



HOMELESSNESS & AFFORDABLE HOUSING



Lord Mayor's Charitable Foundation has a longstanding commitment to alleviating homelessness.

24,817 Victorians were homeless on census night 2016.

164,000 affordable housing units required to fulfil estimated deficit for very low and low-income households in Victoria.

Melbourne is ranked fourth in the world for the most unaffordable housing market.

We are working on the systemic causes of homelessness to prevent it.

We are also focused on ending enduring, entrenched homelessness.

The Foundation recognises that the lack of affordable housing is one of the primary causes of homelessness.

As such we are working to increase the supply of quality affordable housing.

The Foundation is working towards achieving the following outcomes:

OUTCOME 1
Homelessness or entrenchment of homelessness is prevented.

OUTCOME 2
The supply of affordable, sustainable and healthy housing is increased.

OUTCOME 3
Increased energy efficient and climate resilient homes for vulnerable households.

Does your organisation's work align with the outcomes of this Impact Area?

Learn about our grants at lmcf.org.au/grants

Speak to Erin Dolan, Senior Program Manager – Homelessness & Affordable Housing

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OUTCOME 1



Homelessness or entrenchment of homelessness is prevented.

Homelessness in Melbourne is increasing.

The Foundation understands the complex range of issues that can lead someone to become homeless, including family violence, unexpected economic challenges, mental health issues, drug and alcohol and lack of affordable housing options, among others.

We work to better understand the core, underlying issues that drive homelessness and, most importantly, to put these findings into best practice interventions.

We support early interventions, working systemically to prevent entry and entrenchment in homelessness.

The Foundation's support is focused on:

- Organisations and interventions that utilise Housing First principles.
- Research to better understand what interventions work.
- Collaboration between sectors, to reduce drivers of homelessness.

Challenge

Homelessness is on the rise

In 2018, the latest data from the Australian Bureau of Statistics (ABS) showed an increase of homelessness across Australia.¹ In Victoria, homelessness rose by 43 per cent from 2006 to 2016 with 24,817 people homeless on census night.² Rough sleepers account for 5 per cent of the total homeless population.³ Most of the people who experience homelessness are not visible; 36 per cent of the homeless population are in severely overcrowded dwellings – the highest recorded location for people experiencing homelessness by the ABS.⁴

Across Australia, the need is greater than the response. On average in Victoria, 90 clients are turned away from homelessness services every day due to a lack of housing and resources.⁵

Certain cohorts disproportionately experience homelessness.

There are certain groups of people who are over-represented in the homelessness statistics:

- Young people, aged 25 and under, make up 39 per cent of the total homeless population.⁶ Young people also have high rates of homelessness; 19 to 24-year-olds have the highest rate of homelessness at nearly 1 in 100, compared to 1 in 200 of the general population.⁷ This is even more significant when considering that people who experience homelessness in their youth are more likely to experience entrenched homelessness as an adult.⁸ For young people who exit state care, including foster care and juvenile justice settings, the picture is even bleaker – with up to 40 per cent of people exiting statutory care experiencing homelessness within the first 12 months of exiting.⁹
- Homelessness for older people is on the rise too, with people aged 55 and over making up 13 per cent of the Victorian homeless population.¹⁰ Women over 55 years are the fastest growing group experiencing homelessness.¹¹ This is likely to increase, as Australia's overall population ages.
- LGBTIQ+ people in Victoria are twice as likely to experience homelessness.¹²

- Aboriginal and Torres Strait Islander people make up 4 per cent of the total homeless population yet are less than 1 per cent of the Victorian population.¹³ Aboriginal and Torres Strait Islander young people make up 25 per cent of 15 to 24-year-olds seeking help for homelessness.¹⁴
- Men represent the larger portion of the homelessness population at 58 per cent.¹⁵ However more women are supported by specialist homelessness services at 61 per cent.¹⁶

There is no single cause of homelessness.

