Response to the 10-Year Social and Affordable Housing Strategy for Victoria

Hallmark Research Initiative for Affordable Housing
14th April 2021

Department of Families, Fairness and Housing
50 Lonsdale Street
Melbourne, VIC
3000

To whom it may concern,

Thank you for the opportunity to respond to the 10-Year Social and Affordable Housing Strategy Discussion Paper for Victoria.

The Hallmark Research Initiative for Affordable Housing (HRIAH) brings together researchers from across the University of Melbourne and experts from state, private and not-for-profit sectors to address the complexity of housing systems and their role in supporting or inhibiting sustainability, social justice and economic stability. We produce research, advocacy and projects that address contemporary affordable housing challenges. The research initiative extends and builds upon the work of the Transforming Housing research network that supported affordable housing research and outcomes between 2013 and 2019.

We are pleased to provide the following feedback to the Victorian Government’s 10-Year Strategy for Social and Affordable Housing. In particular, we commend the Victorian Government on its leadership in funding, managing and monitoring the Big Housing Build. We are pleased to note the State’s commitment to extend the current funding commitments beyond the initial Big Housing Build announcement and are encouraged by overarching goals to dramatically increase the stock of social housing in Victoria.

Thank you for considering HRIAH’s response to the 10-Year Strategy. We welcome the opportunity to discuss this with you further.

Yours sincerely,

Professor Alan Pert
On behalf of the Hallmark Research Initiative for Affordable Housing

Hallmark Research Initiative for Affordable Housing,
University of Melbourne
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Recommendations

People at the Centre

1. Deliver genuine opportunities for resident involvement through co-design processes, design charettes, paid resident advisory roles, co-operative housing governance models and participation processes that explicitly link resident feedback to service or design outcomes
   a. The WEAVER’s Experts by Experience Framework is an example of ethical engagement with survivors of family violence and provides a useful model for working with social housing residents.
2. Expand the mandate of the Victorian Public Tenants Association (VPTA) or support the establishment of a separate body to represent the interests of community housing tenants

Housing Pathways

3. Social housing exits should reflect individual choice rather than a policy goal, since evidence shows such exits often lead to unstable housing conditions, while policy interventions to encourage such exits can have negative unintended consequences, such as disincentives for social housing tenants to seek employment.
4. Housing pathways will require a substantially expanded social and affordable housing system that encompasses a diverse range of housing typologies.
5. Increase the transparency of the Victorian Housing Register to allow agencies and residents to better access and view housing options online.
6. Generating a range of genuinely affordable housing options should include innovative rental and affordable housing models, including Shared Equity programs and projects, co-housing projects delivered in partnership with community housing providers, affordable build-to-rent housing projects with regulated rents linked to Area Median Income levels and a range of temporary land and housing models.
7. Reconsider housing allocation policies that currently disincentivize downsizing for older households as their households decrease in size.
8. Investigate and support housing solutions that meet the need of low income older Victorians
9. Current affordable and social housing strategies should not be considered in a silo. The Victorian Government should acknowledge that inflationary stimuli like stamp duty concessions and first home buyer grants with limited means testing are directly contradictory to generating pathways within and out of social and affordable housing.

Communities

10. Acknowledge that social housing is often already typified by extremely high levels of community cohesion and housing satisfaction and renewal or redevelopment of public housing estates does not require market-rate housing to achieve ‘stronger communities’
11. Housing should be located in areas with access to amenities, jobs, services and green space. Previous mapping and research by Transforming Housing has identified land parcels that meet these requirements
12. The Victorian Government should implement Healthy Housing Standards and all new housing and retrofit activities should meet these standards.
13. Housing and community design and services should respond to the fact that around 42% of households living in social housing include a person with a disability. The longevity and appropriateness of social housing stock will rely on high accessibility standards.

Growth

14. The Victorian Government should implement mandatory Inclusionary Zoning for significant sites across Victoria
15. Develop an Implementation Plan to accompany the Ten-Year Strategy. The Strategy and Plan should have clearly communicated and ambitious housing targets and dedicated funding streams, policy mechanisms, monitoring and evaluation processes and responsible partners.
16. When considering how to maximise value, social housing should reflect that best value for Victorians is not just economic value but social value and environmental sustainability as well
17. Dramatically increase the amount of social housing in Victoria. “Reaching towards 4.2%” is not sufficient. Together with the federal government, Victoria should aim to build 160,000 social dwellings in the next 20 years.

