there should be more support and help for people that find themselves in this situation; it could happen to anyone."

"Build more houses and create new jobs so people are kept busy and engage in beneficial things for themselves and also the community."

"You need to give more help. I lost my job because of my health and now I am losing my home because I don't have enough money. Rent is too high and my Centrelink doesn't cover all my costs."

"How can I get a job if I cannot go to school and cannot have a safe home?"

"When you are homeless you never feel safe, who will hit you or where you are. When you have a government house, you feel safe even if you have no food."

Prepared by the Western Homelessness Network, Victoria

October 2023

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1. INTRODUCTION

The Western Homelessness Network

This submission has been drafted by the Western Homelessness Network (WHN), which is a Network of the 24 Specialist Homelessness Services, managing 114 programs, operating in Melbourne's west. Melbourne's west incorporates the Local Government Areas of Melbourne, Moonee Valley, Maribyrnong, Wyndham, Hobsons Bay, Brimbank and Melton.

Every year the services of the Network assist approximately 15,000 individuals and households who are experiencing homelessness and/or family violence in these Local Government Areas.

The members meet every six weeks with 10 allied services, to improve responses to people experiencing homelessness in Melbourne's West, through management of coordinated homelessness service system arrangements, consumer consultation, linkages with allied service sectors and shared professional development.

Thank You

The Network would like to thank Select Committee on the 2026 Commonwealth Games Bid for this opportunity to provide input into the impact of the cancellation of the 2026 Commonwealth Games.

If you would like any more information about this submission, please contact: Sarah Langmore, Western Homelessness Networker: sarah@wombat.org.au or on 0407 832 169.

2. OVERVIEW

The Western Homelessness Network does not have a position on the cancellation of the Commonwealth Games, other than that the Network would like to endorse one of the very positive benefits of cancellation of the Games, which has been the earlier allocation of funding for the construction of social housing.

Access to a stable, safe and affordable home is a precursor to successful participation in community and economic life for most people and is central to health and wellbeing. Yet Victoria is experiencing a significant housing crisis. This impact of the housing crisis now impacts a significant proportion of residents in Melbourne's west.

Tone Wheeler has articulately argued that "inequality is the greatest threat to our society, and nowhere is that inequality more evident than in housing. The rich get richer with ever more houses; the poor get rent stress or homelessness. And inequality will only grow with the rising incidence of housing crises resulting from natural disasters like fire and flood. "Housing is absolutely essential to human flourishing", wrote the American sociologist Matthew Desmond. "Without stable shelter, it all falls apart.""[1]

Yet in 2018, Australia ranked as the second wealthiest country in the world when household wealth is adjusted by person[2] – we have sufficient resources to accommodate our population. Housing is an expensive commodity and successive state and federal governments have been reluctant to invest in housing, most likely because the benefits are not seen within a single election cycle. A partnership between State and Federal Governments is required, which prioritises provision of resourcing sufficient to end the housing crisis in Australia, which will significantly reduce the number of people who become homeless.

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[1] Wheeler, T., 'We must separate the idea of house from home': the case for drastic action on shelter (The Guardian, Sunday 13th March 2022)

[2] Visual Capitalist, Ranked: The Richest Countries in the World (Ranked: The Richest Countries in the World (visualcapitalist.com)May 2019

AHURI has identified that:

> "Australia's housing system is failing to deliver a sufficient supply of affordable homes and wide affordability pressures are affecting housing wellbeing. A national strategic framework is needed to address these failures. By integrating and enhancing the public subsidies, financial settings, policy levers and programs that exist across the three levels of government, a national framework will drive outcomes across the continuum of housing needs and help deliver long term growth of affordable housing." [3]

It is a nonsense, in a country as wealthy as Australia, that so many households should be experiencing such significant levels of hardship. We know that a stable home is a necessary precursor to wellbeing and social and economic participation. How can people manage their lives when they do not know whether they will have a safe place to sleep each night, a place in which to create a home and stability?

As Peter Mares says:

> "There is a profound physical, cultural, social and psychological connection between the safe interior of a home and the uncertain exterior of the world beyond. If we lack the former, then it is much harder to successfully navigate the latter... The crude physical necessity of shelter from the storm is just one essential component in the larger picture of our emotional and psychic need for a place where we can be at home. The widespread recognition of this is implicit in everyday language; we do not refer to people who have nowhere to live as 'houseless', but as 'homeless.'" [4]

An absence of safe, affordable housing is the primary driver of the marked increases in the numbers of households experiencing homelessness and the high numbers of people approved for priority access to social housing. Our supply of housing is insufficient to house our population. Plan Melbourne estimates that Melbourne will need an additional 1.6 million new homes by 2051 to meet this current and growing need[5]. Melton and Wyndham, in Melbourne's west, are growing faster than any other area of Melbourne[6]. The supply of housing has not kept up with population growth.

Once Australia has sufficient affordable housing for the needs of its population, the homelessness sector will be better placed to meet the role it was originally funded for – to provide assistance to the small number of people who fall through the gaps of other systems, who lose their housing as a result and need a level of support to assist them to access housing, maintain stable housing into the future and recover from the trauma of homelessness.

The Network specifically advocates for sufficient social housing to enable 'housing first models' to ensure that anyone who becomes homelessness can be quickly re-housed, in an area in which they wish to live, and provided with flexible support, to assist them to address any issues that will contribute to ongoing housing stability.

The Network recommends a move away from the reliance of private rental to a focus on construction of public housing as the most cost effective and stable form of housing for those on low incomes and those facing a range of physical and mental health issues, that limit full participation in the workforce. It is clear from the numbers of people living in rental stress in Melbourne's west, that reliance on private rental as a stable housing option for those in the lower income quintiles, leads to enormous housing precarity.

Robert Pradolin, Housing All Australians, beautifully sums up the current state of the housing crisis and the need for Governments to recognise provision of housing as key infrastructure[7]:

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[3] AHURI, Inquiry into increasing affordable housing supply: Evidence based principles and strategies for Australian Policy and Practice (AHURI, 2018)

[4] Mares, P., No Place Like Home: Repairing Australia's Housing Crisis
(The Text Publishing Company, Melbourne, 2018)

[5] Victorian Government, Plan Melbourne, 2017 – 2050
(Melbourne, 2016 (?)

[6] NorthWest Primary Health Network, *North West Population Growth,* (NWPHN, 2019)
(Australia, Pro Bono, 2nd August, 2016)

"Housing for all is the key to Australia's long term economic prosperity – we need a paradigm shift in thinking and in doing so, recognise affordable, social and public housing for what it is: key public infrastructure.

We cannot solve today's problems with yesterday's solutions. We need to think differently…

Australia is in the midst of a housing crisis. Firstly, in terms of its general affordability and secondly in terms of the availability of homes for key workers such as police, firefighters, nurses, teachers (affordable or workforce housing) and for the socially disadvantaged (social or public housing).

It makes good economic sense to locate these people in housing that maximises the value to the community and therefore minimises our long-term costs as taxpayers. If we do not acknowledge and address this issue now, it will only get worse and the longer-term cost to our community will only exacerbate the financial pressure to future federal and state budgets.

The lack of an investment in affordable/social/public housing by successive governments has resulted in what we see today in respect the level of homelessness on our streets. It is a direct result of market failure and decades of neglect in addressing this issue with a long-term perspective in mind. Homelessness is the canary in the coalmine of a much larger issue.

The economic impact and productivity of this country is inextricably linked to the fundamental need of a stable form of shelter to all its residents, rich or poor, so they can properly contribute to the economic prosperity of Australia."

