



Housing and Homelessness

City of Port Phillip Health Profiles

In recent years, the problem of housing affordability has broadened and now affects very low to moderate income households. Port Phillip also experiences higher levels of homelessness when compared to other municipalities in Victoria. Adequate housing is fundamental to health and wellbeing and having a range of housing stock contributes to social diversity and the changing needs of households across life stages.

Homelessness includes rough sleeping (the most visible form of homelessness), couch surfing or long-term residence in short-term or temporary accommodation (Australian Institute of Health and Welfare, 2020).

Adequate housing is safe, secure, and affordable shelter with access to suitable facilities for daily living (such as washing, cooking and heating), and sufficient living space. Housing location and neighbourhood quality are also important. An individual's housing is considered **inadequate** if two or more of the following aspects are experienced concurrently:

- Unsuitable housing (overcrowded, in poor condition, unsafe or poorly located)
- Unaffordable housing (high rent or mortgage costs relative to income)
- Insecure housing (insecure tenure and subject to forced moves) (Foster, et al., 2011).

Affordable housing comprises social housing (public and community housing) and subsidised private market housing that is accessible to very low, low and moderate income households.

What is the housing profile of Port Phillip?

According to the 2021 Australian Bureau of Statistics (ABS) Census:

- 23.7 per cent of households lived under a **mortgage**, 19.9 per cent **fully owned** their home and 44 per cent were **privately renting** their property.
- 1,067 City of Port Phillip residents were experiencing **homelessness**, which was the fifth highest number of citizens experiencing homelessness in the state.



- Over 2021 Council received an average of 13.4 community requests per month for homelessness (rough sleeping) response. During 2021 Council received over 100 new referrals of older local people in housing need and assisted in housing 57 in local social housing.

Additional data indicates that:

- There is a significant proportion of **social housing** in Port Phillip with 3,999 social housing units, comprising 6.5 per cent of total dwellings however this proportion has declined as new dwelling have been constructed across the municipality.
- The latest Port Phillip Zero 'By Name List' data (9 November 2022) identified 86 people as sleeping rough in the City of Port Phillip. Of the 86 people on the By Name List 25 people were sleeping rough in the city and 61 people were in either temporary leased accommodation or emergency hotel accommodation.

Housing affordability

- Port Phillip has some of the most expensive housing in Victoria, with only a small proportion identified as affordable. The problem of housing affordability has broadened in Port Phillip over the last decades, from affecting the lowest 50 to 60 per cent of the income range in 1995 to affecting the lower 70 per cent of the income range in 2015. Whilst 44 per cent of Port Phillip residents are renting their homes (as per ABS Census data) as of 2021, in 2016 less than 1 per cent of private rental housing was affordable to low income households (City of Port Phillip, 2016).

Housing Stress

- In 2021 10.1 per cent of households were experiencing housing stress (where people are spending more than 30 per cent of their income on housing) compared to 11.7 per cent in Greater Melbourne. Ripponlea has the highest proportion of people experiencing housing stress (15.1 per cent) whilst Middle Park has the lowest (3.7 per cent) (Australian Bureau of Statistics, 2021).

What are the health impacts of inadequate housing and homelessness?

Inadequate Housing

Low-income families are more likely to live in inadequate housing that can damage health. The World Health Organization (WHO) defines housing as being based on four interlinked elements, with an array of possible health effects in each (World Health Organisation, 2018):

- the physical structure, including factors such as mould growth (shown to affect respiratory health and increase the likelihood of asthma, coughing, and wheezing), quality, design, and noise exposure;
- the meaning of "home" as a protective, safe and intimate refuge where one develops a sense of identity and attachment;
- the immediate housing environment, including the quality of urban design (e.g., public services, playgrounds, green space, parks, places to socialise); and
- the community, that is, the quality of the neighbourhood and its relation to social cohesion, sense of trust and collective efficacy.

Households living in housing stress (lower income households spending more than 30% of their income on housing), results in financial pressures and constrained resources to spend on other necessities such as food, education and health care. Residents of overcrowded homes may also be at risk of poor mental health, food insecurity, and infectious diseases.

Homelessness

People experiencing homelessness and those at risk of homelessness are among Australia's most socially and economically disadvantaged. Homelessness can result from many factors, such as whether a person is working, experience of family and domestic violence, ill health (including mental health) and disability, trauma, and substance misuse (Fitzpatrick, et al., 2013).

Homelessness can expose people to violence and victimisation, result in long-term unemployment, and may lead to the development of chronic ill health. For example, homelessness may contribute to depression, poor nutrition, poor dental health, substance abuse and mental health problems. Recent studies have also found that people experiencing homelessness experience significantly higher rates of death, disability and chronic illness than the general population (Australian Institute of Health and Welfare, 2020; Australian Human Rights Commission, 2008).

The visible impacts of homelessness in public spaces can also impact perceptions of safety amongst people who live in or visit an area.

Current impacts on housing and homelessness

With the gradual cessation of state funded hotel emergency accommodation, Street and Beach cleaning teams have observed up to 25 people sleeping rough daily in the Hotspot areas of Fitzroy Street and Acland Street. While these figures have returned to 9 to 15 for Fitzroy Street and 2 to 3 persons in the Acland Street precinct the impact of Covid-19, the continuing cessation of hotel emergency accommodation, the winding back of JobSeeker and JobKeeper funding and the



limited long term housing options in the City of Port Phillip will see continuing demand for assertive homelessness response.