Partnerships

18. Partner with University researchers to embed longitudinal analysis, post occupancy evaluation and cost
benefit analysis to monitor outcomes of social and affordable housing

19. We support the focus on partnerships to deliver social and affordable housing in Victoria given the dramatic scale of housing that will need to be delivered in coming decades to address shortages.

20. Focus on innovative financial models and access to private finance should be tempered by evidence from AHURI that the cheapest and most efficient way to deliver public housing at scale is through direct government investment in capital grants combined with access to concessionary debt (through NHFIC).

21. Partnering across sectors relies on transparent monitoring, consistent policy, a ‘level playing field’ and consistent funding streams.

22. Commit to researching and evaluating emerging private sector and not-for-profit housing and service models to assess their ability to meet resident needs and aspirations while maximizing social and economic value. Government support should reflect project’s ability to create valuable and just housing outcomes
   a. See here for an example evaluation of the Barnett Foundation’s Melbourne Apartments Project
People at the centre
GENUINE ENGAGEMENT WITH RESIDENTS
The Hallmark Research Initiative for Affordable Housing (HRIAH) commends the Strategy's focus on large-scale and consistent surveys of residents. This can generate valuable data to achieve a range of goals identified in the strategy such as greater transparency, monitoring and evaluation to assess the value of various interventions and more responsive design and service provision to meet the current and future needs of residents. Similarly, making funding decisions transparent and projects open to monitoring and evaluation is key to learning ‘what works,’ embedding the perspectives of residents and also ensuring value for money and equitable use of funding.

Beyond surveys, existing research suggests that the most important encouragement for resident involvement and engagement is robust structures for communicating the outcomes of feedback and evidence of concrete changes in response to resident recommendations. Surveys are useful tools, but resident committees, paid advisory roles, design charrettes and workshops and genuine participatory action and research can be both empowering for participants and conducive to greatly improved built form and service design. Future activities should also consider changes to governance structures that allow residents to have greater decision-making power and greater ownership of their homes and communities. The use of resident-controlled cooperatives are common in Switzerland, while co-housing presents governance structures that drastically increase resident agency and buy-in.

SUPPORTING A VOICE FOR RESIDENTS
We support the VPTA as the voice of public housing tenants and those on the wait list. We join them in expressing concern that residents of community housing do not have the same access to a representative advocacy group. While many CHPs convene resident feedback committees and engage in substantial co-design, co-management and dispute resolution processes, there is no combined resource for residents. Given the forecast increase in community housing in Victoria, VPTA should be supported to increase their mandate to include community housing or a separate body should be established and funded to represent the interests of community housing residents.

An example on ethical, participatory approaches to research and policy advisory: The WEAVERS Project

The WEAVER (Women and their children who have Experienced Abuse and ViolEnce: Researchers and advisors) project was established in 2016 through a Melbourne Social Equity Institute seed funding grant. This panel of women with lived experience of family violence are now shaping research projects, directly influencing policy, and translating and communicating findings while building their own skills and capacity. This project, supported by an Experts by Experience framework and strong governance protocols provides an evidence-based vision for meaningful research, policy and design collaboration. A similar model could be adopted when designing strategies for engaging with residents of social housing, particularly those with histories of trauma or those with large barriers to involvement.
**Housing Pathways**

**BARRIERS TO PATHWAYS WITHIN AND OUT OF SOCIAL HOUSING**

The largest barrier to housing pathways where people can “access the housing and support they need, at the time they need it” (p. 16 in the consultation paper) is the lack of appropriate, affordable and secure housing supply. This leaves little room for choice.

Social housing exits should reflect individual choice rather than a policy goal, since the evidence shows such exits often lead to unstable housing conditions, while policy interventions to encourage such exits can have negative unintended consequences, such as disincentives for social housing tenants to seek employment. There is extremely limited capacity or incentive to exit social housing when the market housing sector is substantially and increasingly unaffordable, private rental tenancies are insecure relative to those in social housing, and homeownership is out of reach. Investment in secure, affordable private rental supply, as well as shared ownership opportunities, are likely to enable sustainable social housing exits for those who seek it.