The Give Me Shelter[8] report, launched by Housing All Australians, clearly demonstrates the underlying business case for greater investment in affordable, public and social housing. The Report, written by SGS Economics and Planning found:

- **Every $1 the Australian community invests in social and affordable housing will deliver $2 in benefits. This rate of return is comparable to, or better than, those achieved in many other Australian infrastructure investments.**

- **Failure to act on shelter needs will be costing the community $25b per year by 2051.**

- **The benefits of providing adequate housing are estimated at almost $110.**

Addressing this housing crisis and reducing the corresponding number of people who are experiencing homelessness in Victoria, needs to be a priority for State and Federal Governments. Housing must be considered as a human right and part of our key infrastructure.

Therefore, the Western Homelessness Network recommends that the State Government, in partnership with the Federal Government, prioritising ensuring that all residents have safe, stable and affordable housing, before taking on any further high cost projects.

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[8] SGS Economics and Planning, for Housing All Australians, Give Me Shelter (Melbourne, June 2022)

3. HOMELESSNESS AND THE HOUSING CRISIS IN MELBOURNE'S WEST

The housing crisis in Melbourne's west

There are two key components to the housing crisis in Melbourne's west:

• Inadequate housing stock.

• Decreasing housing affordability in the private housing market making it increasingly difficult for people on low incomes to secure stable housing.

• The lack of supply of social, both public and community housing, and affordable housing in Melbourne's West.

Melbourne's west was previously one of the last bastions of affordable housing in Melbourne. This is no longer the case. A recent report by the Community Housing Industry Australia[9] found that 1 in 15 low-income households in Victoria are not in appropriate housing and that the area worse affected is Melbourne's west, where 6.9% (or more than 20,000 households) are not appropriately housed (57% of whom are families).

The Anglicare Rental Affordability Report 2023 identified that there was not a single affordable property available for rent in Melbourne, in March 2023, for anyone on Jobseeker or Youth Allowance or for a couple or single parent with two children, in receipt of Jobseeker[10]. Consequently, between 20 and 30% of all those in the on low incomes (bottom 40% of income range), who are renting privately in Melbourne's west, are experiencing financial stress[11].

Lack of supply has resulted in an all-time low in private rental affordability. Whilst Melton and Brimbank still rate in the top 10 most affordable local government areas (LGAs) for people earning a minimum wage, none of the LGAs in the West are represented in the top 10 most affordable Victorian LGAs for people who are receiving Centrelink payments.

Homelessness services are already reporting more and more households in rental and mortgage stress who are no longer able their housing and who become homeless. In addition, an increasing number of individuals and households report facing eviction because landlords can no longer afford to maintain investment properties or are seeking to re-let properties at a higher rent.

The table below shows that between 26% and 64% of all residents in Melbourne's west in the bottom two income quintiles are living in rental or mortgage stress[12]. This is a phenomenal proportion of the population living in precarious housing situations.

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[9] Van den Nouwelant, R., Quantifying Australia's unmet housing need A national snapshot
 (Community Housing Industry Association, Australia, November 2022)

[10] Anglicare, Rental Affordability Snapshot 2023 2023: Rental Affordability Snapshot - Anglicare Australia
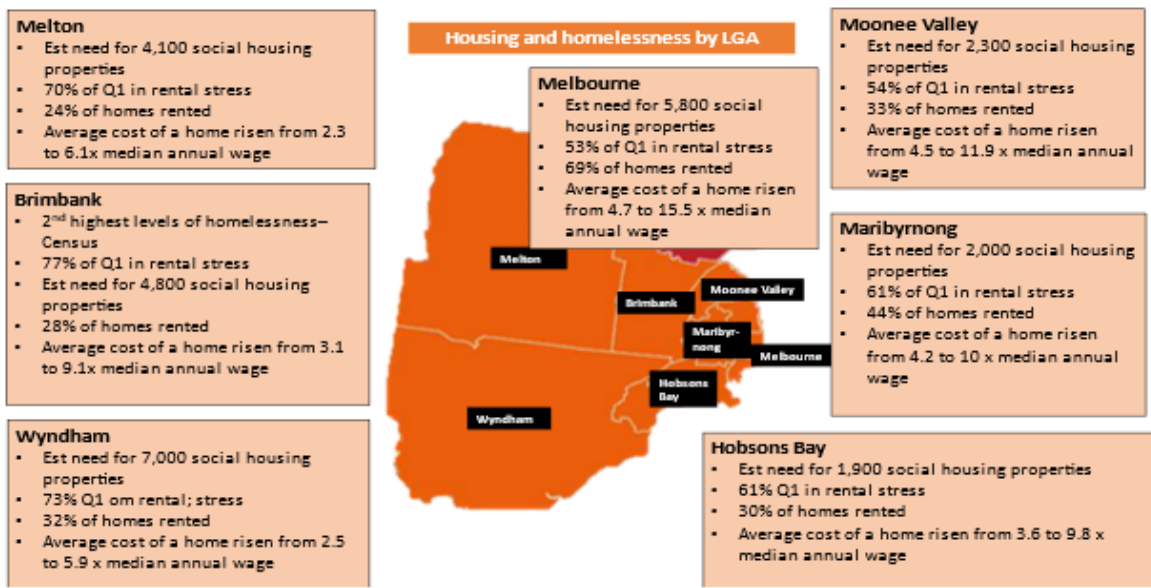 (Anglicare, 2023)

[11] PHIDU, Torrens University, Social Health Atlas
 (Australia, June 2023), at: http://phidu.torrens.edu.au/current/data/sha-aust/lga/phidu_data_lga_vic.xls

[12] PHIDU, Torrens University, ob. cit.;

Rent and Mortgage-related Financial Stress: 2021

Rent and Mortgage-related Financial Stress: 2021

| | Mortgage stress | | | Rental stress | | | Financial stress from mortgage or rent | | |
| | 2021 | | | 2021 | | | 2021 | | |
	Low income households (households in bottom 40% of income distribution) with mortgage stress	Mortgaged private dwellings	% in mortgage stress	Low income households (households in bottom 40% of income distribution) with rental stress	Rented private dwellings	% in rental stress	Low income households (households in bottom 40% of income distribution) under financial stress from mortgage or rent	Total low income households	% Low income households under financial stress from mortgage or rent
Brimbank	2,833	21,252	13.3	5,112	17,067	30.0	7,945	30,409	26.1
Hobsons Bay	722	11,849	6.1	2,249	10,164	22.1	2,971	11,445	26.0
Maribyrnong	692	11,243	6.2	2,986	14,440	20.7	3,678	10,093	36.4
Melbourne	1,011	11,360	8.9	12,790	47,582	26.9	13,801	21,728	63.5
Melton	3,403	28,982	11.7	3,747	12,424	30.2	7,150	21,275	33.6
Moonee Valley	800	14,800	5.4	3,040	15,408	19.7	3,840	14,514	26.5
Wyndham	4,772	43,354	11.0	6,670	27,648	24.1	11,442	31,566	36.2

Housing need and affordability across the west

Housing and homelessness by LGA

Melton
- Est need for 4,100 social housing properties
- 70% of Q1 in rental stress
- 24% of homes rented
- Average cost of a home risen from 2.3 to 6.1x median annual wage

Brimbank
- 2nd highest levels of homelessness– Census
- 77% of Q1 in rental stress
- Est need for 4,800 social housing properties
- 28% of homes rented
- Average cost of a home risen from 3.1 to 9.1x median annual wage

Wyndham
- Est need for 7,000 social housing properties
- 73% Q1 om rental; stress
- 32% of homes rented
- Average cost of a home risen from 2.5 to 5.9 x median annual wage

Melbourne
- Est need for 5,800 social housing properties
- 53% of Q1 in rental stress
- 69% of homes rented
- Average cost of a home risen from 4.7 to 15.5 x median annual wage