The Victorian government is no longer providing accommodation to people experiencing homelessness as part of the COVID-19 public health response. Instead, programs such as the Homelessness to a Home (H2H) program and the Homes for Families (H4F) are provided, which are both still available for people who previously resided in emergency accommodation due to COVID-19. Additionally, the Victorian Affordable Housing Rental Scheme has recently begun advertising affordable rental homes, as part of delivering 2400 of these across metropolitan Melbourne and regional Victoria.

Inflation and the rise in cost of living also increases the risk that people with lower incomes will experience homelessness. Everyday costs, as well as rent hikes becoming more common, mean that it may be difficult for individuals or households to obtain or maintain secure housing. This would mean increased demand for government programs and community services. The current competitive nature of the rental market also makes it harder for people to secure housing – applicants with low to moderate incomes may not appeal to rental providers who may receive applications from wealthier individuals. Additionally, the offer of more rent than the asking price has become commonplace, which is not feasible for those on lower incomes. These factors combined can create precarious housing situations.

Why is adequate housing important?

- Lack of access to adequate housing affects an individual's health, participation in the community, access to education, employment, and how people live and communicate with each other.
- Lack of access to adequate housing is the primary cause of people experiencing homelessness.
- Experiencing homelessness is an unsafe and traumatic experience that can happen to anyone. Insecure housing and homelessness places people at significant harm, impacting on personal safety, health and wellbeing, self-esteem, security of possessions, and their ability to fully engage and connect with employment and education opportunities.

What is Council's role?

The Victorian government has primary responsibility for the provision of public housing. Over the last two decades the emphasis has shifted to growing the community housing sector as a way to deliver new housing. Addressing the ongoing shortage of affordable housing is a key priority for the Victorian government, which has invested \$5.3 billion in the Big Housing Build. This will deliver an initial 2400 affordable rental homes as well as the construction of 9000 new social housing homes, increasing Victoria's social and affordable housing supply by 10% over the next 4 years. This program emphasises partnerships with local government.



Philanthropic and some private investors are also showing increasing interest in supporting development of more affordable housing, with provision now incentivised through the Victorian Planning System.

The City of Port Phillip has been involved directly in developing and investing (via cash and property contributions) to grow affordable housing, in partnership with community housing organisations and the Victorian Government and has been recognised as a leader in this space. Most recently, Council's housing program has been targeted at addressing the rise in rough sleeping through a Housing First approach which integrates housing and support services.

Over the next four years, Port Phillip can implement initiatives that grow the supply of affordable housing and support people to find pathways out of homelessness by continuing:

- Providing a housing and homelessness service that includes direct assessment, referral and interim case management support services for older persons in housing stress, at risk of housing loss or homelessness.
- Co-ordinating an integrated multi-agency response to public homelessness, through the Port Phillip Zero project, and responding to rooming house closures
- Aligning the affordable housing program to respond to homelessness, through provision of supported social housing which provides wrap-around services to encourage, using Housing First principles.
- Enhancing the community's understanding of homelessness and housing stress, including community engagement and the involvement of people with a lived experience of homelessness
- Aligning community grants and service agreements to assist people in housing stress or facing homelessness.

Council can also play a role in growing affordable housing by:

- Facilitating and brokering partnerships and projects that enables the delivery of new affordable housing by others including leveraging the Victorian Government's \$5.3 billion 'Big Housing Build' program.
- Negotiating voluntary housing agreements with private developers to meet the 6 per cent affordable housing target in Fishermans Bend
- Advocating for stronger planning controls, including mandatory affordable housing contributions within new developments.

Who are our partners?

Development of cross-sector partnerships to increase access to adequate and affordable housing and reduce homelessness is fundamental to success. Consequently, Port Phillip will work in partnership with a range of organisations to achieve shared desired outcomes. This includes working with:



- Health and social support organisations, including Better Health Network (formerly Star health), Alfred Health, Port Phillip Community Group, South Port Community Centre, Sacred Heath Mission, Ngwala, Uniting Care and the Salvation Army
- Victorian Government Departments including the Department of Families, Fairness and Housing (formerly part of the Department of Health and Human Services) and the Department of Jobs, Skills, Industry and Regions (formerly the Department of Jobs, Precincts and Regions)
- Community organisations and groups working in the housing arena, including Launch Housing, Housing First, St Kilda Community Housing, South Port Community Housing Group, YWCA Housing, and Community Housing Ltd
- Other Councils including those engaged in the Inner Metropolitan Partnership and Inner Melbourne Action Plan (M9 group)
- Private developers, philanthropists and ethical investors to deliver new affordable housing.

What may change over the next five years?

- Continuing high costs of rental accommodation across Port Phillip will increase number of very low, low and moderate-incomes households and will escalate demand for support services from community organisations. This could be exacerbated by further economic uncertainty and problems, where inflation and the rise in cost of living could continue to be problems and potentially become worse.
- It is likely that there will be greater support for planning mechanisms to encourage or require private sector delivery of affordable and social housing.
- The Victorian Government's 'Big Housing Build' program reflects an unprecedented level of investment, to deliver new social and affordable housing in response to the shortage of housing. This involves the building of an additional 9000 social housing homes. In conjunction with delivering the 2400 affordable rental homes, these measures are set to increase Victoria's social and affordable housing supply by 10% over the next 4 years. Hopefully, this will be able to help meet the demand for housing in Port Phillip over the next five years.

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