Exits and pathways through social housing require expansion of the social housing stock and a Ten-Year Strategy with explicit housing targets, funding mechanisms and implementation strategies.

Growing evidence shows that investment in new supply of permanent supportive housing (such as the Common Ground model) can help facilitate pathways out of chronic homelessness. However, further work is required to address shortcomings in these models, for instance in relation to coordination with disability and mental health services.

Current affordable and social housing strategies should not be considered in a silo as housing pathways substantially reflect access to employment opportunities, access and level of social support payments, access to disability and support services, and broader market conditions.

The Victorian Government should acknowledge that inflationary stimuli like stamp duty concessions and first home buyer grants with limited means testing are directly contradictory to generating pathways within and out of social and affordable housing.

**IMPROVING THE VICTORIAN HOUSING REGISTER**

One impediment to supporting residents to move between housing options as their needs change is the complexity and opacity of managing the Victorian Housing Register and its processes. There is a significant opportunity to simplify the processes that record needs and allow Victorians to change their information using a user-friendly online platform. We understand this portal is currently available via Housing Vic Online Services, however few people know about it. This platform could enable improved connectivity between government departments that need to use the platform to record/update information to ensure that there are mechanisms implemented in the system to enable transitions to other types of housing as needed.

A platform would also enable greater efficiencies in matching people to appropriate housing stock and flag issues in the system as they arise. A design-thinking approach, in consultation with current stakeholders, should be employed to continue to develop this system to provide a virtual simplified gateway to access these essential services.
HOUSING DIVERSITY

Generating a range of genuinely affordable housing options should include innovative rental and affordable housing models, including Shared Equity programs and projects, co-housing projects delivered in partnership with community housing providers, affordable build-to-rent housing projects with regulated rents linked to Area Median Income levels and a range of temporary land and housing models.

Housing targets to generate diverse forms of social and affordable housing in areas with access to jobs, amenities and services should be embedded in the Affordable and Social Housing Strategy, while acknowledging that the government’s priority should be for housing that is affordable and accessible to very low and low-income households.

Housing stock should also be adaptable. We know there is currently a demand for one bedroom units when it comes to housing the homeless but we should be ensuring that diversity includes ease of adaptability to a bigger or smaller dwelling as needs change. Future proofing the housing units in terms of design is important.

Moving between housing options as needs change requires a diversity of social and affordable housing in well serviced locations so that people can remain in the locality as housing needs alter. This calls for greater diversity of housing sizes/types in a locality to retain social cohesion and inclusion and also changes to allocation policies. As the PTVA submission highlights, allocation policies currently disincentivize households from downsizing as they age as moving homes may trigger allocation to a one bedroom property when residents may still require an additional bedroom so a carer or grandchild could occasionally stay the night.

The Strategy should directly respond to Australia’s ageing population. Older women are the fastest group of people experiencing homelessness in Australia. For them, expanded social housing is essential. Similarly, older people who form part of the ‘missing middle’ (i.e. with too many assets to qualify for social housing but too little assets to purchase a home or afford private rental in the long term) are a group that has been under-considered. More work needs to be done in response to dramatic increases in older people who are renters or servicing large mortgages. We support the Parliamentary Inquiry into Homeless Recommendation 7, to prioritise early intervention activities and advocate strongly for service providers to increase their awareness and understanding of the housing needs and options for older people. Shared equity schemes, increased affordable rental options and Independent Living Units, and research into mortgages that work for older people are essential to avoiding a large-scale reduction in quality of life for older people.
Communities

We agree with the focus on strong, diverse and cohesive communities in the discussion paper, and see a strong role for architectural design and quality urban design in supporting this.

We challenge the idea that social housing communities aren’t already cohesive, supportive and strong. We do not see the demolition of existing communities as a necessary or beneficial approach in many cases, and advocate for retrofit approaches where possible.

Surveys and focus groups consistently find high levels of housing satisfaction in social housing in Victoria (73% satisfied in public housing, 79% satisfied in community housing). Similarly, residents living in social housing consistently report that moving into their homes resulted in a better connection to their communities. Lived experience story telling/narratives are an important part of the wider community understanding the need for social housing. Similarly, encouraging social housing residents and private housing residents to participate in local community activities is important – recent research has found that the most important factor that reduces stigma towards social housing and social housing tenants is positive interactions – playgrounds, community centers and parks are important locations for achieving this interaction. It is also important to integrate social housing into neighbourhoods where the design of the housing is the same standard/look of market housing.