Moonee Valley
- Est need for 2,300 social housing properties
- 54% of Q1 in rental stress
- 33% of homes rented
- Average cost of a home risen from 4.5 to 11.9 x median annual wage

Maribyrnong
- Est need for 2,000 social housing properties
- 61% of Q1 in rental stress
- 44% of homes rented
- Average cost of a home risen from 4.2 to 10 x median annual wage

Hobsons Bay
- Est need for 1,900 social housing properties
- 61% Q1 in rental stress
- 30% of homes rented
- Average cost of a home risen from 3.6 to 9.8 x median annual wage
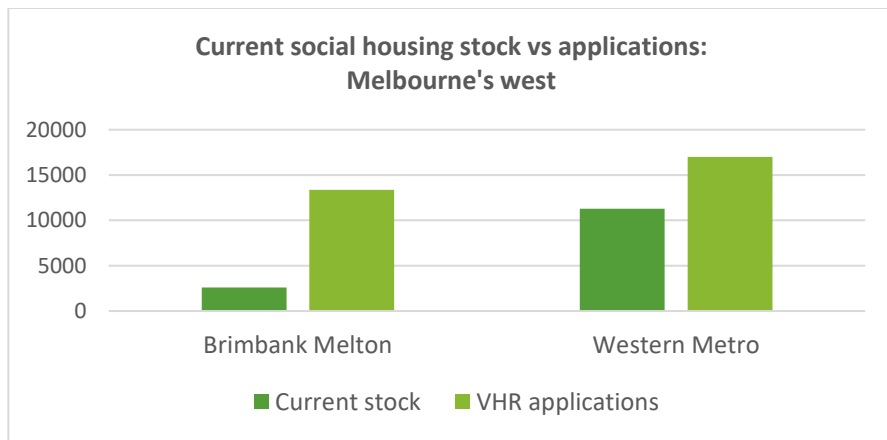
Social housing in Melbourne's west

Social housing provides not only an affordable housing option for the many Victorians on low incomes but provides a level of stability that is not offered by the private rental market. Stable housing is a necessary precursor for health and wellbeing and for capacity to effectively participate in employment, training and other forms of community activity.

The inadequate supply of social housing is a primary driver of homelessness in Melbourne's West. A recent report by the Productivity Commission found that Victoria has significantly underspent on social housing in recent years, spending less than any other state in Australia. Prior to the State Government's investment through the Big Housing Build, social housing as a percentage of all housing stock was 3.4 per cent, significantly below the national average

of 4.5 per cent. Service providers report extremely low allocation rates into social housing and in Victoria, there are approximately 3,500 allocations per year, from a waiting list of at least 57,000 households.

In Melbourne's West there are 13,853 social housing properties[13]. However, there are 30,372 households on the Victorian Housing Register (VHR) waiting list[14].

The graph below shows the number of social housing properties across Melbourne's west, compared with the number of people in receipt of Commonwealth Rent Assistance (CRA). The current increases in private rental affordability, compared with record low vacancy rates, are pushing more and more households, who are reliant on CRA, into homelessness.
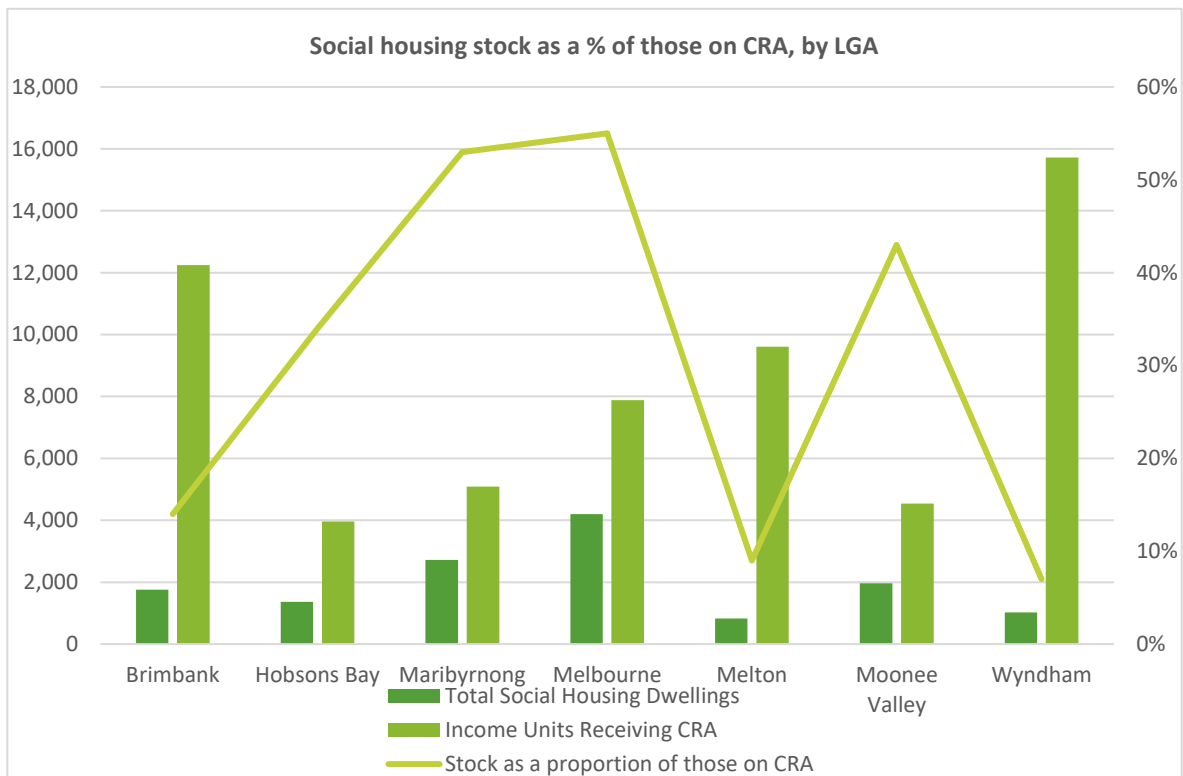
[13] Western Homelessness Network, 'Western Homelessness Network submission to Parliamentary Inquiry into Homelessness', https://www.parliament.vic.gov.au/images/stories/committees/SCLSI/Inquiry_into_Homelessness_in_Victoria/Submissions/S103_-_Western_Homelessness_Network_Redacted.pdf
(WHN, Melbourne, 2019b)

[14] Homes Victoria, VHR locational preferences with social housing stock count at 31 December 2022

The Victorian Government's Big Housing Build will increase the supply of social and affordable housing in Victoria, which will assist in moving people off the Victorian Housing Register (VHR) waiting list and reduce the number of people experiencing homelessness due to the housing shortage. However, the proportion of housing stock which is social housing is still low, compared with many other OECD countries. For instance, in Austria, 20% of housing stock is social housing.

Social housing: Social rental housing stock (OECD)

Social rental dwellings as a proportion of total housing stock (%), by country, 2020 or latest year available
**Australia and other countries**
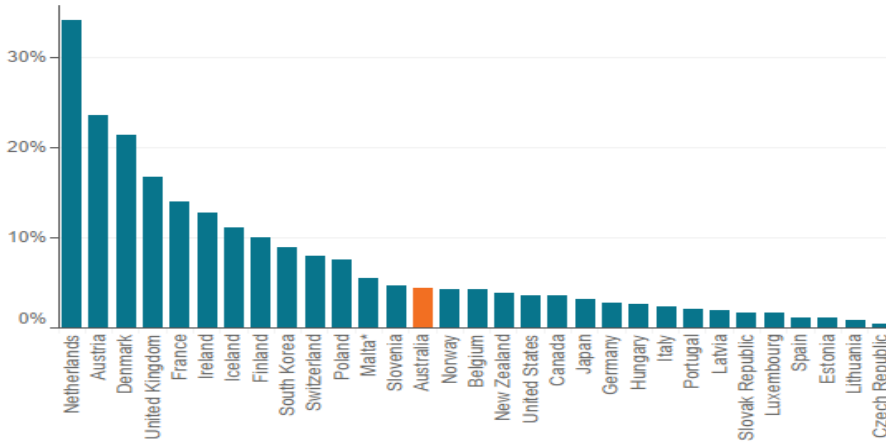
Homelessness in Melbourne's west

Robert Pradolin, Housing All Australians, has referred to homelessness as the canary in the coalmine for the housing crisis.