MEASURING SOCIAL VALUE

HRIA believes that architects and developers increasingly need to demonstrate the social value of their projects. Since the advent of the Social Value Act 2012 in England and the Wellbeing of Future Generations (Wales) Act 2015, social value has been gaining traction as a requirement of procurement, contracts and planning in the UK public sector. The HRIA is keen to work with government on developing a Social Value Toolkit for the evaluation of projects. The HRIA would suggest that a multi-dimensional approach to social value is needed which also recognises the impact of the design of buildings and places in terms of wellbeing (for example, active lifestyles and connection to nature) and the learning achieved by involving communities in the building of their own projects.

WELL-LOCATED HOUSING

We similarly agree with the focus on locating social and affordable housing in locations with access to jobs, public transport and services.

Figure 1: Perceptions of social housing, research by Raynor et al, 2020

Private housing responses

Social housing responses
Previous work at the University of Melbourne has generated a Housing Access Rating Tool (HART) that evaluates land parcels based on proximity to a range of services and amenities and we welcome the opportunity to expand this work to support the Ten-Year Strategy. Future plans by the Victorian Government should provide sub-regional housing targets with direct reference to housing accessibility metrics and funded projects should aim to stimulate mixed-use, diverse housing and service outcomes.

INTEGRATED HOUSING, HEALTH, EDUCATION AND EMPLOYMENT OUTCOMES

State Government investment in social housing should consider integrated supports, community development activities and access to employment, health services and childcare. Building evidence about ‘what works’ will be central to supporting the expansion of other successful projects and also measuring the broader costs and benefits of investments in housing and other services.

For example, specific projects like the Education First Youth Foyer in Broadmeadows are working directly to combine housing with education, employment, health and community supports. Emerging resources like the Housing First Manual supported by the Inner Melbourne Action Plan (IMAP) should help to inform best practice.

The State Government should develop and implement healthy housing standards like the Healthy Homes Standards in New Zealand. The health costs of mould and damp housing is about three times that of sugary drinks, meaning that investing in new housing and retrofitting old housing would result in large health and economic savings over the longer term. More information here.

HOUSING TAILORED TO SPECIFIC NEEDS

Around 42 per cent of households living in social housing include a person with disability. This percentage is expected to increase as more people access NDIS funding for disability support services.

The Social and Affordable Housing Strategy should include the adoption of liveable housing design principles. Houses can qualify for three performance levels – Platinum, Gold and Silver – which are judged against 15 different criteria. Building new units to a minimum Gold Standard design and an adequate proportion of units to Platinum Standard, will ensure social housing is accessible and liveable for people with physical and sensory disabilities. These standards will also support ageing-in-place for all social housing tenants, making future adaptations substantially cheaper.

SUSTAINABILITY

The State Government should commit to being an industry-leader in building sustainability across new housing built through the Big Housing Build and across necessary maintenance and retrofitting activities. Embedding sustainability is important for reducing running costs for residents, a response to the Climate Crisis, a risk-reduction strategy for the government to avoid dated and costly assets and as a stimulus for broader market innovation.

Internationally, countries are responding to the climate crisis and subdued construction activity through dramatic investments in sustainable construction and renovation of social housing. Denmark has recently allocated AUD $6.2 billion to renovating 72,000 social housing units to reduce heat consumption and increase energy savings. Scotland’s Housing to 2040 Plan includes a goal to ensure that all new homes delivered by registered Social Landlords and local authorities will be zero emissions by 2026. It also includes a supply chain development action plan to build local supply chains for a decarbonized future.
Growth

INCLUSIONARY ZONING

The Victorian Government should commit to State-wide inclusionary zoning. Recent research by the University of Melbourne and the City of Melbourne have highlighted the lack of housing delivered through existing voluntary programs. Mandatory inclusionary zoning provides an additional mechanism for securing affordable and social housing, particularly in well-serviced locations with higher land values. Recent research by the University of Melbourne has found that most industry members are supportive of inclusionary zoning, so long as sufficient forward notice is provided to allow for land prices to respond.