The number of people experiencing homelessness in Melbourne's west has been continually increasing, nearly doubling between Census 2011 and 2016[15]. Not surprisingly, there has been a corresponding decline in affordable housing in the West over this period.

Figure 1: The number of people experiencing homelessness in Victoria doubles in 15 years[16]

Estimated number of people experiencing homelessness, by sex, 2001 to 2021
Victoria
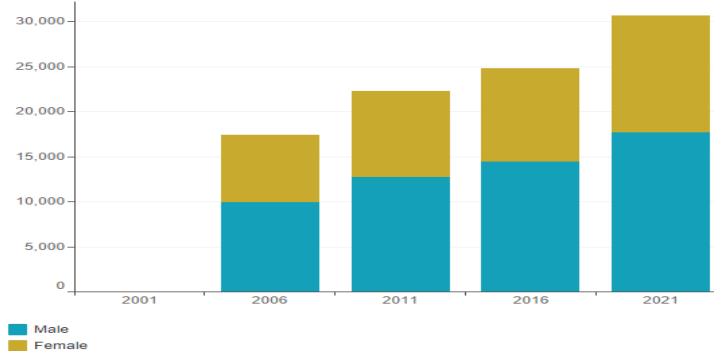
[15] The impact of the Melbourne lockdown on the Homelessness Enumeration for Census 2021 was significant, impacting on the capacity to identify people experiencing homelessness in the West – particularly those experiencing hidden homelessness.

[16] Australian Bureau of Statistics: Estimating Homelessness: Census, 2021 | Australian Bureau of Statistics (abs.gov.au) (ABS, Canberra, 2021)

The increasing numbers of people experiencing homelessness in Melbourne's west is testament to the growing impact of the crisis. The 2021 census showed that there was a 40% increase in the number of people experiencing homelessness in Melbourne's West over a ten year period.

Census 2021 identified that nearly 20% of all the people experiencing homelessness in Victoria identify as being in Melbourne's west.

Homelessness data shows that the two key reasons people become homeless and require the assistance of the homelessness system are: financial difficulty and family violence. Financial difficulty, as a prime cause of homelessness, indicates a direct link between housing affordability and homelessness. Conversely, we know that lack of affordable housing is one key factors impacting on the capacity for victim survivors to escape situations of family   violence.
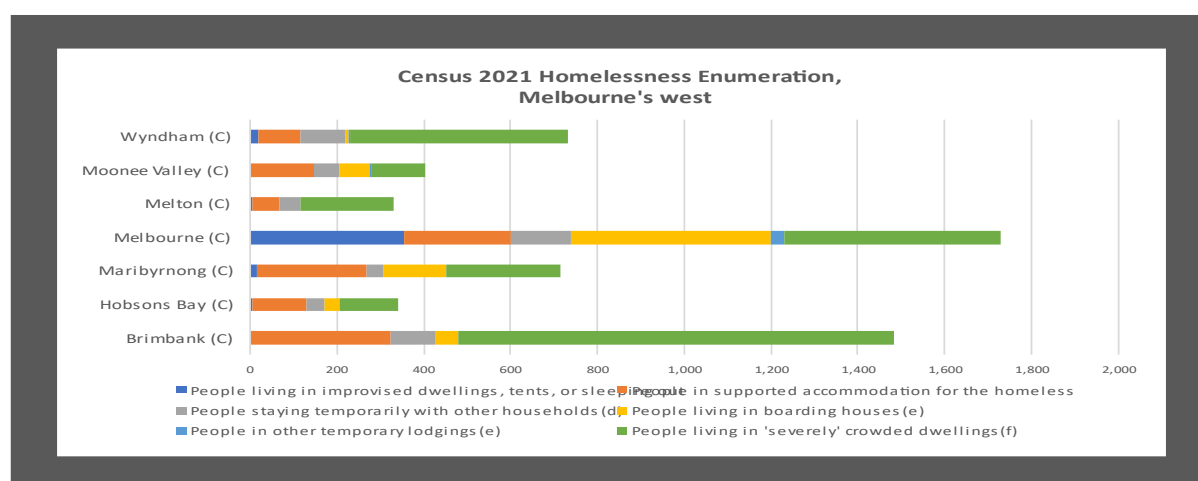

The nature of homelessness in Melbourne's West has been changing significantly in recent years. The housing affordability issues that have affected the west have led to a surge in overcrowding[17], with an increase of 62% between the 2011 and 2021 censuses[18]. The was over a 50 percent increase in people living in boarding houses and nearly a 2,000% increase in the numbers of people living in other temporary lodgings.

Census year	People living in improvised dwellings, tents, or sleeping out	People in supported accommodation for the homeless	People staying temporarily with other households(e)	People living in boarding houses(f)	People in other temporary lodgings(f)	People living in 'severely' crowded dwellings(g)	All homeless persons
2011	183	1217	509	597	25	1522	4070
2021	191	1298	344	915	519	2459	5718
# difference	8	81	-165	318	494	937	1648
% difference	**4**	**7**	**-32**	**53**	**1976**	**62**	**40**

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[17] Defined by the ABS as dwellings that are four or more bedrooms short, allowing for gender and age.

[18] ABS Homelessness Enumeration, Census 2021.

Census 2021 Homelessness Enumeration:
Forms of homelessness, Melbourne's west
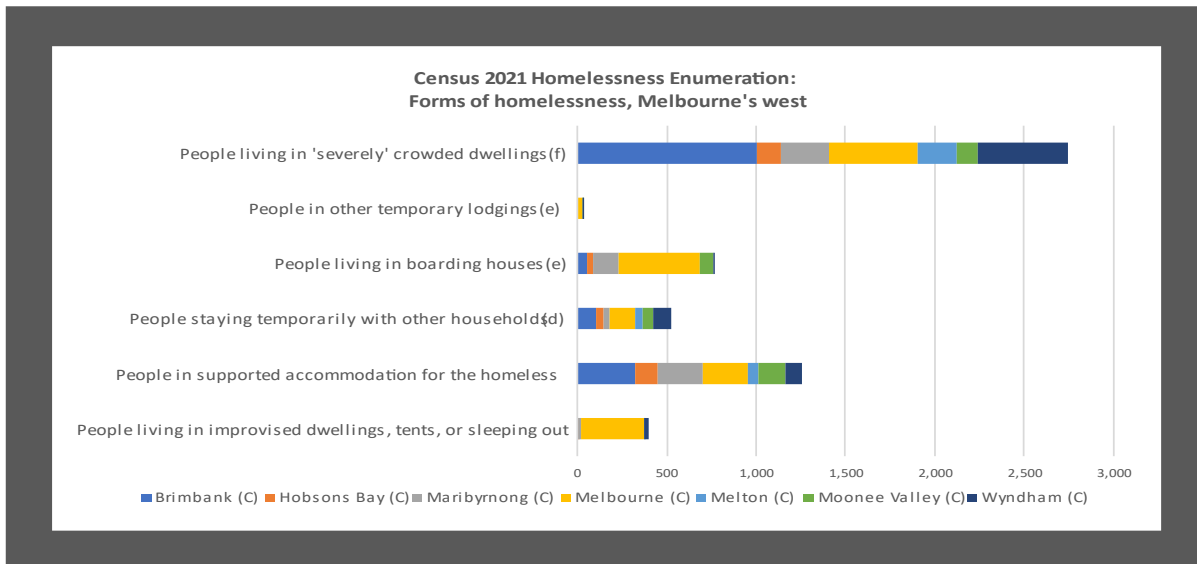
People seeking homelessness assistance

When people have nowhere safe to live, they seek assistance from homelessness services. Homelessness services work to assist people to find appropriate long term housing, to address any issues that have contributed to an individual or household becoming homeless or that will impact future housing stability.

The housing crisis is so severe now that services are frequently unable to assist those individuals and households, not turned away, to source appropriate housing.

In 2021/22 24% of consumers exited homelessness support still experiencing homelessness and 40% exited still at risk of homelessness.

The homelessness service system in Victoria was reshaped in 2011 to create clearer access points to the service system, greater coordination of services and a system of allocated the insufficient resources to those who most need them.

The theory behind this change was sound – creating greater ease of access for consumers and increasing efficiency in the service system. However, overwhelming levels of homelessness have challenged this approach, providing stark data about the numbers of people who need homelessness assistance, indicating how far away we are from addressing homelessness.

Two access point (front end) services in Melbourne's west assist about 13,500 households a year (across seven Local Government Areas) who do not have a safe or affordable home. Turn away data is only available for one of these access point services, which services two Local Government Areas. At present, that service is forced to turn away 800 people a month because there is no capacity to provide an initial appointment. Of those who do receive an initial appointment, only about 11% will be able to access homelessness support.

Homelessness services have been overwhelmed for many years, unable to respond to the needs of the many households seeking homelessness support. Resources in the Homelessness Sector are now so tight that assistance is prioritised for families, leaving little capacity to respond to single people who have nowhere to live. However, since the pandemic, homelessness services in Melbourne's west report that the number of people presenting to homelessness services for the first time has increased. Services report more families losing their homes as the rent market becomes tighter and more costly and the other costs of living rise.

Homelessness workers are now so focussed on assisting consumers to find housing (which frequently does not exist in line with consumer capacity to pay) that workers are unable to support consumers to address the many other complexities in their lives that have arisen from the lack of a safe, stable home.

A safe, stable and affordable home is key to good health, mental health, stability and capacity to participate in society. The longer that someone is without a safe home, the more trauma they experience, the more chaotic their lives become and the more complex the range of associated issues that they are facing grows. The impact of being without a stable home is devastating for the individuals and families who are experiencing it and is costly for the community.

Colleagues in the Family Violence, Health, NDIS, Mental Health, Family Support, Alcohol and Other Drug, Legal, Settlement and Emergency Relief sectors have all commented that provision of any support that they can provide to individuals and families, or the likelihood of good outcomes from that support, is so limited, if those households do not have a stable home.

Provision of sufficient affordable housing needs to be the core component of any homelessness response. Ending Australia's housing crisis is the first critical step to ending homelessness in Australia.

Services in the Western Homelessness Network reported specific changes in the cohorts presenting for homelessness assistance in the last five to ten years:

- An increase in the complexity of issues experienced by those who are presenting for assistance – this is largely the result of longer periods of homelessness, which impacts on the level of trauma experienced by consumers. As the housing market worsens and there are fewer options available to people the experiences of those presenting is deteriorating. The service system is increasingly reliant on vastly inadequate short-term emergency accommodation responses, which further impact negatively on consumers' health, mental health and wellbeing. Services are also experiencing an increase in the numbers of people who exhibit aggression as a direct consequence of their level of trauma and distress.

- An increase in the numbers of people over 60 who are presenting experiencing homelessness, with a noticeable increase in the numbers of older women presenting for assistance.

- An increase in the numbers of large families presenting for assistance.

- An increase in the numbers of people from CALD communities presenting for assistance.

- An increase in the numbers of women and children experiencing family violence. The Family Violence Specialist Services are as overwhelmed by the numbers of women and children presenting as the generalist homelessness services.

- An increase in the numbers of young people presenting for assistance, particularly older young people.

- More veterans are presenting for assistance.

- More middle class people are now presenting for assistance as a result in the decline in affordable housing available.

- More people are presenting to the service system who are sleeping rough or who are living in severely overcrowded situations.

- Increasingly consumers are 'couch surfing' staying in in secure situations with family and friends for longer periods.

Reliance on purchased emergency accommodation

In previous years, when it has not been possible to source housing for those presenting for assistance, the Homelessness Sector has utilised Housing Establishment Funds (HEF) to purchase temporary accommodation for those with nowhere to live.

The report, 'A Crisis in Crisis[19]' highlighted the significant short comings of the current system. Victoria only has 423 publicly funded crisis beds. In one year alone the WHN had to source nearly 4,000 crisis beds, because of a lack of appropriate housing options.

The current system of crisis accommodation is both financially and operationally ineffective. Homelessness service providers in Melbourne's West spent $11.2 million of Housing Establishment Funds (HEF) to obtain crisis accommodation from the private market during the COVID-19 crisis[20]. Even this level of expenditure was not sufficient to purchase the amount of accommodation for as many people as needed it, for as long as they needed it. Nor was it sufficient to purchase accommodation of an acceptable standard for vulnerable people.

The Sector is now unable to provide even this inadequate emergency housing response for single people who have nowhere to live.

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[19] Northern and Western Homelessness Networks, 'A Crisis in Crisis: The Appalling State of Emergency Accommodation in Melbourne's North and West',
http://www.nwhn.net.au/admin/file/content2/c7/A%20crisis%20in%20crisis%20doc%20final%20040219_1550142202053.pdf
(NWHNs, Melbourne, February 2019)

[20] Northern and Western Homelessness Networks (NWHNs) Crisis Accommodation Options Project Report,
(NWHNs, Melbourne, 2020)

4. SUMMARY OF RECOMMENDED ACTIONS TO ADDRESS THE HOUSING CRISIS

	Issue	Solution
Long term	There are 13,853 social housing properties in Melbourne's west and 30,372 households on the Victorian Housing Register awaiting social housing in the west[21]. This represents about one third of those waiting for public housing in Victoria. 129,500 new social housing units are required in Greater Melbourne by 2036. [i] In Melton, Brimbank and Wyndham, at least 70% of residents in income quintile 1 are experiencing rental stress and Census 2021 reports an increasing number of people living in situations of severe overcrowding. Homelessness services report an increasing number of large families presenting, for whom no accommodation option is available.	**Build public housing** **Approximately 30,000 more public housing properties are needed across Melbourne's west.** The greatest need is for one-bedroom properties and for properties to accommodate large families.
Medium term	Services report increasing numbers of households presenting because they can no longer afford rent, or because they have been pushed out of private rental so that landlords can re-tenant with a higher rent. Housing supply is limited across all tenures. Mechanisms are required to ensure that housing creation is prioritised and that housing construction is timely.	**NHHA negotiations** Ensure that the National Housing and Homelessness Plan informs a comprehensive new National Housing and Homelessness Agreement which embeds a requirement, with targets, for Governments to ensure provision of housing as key infrastructure and for an increased reach for the Agreement – bringing in all levers of homelessness, such as income security rates, tax levers, responses to family violence. A new NHHA needs to incorporate capacity to an increased focus on prevention and early intervention responses to prevent loss of housing and/or ensure stability of ongoing housing. i.e. Safe at Home, Housing guarantee for young people leaving care, tenancy assistance, housing first responses, improved cross sector interventions. **Inclusionary zoning** Requiring that a portion of any new development be allocated to social and/or affordable housing or commensurate funding directed to a social housing growth fund). Create legislation requiring mandatory inclusionary zoning.