Findings from the Planning Mechanisms for Affordable Housing Advisory Committee don’t appear to be reflected in the Discussion Paper. There needs to be more work done on identifying localities/sites that are suitable for inclusionary zoning, as it is a lever that needs to be applied where it is most effective and viable. Medium to large scale urban renewal sites need to be identified within metropolitan Melbourne and regional cities as suitable for mixed use/housing development of which a percentage should be nominated to be social housing and a percentage affordable housing. The actual percentages will vary depending on the residual land value and other factors but earmarking these sites is needed initially. Government can then give a fast-track rezoning/development approval process for such developments.

SETTING HOUSING TARGETS, COMMITTING TO MONITORING AND EVALUATION

A key element of embedding shared action and accountability is monitoring and public evaluation of affordable and social housing targets and delivery. This requires articulating State-wide housing targets based on an analysis of numbers of very low, low and moderate income households and the gap between necessary and existing housing stock for these groups. In order to maximise social and economic outcomes, social housing requires a capital investment strategy informed by current and future needs. ‘Reaching towards the national average’ of 4.2% social housing is an arbitrary and insufficient goal that makes no reference to recent research funded by the State Government, Transforming Housing and AHURI. Research suggests that Victoria will need an additional 166,000 social housing dwellings by 2036 to meet housing needs. This would bring social housing percentages to ~7% of dwellings and would require construction of about 10,000 dwellings per year. Even just achieving the national average of 4.2% social housing by 2031 would require an additional 48,000 dwellings, or 4,800 new dwelling per year. The State Government should be ambitious, transparent and systematic about reaching a housing target, without this, a housing plan is almost meaningless.

The research to set targets already exists – the next step is formalized targets with spatial, income-level and program metrics. Without this

![Progress Toward Housing Vancouver Targets**](image)

Vancouver provides an example of how target-setting and monitoring can support transparent housing decisions and help with building shared accountability. Transparent reporting provides updates on annual and 10-year goals across a range of housing strategies.
overarching strategy, monitoring and evaluation will be extremely limited and measurement of success or failure will be impossible.

We agree with the discussion paper’s focus on government and community housing sector capacity and capability building for scaling. Central to this is consistency of funding streams and consistency of policy mechanisms. Funding should reflect the costs of providing wrap-around services, along with housing. Similarly, State Government should lobby for key Federal programs, such as Commonwealth Rental Assistance and Job Seeker to be increased, as these are key inputs in funding social housing.

One of the long-standing challenges in social and affordable housing in Australia is ‘lumpy’ funding streams that do not allow the sector to build sustainable capacity over time. Policy and funding with at least ten year time frames (and aiming for 30 year time frames) is highly recommended.
Partnerships

The HRIAH supports the trialling, scaling and supporting of innovative relationships between local government and not-for-profit land owners and community housing providers. The Affordable Housing Challenge delivered by the Lord Mayor’s Charitable Foundation in 2017 and 2020 is evidence of how different stakeholders can collaborate to layer sufficient inputs to deliver social and affordable housing, particularly with access to sufficient capital grants from State and Local Government.

Focus should be placed on the development of mechanisms that allow the establishment and growth of sustainable partnerships, across all levels of government, the community housing sector, industry and the community. This is essential to enable information and resource sharing and build trust. Industry players, such as developers and equity providers, need to have aligned goals with cross-sectoral partners and be driven by broad partnership benefits that creates value for all stakeholders. Establishing transparent processes to ensure procedural fairness will be important to enable new entrants to join these partnerships and contribute to the growth and management of housing stock.

We support the focus on partnerships to deliver social and affordable housing in Victoria given the dramatic scale of housing that will need to be delivered in coming decades to address shortages. However, focus on innovative financial models and access to private finance should be tempered by evidence from AHURI that the cheapest and most efficient way to deliver public housing at scale is through direct government investment in capital grants combined with access to concessionary debt (through NHFIC). Focus on innovative financial models often introduce additional complexity and opacity and result in less efficient investment pathways. Partnerships with the private sector often rely on operational subsidies that are less efficient and more costly than capital investments, due to differing costs of finance and expectations of producing a profit. They may also be inconsistent, leading to difficulties in the scaling of housing providers and programs. Privatisation and competition do not always yield the best outcomes or the most efficient results.