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1 [21] Homelessness Australia advises in the Everybody's Home campaign, that Australia will need 500,00 new social and affordable homes by2026.

		Explore opportunities to provide incentives to developers during the planning process to encourage developers' contribution to public, community and/or affordable housing.
		Vacancy tax and vacancy management Develop/increase taxes on vacant properties. Source vacant properties for flexible use, including under utilised public housing, available short to medium term.
		Grants for property modification and granny flats Provide grants to people living in large houses to temporarily modify them for additional tenancies. Provide grants for people with sufficient land to install granny flats.
	The numbers of people experiencing homelessness in Victoria has nearly doubled in the last 15 years, yet growth to the homelessness sector has been minimal. The longer people experience homelessness, the more complex the range of issues they are facing become. Resources are needed for dedicated early intervention responses and appropriate support responses to those experiencing homelessness and family violence.	**Adequate flexible funding for homelessness services** Provide adequate funding to the homelessness sector to enable: • A response at the earliest possible point of intervention. • A response to every consumer presenting to the service system, with flexibility to support consumers for the length of time they require it. • Provision of support through the first year of a tenancy, to assist in ensuring ongoing stability of tenancies.
Short term	Homelessness and family violence services are unable to access appropriate short term accommodation for those with nowhere to live. Services rely on purchasing accommodation through the private market (hotels/motels). This accommodation is generally unsuitable and unsafe. Funding is so tight that homelessness services are now not event able to purchase this accommodation for single people.	**Build innovative housing options** Explore innovative short and medium term housing options. Housing, such as the Harris Transportables, provides a safe and affordable emergency accommodation that addresses consumers' need for access to their own lockable space with their own facilities[ii]. Transportable housing can be built on VicRoads, VicTrack, Utility company and government land that is permanently or temporarily available. Targeted to: single adults, young people and women and children leaving situations of family violence.
		Fund additional homelessness and family violence support workers to provide support to consumers in emergency accommodation and to negotiate improved hotel/motel responses Increase the resources of homelessness support agencies to provide additional outreach support responses to people in emergency accommodation such as hotels and rooming houses and capacity to negotiate improved conditions in hotels/motels.

5. WHAT DO PEOPLE WITH LIVED EXPERIENCE OF HOMELESSNESS SAY?

The impact of being without a suitable and affordable home

Each year homelessness services across Melbourne's north and west survey consumers about their experiences of homelessness and the homelessness system. Below are the voices of people who are experiencing homelessness. They identify the impact of being without a stable home, what would help and what a home should look like.

When asked about the impact of being without a stable and affordable home, consumers expressed the following experiences:

Theme	Women #	Men #
Affects mental health (depression15; anxiety 9)	41	24
Family breakdown/loss of children/loss of family/friends/relationship stress	22	9
Stress/worry/sleep problems	17	
Worry about children	17	
Financial stress/hardship	13	
Unsettled/lost/don't belong/Unsure of future/instability	12	9
Affects physical health	10	9
Scared/fearful/unsafe	9	
Loss of employment/can't work	9	12
Kids can't attend school	6	3
Hopeless/despair/suicidal	6	3
Turn to drugs/alcohol		5
Loss of confidence		3
Rape/sexual assault	2	
Other: Loneliness, Don't know what to do nowhere to cook, become involved in drugs, no stability, not enough food, anger, loose trust, everything, loss of confidence, shameful/feel judged, fail school, shameful/feel judged		

- *Constant worry, losing time chasing options, stress, sleeping problems, nightmares, financial stress, depression, panic attacks.*

- *It was just really bad and you pretty much feel lost like as if you don't belong anywhere or that no-one cares. As I used to have all doors shut on me which left me with no choices. There should be more and more accommodation out there for people, especially the ones with kids. Or kids that have special needs.*

- *Rape, financial hardship, scared, feared, syringes everywhere, seeing people die.*

- *It's a feeling of hopelessness and despair which led to depression in all of us that one of us suicide if we were not reunited.*

- *Huge - I got caught up with the wrong people and became involved in drugs - being homeless has ruined my life.*

- *Loss of employment. No money. Without food.*

- *Safety. Mental Health. No stability. Poor lifestyle.*

- *Anger/depressions/resentment. Constantly feeling unsettled. This has affected my ability to be in the present moment with my children. Feelings of worry and anxiety about where we will live. Feeling outside of the rest of the world who have secure housing. Not being able to give my children things because I can't afford to.*

- *Moving away from our family and friends. Not feeling safe where we were staying.*

- *Made me reliant on Drugs (ICE) to stay awake cause I've been taken advantage of and sexually abused touched while I have been asleep. I haven't been able to be a mother to my kids/ can't see them and made me suicidal.*

- *My health has declined. Mental health decline – trust, stability.*

- *It's unhealthy. You worry every night while you are going to do tomorrow.*

- *It impacted on everything.*

- *My mental health and wellbeing has been impacted a lot. I am unwell and feel disorganised, not confident and alone.*

- *I lost my children, had to put them in care with my mother and ex mother in law.*

- *Stress, being ill most of the time, tiredness.*

- *failing year 12 due to homelessness; no privacy, depression, anxiety, centrelink pressure.*

- *I had to drop out of school   Lost my job.*

- *- fearful and scared   - not knowing where I am going next - no safety net.*

- *- physical illness - family breakdown   - always feel depressed.*

- *A massive impact you want the best for your kids and when you can't provide a safe and affordable home for them you start judging yourself and making yourself feel smaller than you already did. It takes a toll mentally, emotionally and physically. Knowing you can't provide a roof over their heads and make them feel safe as you can't afford to give them the basics.*

- *The impact of not being able to join in society in any meaningful, productive way. Depression. Cynicism towards society. Hopelessness.*

- *Anxiety, depression, family breakdown, distress, unsure what happen in future.*

- *I was so stressed I couldn't eat and then I was sick and couldn't take care of my children properly. We couldn't cook and we couldn't enrol in school.*

- *Attempted suicide, drinking heavily, unable to work, ashamed.*

- *It made it pretty well impossible to find paid employment, but I was able to manage 2 days of volunteer work a week while homeless and living in my van. It also added much stress on a day to day basis because of the instability and uncertainty of where I sleep.*

- *My health has deteriorated also very mental health has been impacted and confidence completely shot.*

- *I am always dirty, crying & upset.*

- *It has impacted my mental and physical wellbeing and has made me resort to using drugs to cope with my situation.*

- *I haven't had a secure home for 3 years my children have been to 4 different schools. Ii am fed up with moving and now i need my own house and I can't get one.*

The most difficult thing that has happened while being homeless, or at risk of homelessness.

Theme	Women #	Men #
Worry about children	18	3
Lack of stability/sense of no future/uncertainty/lost	16	6
Fear/unsafe/vulnerability	13	
Having no-one/isolation	13	
Crisis accommodation	11	
Being assaulted		7
Family breakdown/separation	6	4
Rape/sexual assault	5	
Pregnant and homeless	5	
Loss of children	5	4
Physical decline/getting sick		4
Mental decline	4	
Cold	4	
Belongings stolen/robbed		4
Incarceration		3
Turning to drugs/alcohol		3
Family/relationship stress		3
Other: Getting sick, Physical decline, Family separation, Stress/can't relax, Nowhere to sleep, Everything, No money, Upset/feeling discriminated against, Belongings stolen, Lack of food, Missing school/uni, Couch surfing, having nowhere and sleeping in our car, Lack of food, Suicidal, Fear/Unsafe/Vulnerable, Everything		

Quotes about the worst thing that has happened as a result of being homelessness:

- *The worst thing was having no-one around and no-one out there to help you, as many out there just turn their back and don't realise what others are going through. So, in the end this experience has affected me mentally and physically as well as my daughter. No-one out there should face or deserve to face homelessness.*

- *RAPE*

- *The most difficult thing that has happened to me was not knowing where my children would go to sleep.*

- *I just couldn't see a future. Just not knowing what's going on. Promises of getting a safe place and it doesn't happen because all the services end up with nowhere to house you.*

- *Being scared of what people are going to do. Being vulnerable and afraid.*

- *Being separated from husband and children. Friend I was living with placed restriction on when I can stay in the house. I had to leave in the morning and return at 6pm. During this time I went to shops, library to keep busy. It was very stressful because I couldn't relax.*

- *Being assaulted. Being in fights. Using drugs. Losing my health.*

- *I got sexually assaulted being homeless, then put in a hostel for men and women and got raped.*

- *Worrying about where I was going to sleep with the children to be safe. Not having any money, limited food options due to staying in motels with no cooking appliances. Going back to the perpetrator due to feeling unsafe at the motel where there were needles, violence, rats and drugs. Bed bugs.*

- *Arguments/ fights with my parents.*

- *It's not difficult - it's degrading, humiliating etc.*

- *Homeless and pregnant. Family violence. No family support.*

- *Pregnant and abortion while homeless, due to an assault.*

- *Feeling unsure of what will happen to us. Having to use a bucket as a toilet during the night as we didn't have a toilet in our room.*

- *Not being able to have somewhere I could call home. Family members have nowhere to visit us. Not having my grandchildren around.*

- *I've lost hope. Every day I feel no-one cares.*

- *Feeling scared and unsafe in crisis accom and having no other options*

- *Sleeping in my car at night in the cold and alone*

- *Domestic violence. Not having a home for me and my son. Living in fear.*

- *Nowhere to go. Hopeless. Helpless.*

- *At [the motel] - gunmen burst into room mistaken identity of deceased girl that had stayed in room before me*

- *Trying to get my stuff around, transport. It was heartbreaking to see my little girl have to carry her suitcase around. Not knowing when we can eat again was also really difficult. Also, some of the hotels we stayed at were very scary and we felt so unsafe. I was hugging them all night ring awake because the neighbours were screaming and drinking all night.*

- *Just being homeless missing out of university and school for two months. Also going back was hard to cover all the content that I haven't studied. Sharing one bed room with my 3 siblings at the motel was hard. Not being able to do things like going out was hard as we didn't had money and also purchasing food. We lived in a really hard situation that time.*

- *The hardest part for me was my kids not having a safe and stable affordable place to call home.*

- *Loss of employment. Breakdown of family relationships.*

- *Bashed. Stolen from. Stood over for money.*

- *Separation from family and supports.*

- *Little sleep. Crime.*

- *Multiple counts of assault and loss of family.*

- *Waiting to end my life.*

- *Most difficult thing was the instability, the not knowing. if I would be asked to move on by police, or if someone would try to break into the van at night while I slept, or if I got sick, what would I do?*

- *I think a lot and sometimes feel depressed. I do not have access to many things that can stop me from thinking.*

- *family issues, relationships issues, issues with seeing your children without a safe and secure space, mental health issues.*

- *Spending Christmas at someone else's house.*

What would you like to tell the Premier and Prime Minister about the experience of homelessness?

We asked consumers what they would like to tell the Premier and Prime Minister about the experience of homelessness and this is a sample of responses:

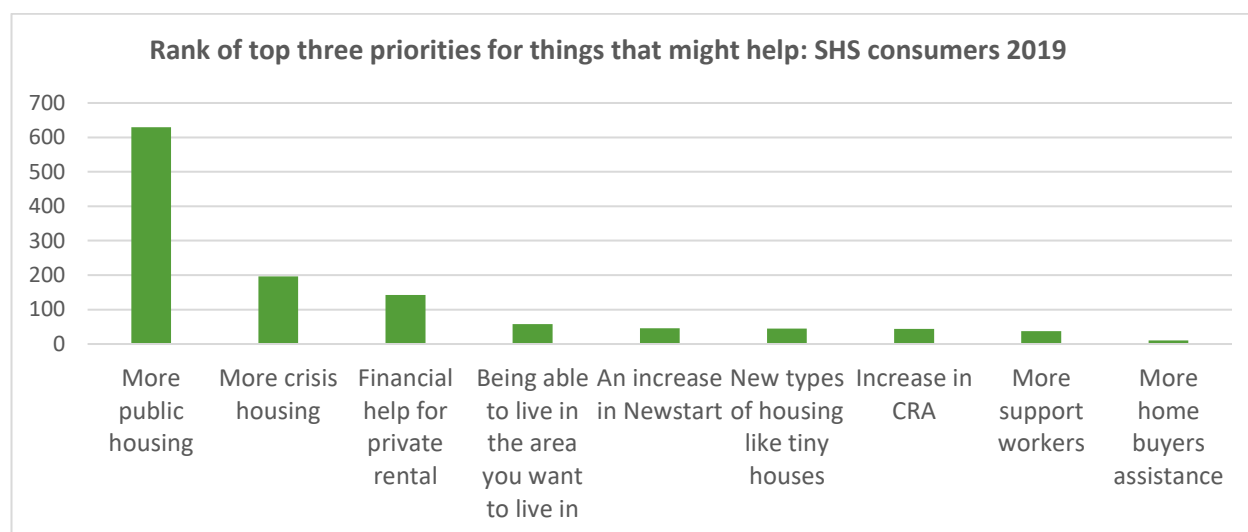| Theme	Women #	Men #
Build/create more housing (affordable/social)	48	14
Build your understanding of the reality of homelessness	24	23
Help people who are homeless/your citizens	10	5
Fund more support services	5	5
Provide a liveable income	3	
Fix the housing market	3	
More crisis accommodation near services		3
Other: More services for young people. Create more jobs. Clean and safe services open 24 hours. More stock like transitional housing		

What would you tell the Prime Minister/Premier?

- *Housing prices are out of control, has been for over a decade. Even basics in life (e.g. food, groceries, public transport, electricity/gas prices) are way more expensive than other 1st world countries. When found with a reduced income this makes like almost impossible to live as a normal person.*

- *I can write a book but need housing.*

- *The worst situation you would experience except illness is not to have a shelter for you and your family. We need more organisations that can help these people in need.*

- *It is ridiculous how the rental market is and we should have affordable housing.*

- *They need to get off their backsides and do something about it. Provide more housing. So many ministry houses seem vacant - system's not run well.*

- *To have a real look at how bad the situation has become with homelessness.*

- *Australia is a big country with not enough housing. Please provide more stable and affordable housing for people. This can include Office of Housing, community housing or private rental.*

- *Need to look after the people - low income people. Living costs are expensive. We need houses. Look after the children/education/wellbeing. Need to be in touch with homelessness and give more support.*

- *How would you like to be homeless for 5 years without your kids?*

- *Homelessness is not only not having a roof over your head, but it has a big impact on your mental status because you felt like you are not equal to other people. You are at the bottom of society.*

- *That it is horrible and we need more houses.*

- *It can be avoided - please help!*

- *Homelessness is something that nobody should experience and when it happens, it can be unexpected and there is not enough support for people in need. Housing is an entitlement, not a dream.*

- *Every human being, no matter race, colour, have a heart and soul. Every single person has a story. We don't become homeless because we want to. I had a house, car, worked until my partner's suicide. Now nothing.*