We argue that the focus on community housing, almost to the complete exclusion of public housing, directly contributes to the on-going deterioration of public housing and will not lead to a sustainable public housing system into the future. While there is room for additional partners and actors, the State appears to be exiting public housing delivery and we do not support that.

PARTNERING WITH THE COMMUNITY HOUSING SECTOR

Historically, the state government has handed over housing to the community housing sector to manage that needs substantial maintenance and is even at the end of its life. This is not conducive to resilience or economic sustainability within the social housing system. We support the involvement of Community Housing Providers who can care for residents while potentially leveraging government support, their own assets and finance to redevelop land with a higher yield and build equity and hence potential for growth in their property portfolio. Having title to the land enables the community housing sector to partner with the private sector in delivering more social and affordable housing and a mixed tenure outcome.

Recent discussions with Community Housing Providers and private sector actors have revealed the substantial cost, time and risk associated with current grant rounds in the Big Housing Build. This is an inefficient use of resources and creates barriers to engaging in the Big Housing Build. Grant rounds with large barriers to entry will privilege large players with the in-house resources to provide detailed proposals. While working with larger organisations may often yield the best results, smaller organisations with long-running community connections and specialisations are important actors that will struggle to compete in the current environment.

PARTNERING WITH LOCAL COUNCIL

The Victorian Government has a role to play in creating an overarching housing framework, data repository and sub-regional targets. At present, each local council must set their own targets, conduct their own needs analysis and set up their own systems. This is labor intensive, creates inconsistency between sub-regions, cases confusion and frustration for local councils and developers and will not lead to a systemic or strategic approach to meeting affordable housing need. Current proposals to create an Affordable Housing ‘Compact’ are welcome but will be ineffectual if not accompanied by clear targets, implementation plans, combined data and evidence resources and integrated approaches to governance.
PARTNERING WITH THE PRIVATE SECTOR

Partnering with the private sector will require transparent policy, clear incentives and strong oversight to make sure that housing and services are provided efficiently and with best practice outcomes for residents. Recent research from the University of Melbourne suggests that the private sector is open to engaging in affordable housing if there are clear channels for involvement and a ‘level playing field.’ The build-to-rent sector is a key area where a transparent suite of incentives and regulations could ensure that the private sector is involved in the delivery of social and affordable housing in an equitable and efficient manner.

One example of a private sector-led initiative is with Housing All Australians (HAA) who believe it is in Australian’s long term economic interest to house all Australians rich or poor. HAA are currently undertaking an economic study into the long term costs to Australia of not providing sufficient public, social and affordable housing. This is the first time such a study has been done and phase 1 is being undertaken by SGS Economics. This study is financially supported by organisations such as Melbourne University, APD Projects, Assemble, AV Jennings, Bendigo & Adelaide Bank, City of Sydney, Council of Capital City Lord Mayors, Department of Housing and Human Services (Vic), Fraser Property Australia, ISPT, Metricon, Minter Ellison, MONA, Monash University, Plenary, Salvation Army, Simonds Group, Stockland, TRACT, Victorian Planning Authority. The results of this study are expected in the 3rd quarter of 2021.

The private sector and for-purpose sector also have the capacity to expand the range of affordable housing options available in Victoria. Recent models like the Permanent Rental Affordability Development Solution model developed by Housing All Australians, property joint ventures by the Property Collective, Rent-to-Buy housing by Assemble and shared equity models by the Barnett Foundation should all be evaluated and then supported by government based on their capacity to deliver measurable levels of affordable and/or social housing.
Partnering with the University of Melbourne

The University of Melbourne and the University sector more broadly has the capacity to support social and affordable housing delivery, design and management by providing research, engagement and capacity building contributions. We welcome the opportunity to partner with the State Government and the affordable and social sector through:

- Longitudinal evaluation of housing and service programs
- Large-scale business case or cost-benefit analysis of housing systems and policies
- Participatory Action Research to empower local communities to create, design, advise on and shape housing, services and opportunities that matter to them
- Design services and advice
- Bespoke and existing education and training opportunities
- Data management and creation for evidence-based decision making
- Cross-sectoral workshops, capacity-building and agenda setting
- Mapping and land use advisory


4. David, C., Nipperess, S., West, R. & Wiesel, I. Enhancing support services for people with disability and complex needs living in permanent supportive housing. (Forthcoming).