- *It's frustrating, it's depressing, it's demoralising and just makes my health issues worse.*

- *I would like him to stay a night where they are asking my kids and myself to stay. And then ask would he want himself or his family to stay in these conditions. I don't think he would stay a night.*

- *It was the hardest time I have been through in my life and should be more support and help for people that find themselves in this situation, it could happen to anyone.*

- *We need more housing. More, larger, affordable housing in our area.*

- *It is not fair my son and I are homeless. We need a house. My son deserves to be safe.*

- *When you are homeless you never feel safe, who will hit you or where you are. When you have a government house, you feel safe even if you have no food.*

- *There needs to be more public housing or other affordable options. We need more choice about where we want to live.*

- *Families experiencing homelessness need more help, so their children are not homeless too.*

- *Build more houses and create new jobs so people are kept busy and engage in beneficial things for themselves and also the community.*

- *We needed more crises accommodation and places that homeless people can go. There also needs to be more public housing or affordable housing. As private rental is the only option for low income earners and sometimes it's just not possible to survive on little income from centrelink and then have to pay most of my income on rent.*

- *I have had a bad experience while being homeless and i would like to urge you that, people need home to call their own and they are facing difficulties because there is not enough houses in Melbourne. We are facing difficulties in homelessness because there is not enough houses to be provided to us that's why it takes ages to find something.*

- *There needs to be more housing for young people.*

- *Being homeless is very stressful and it is no good for children and families to be without a safe place. I want them imagine how they would deal with this situation and what they would say to their children.*

- *Absolutely horrific and there are no words that can describe it. I can understand now why so many people just give up, it's so sad. It could so easily be resolved - just buy some more houses, there are so many vacant properties and buildings, why can't these be donated or bought. These places could house so many people. It is so cold at night time and there are so many people doing it, it's unbelievable.*

- *Fix the cause of homelessness, not just band aid solutions. Affordable accommodation, affordable services, not a one size fits all approach.*

- *That the despair and loneliness that you encounter is second to none. I would need much more space and time to explain to them exactly how they need to distribute funds to the right facilities.*

- *There are numerous empty dwellings and an over abundance of new units being built. Mainly investors sitting on the properties. Create some discussion in Parliament in relation to this - also squatter's rights.*

- *It's a very lonely place to be. The feeling of helplessness can be very depressing. Crime was my only financial option.*

- *It sucks! We need help. We are human and we deserve it just like everyone else.*

- *It's not fair for kids too ever feel this pressure. They shouldn't have to ever feel a doubt about a roof over their head or a meal in their stomach. They should be worried about kid things.*

- *You need to give more help. I lost my job because of my health and now I am losing my home because I don't have enough money. Rent is too high and my Centrelink doesn't cover all my costs.*

- *The Government needs to be smarter with their money to help people on the streets.*

- *Everyone deserves a place to call home.*

- *I wouldn't wish the feeling on my worst enemy.*

- *How can I get a job if I cannot go to school and cannot have a safe home.*

What might help?

People accessing homelessness services identified the following things that would assist them:

Rank of top three priorities for things that might help: SHS consumers 2019

The bar chart shows the following categories ranked from highest to lowest:
- More public housing: ~630
- More crisis housing: ~195
- Financial help for private rental: ~140
- Being able to live in the area you want to live in: ~55
- An increase in Newstart: ~45
- New types of housing like tiny houses: ~45
- Increase in CRA: ~45
- More support workers: ~35
- More home buyers assistance: ~10

What has helped you during your experience of homelessness or risk of homelessness?

Theme	Women #	Men #
Support services	71	30
Access point services	17	7
Friends and family	16	7
Transitional housing	7	
Material aid/foodbanks/food vouchers	6	4
Nice people who care	5	3
Thinking of children	5	
Personal strength	3	
GP/hospital/health service		3
Detox/rehab/AOD service		3
Other things: Centrelink payments, legal service, police, GPs/hospital, instinct to survive, place to stay, mental health service, other people who are homeless, school, hope, drugs, AOD services, religion, psychiatrist, pet, music, religion, hope, showers, being motivated		

Quotes about what has helped people who are experiencing homelessness:

- *The amazing help and patience of people around me that hardly know me.*

- *Having a worker who knows the system. Being able to get transitional housing.*

- *Support services.*

- *Friends and family allowed my family to live with them. The services of [homelessness access point and support service]. Centrelink income support payment.*

- *All support workers and program supported me and linked me to support services. I met a lot of good people who listened to my problems.*

- *The support workers that never give up.*

- *Support workers. Organisations. Food banks etc. Family.*

- *The instinct to survive. My children.*

- *Friends and places like [access point service].*

- *Support from housing worker with searching and applying for private rentals financial assistance (FVFSP)*

- *Prison (Roof over my head) committing crime to make money to put a roof over my head/ hotel etc... Housing offices / [Access point services] emergency accommodation and living in my car.*

- *Calling [access point service] and getting updated on what is happening and who can help me.*

- *Friends [Support service] Counselling*

- *Knowing I have a support worker who knows me personally and helps me as much as she can. It's nice knowing someone in the housing sector genuinely cares about our situation.*

- *Having support from support services as well as having some hope that things will one day be ok and work out. That I will hopefully have one day a house for me and my children*

- *-My partner never leaving my side. - the few people who helped us like my grandfather, my son's father and his mum. - My pet kitten who I found as a stray in March. -My son gives me hope. -Drugs. Without substances, I would have committed suicide. It was the only way I could get up and get through the day.*

- *My support workers at [homelessness support service]. They helped me out with things like clothes, pots and pans, birthday and Christmas presents. These might seem like small things, but they were really big things for me and the girls. These things brightened up our days. One time my worker gave us Easter eggs. This was our first Easter being homeless. I was wrapped.*

- *It wasn't easy at the time but gradually once worker allocated through Transitional housing. My worker and my strength and hope that life is going to change for me in a great way.*

- *Having a place to stay.*

- *My support worker always listened and did not judge me. They always helped me when I asked for things. They helped me find a house and helped me to make sure my children go to school.*

- *Homeless services have been the most help. AOD services also assisted.*

- *Being able to rely on friends and family who I do not want to inconvenience or impose on.*

- *Hoping one day things might turn around.*

- *Services for homeless people are a godsend though there are not enough to go around.*

- *friends, family, that's about it there isn't much help out there.*

- *Good support from friends. My support worker has been helpful. I don't feel alone.*

What should housing be?

The following are comments from consumers about what their ideal accommodation would be like. As can be seen from the responses below, expectations of ideal accommodation are not high, nor are they any greater than the expectations that most Australians would (or should) have of their home:

- *Rooms that lock. Clean, mutual amenities.*

- *Clean. Decent to live with.*

- *A home.*

- *Clean and safe.*

- *Nice and safe.*

- *Respectful staff and clean safe environment.*

- *Social workers available. 24 hour surveillance Manager on property daily Better cleaners.*

- *Comfortable and safe.*

- *Safe, drug free and suitable facilities and clean, monitored by security.*

- *Safe and secure environment.*

- *Just to feel safe and comfortable.*

- *somewhere clean, where you can feel safe.*

- *Clean, private and safe.*

- *A nice, accommodating place to be and no-one to bother you. That would be the nicest thing.*

- *I don't really know. Perhaps by yourself, safe and staff on board.*

- *Self-contained unit.*

- *safe and secure affordable and clean.*

- *ACCORDING TO ME IT SHOULD BE SUPPORTIVE, SAFE, CLEAN, AND REASONABLE IN RENT.*

- *Private space.*

- *A place that feels like you are at home and where you have freedom to come and go as you like and not too crowded. And you have your own place.*