There are many contributing factors that can lead to a person experiencing homelessness including family violence, income issues, mental and physical illness, and drug and alcohol abuse. The lack of housing remains the single largest reasons for why people experience homelessness, which is closely related to issues around poverty more generally.¹⁷

Family violence is the main reason why people, mainly women and children, seek assistance for homelessness, making up 47 per cent of all people requesting help.¹⁸ A woman's ability to maintain housing when escaping family violence is linked to her access to financial and social resources, which can often be an aspect of abuse from a controlling partner.¹⁹ Women escaping family violence may not have a housing history, or may have to leave immediately, limiting their ability to rent.²⁰

Women are also more affected by the shortage of affordable housing with cultural and structural trends making them more financially vulnerable. The gender pay gap is currently 17.3 per cent for the base salary of men and women working full time.²¹ Women generally earn less than men and are more likely to take leave from the workforce due to caring responsibilities.²²

Mental health and homelessness is a 'bi-directional relationship' where mental health is both a cause and consequence of homelessness.²³ People who are experiencing acute mental health issues can be at risk of losing their housing. As well, many people who experience homelessness develop a mental illness due to the stress of homelessness.²⁴

There is a clear link between trauma and homelessness, with people experiencing homelessness reporting a high number of traumatic events during their life. Many psychiatric disorders are known to develop after traumatic events, including substance use disorders, which can affect a person's ability to maintain a tenancy. A study that looked at long-term homelessness found that 97 per cent of participants had experienced four or more traumatic events in their lifetime, in comparison to 4 per cent in the general community.²⁵ Most were exposed to trauma during their childhood and 70 per cent experienced at least one traumatic event before experiencing homelessness.²⁶

Our Response

Lord Mayor's Charitable Foundation is focused on systemic, lasting interventions that prevent homelessness or stop long-term, entrenched homelessness. For those experiencing homelessness, we support interventions that rapidly rehouse people so that their incident of homelessness is brief and to minimise trauma.

The Foundation recognises that the lack of supply of affordable housing is one of the primary causes of homelessness. As such we aim to increase the supply of quality affordable housing, particularly for young people and older women. We fund long-term affordable housing for very low and low income people in Victoria. We also acknowledge the need for people to create a home, and support quality affordable housing that fosters social inclusion and value in people's lives.

We encourage the sector-wide adoption of the Housing First model, a 'strategic response to homelessness that prioritises permanent and stable housing for people experiencing homelessness.'²⁷ We believe housing should not be withheld from those who experience homelessness due to other factors such as substance use, mental illness or incarceration, and we support harm reduction initiatives.

The Foundation contributes to evidenced based approaches and actively funds research into homelessness to better understand the causes and effective responses. We are especially interested in cohorts that have higher incidents of homelessness or are disadvantaged. We fund innovative projects that respond to emerging new data or insights and can demonstrate effective responses.

Affecting homelessness is complex. Lord Mayor's Charitable Foundation has been working in the area of homelessness for over a decade and we are committed to using our resources to enable and enact solutions.

The Foundation's support is focused on:

- Organisations and interventions that utilise Housing First principles.
- Research to better understand what interventions work.
- Collaboration between sectors, to reduce drivers of homelessness.



OUTCOME 2



The supply of affordable, sustainable and healthy housing is increased.

Melbourne's housing market is one of the most unaffordable in the world, yet a home is central to better health and happiness.

The Foundation works to increase the number of very low and low income households living in affordable housing and to reduce housing affordability stress.

We support the development of quality affordable housing, which is sustainable, well-designed, and built in locations that have access to transport, amenities, schools and employment - increasing the life opportunities of residents.

The Foundation's support is focused on:

- Strategic and creative responses to increasing affordable housing, including demonstrating innovative financial models.
- Affordable housing developments that are innovative and can be used as prototypes.
- Community awareness to increase public support for affordable housing developments.

Challenge

Housing affordability

One of the underlying causes of homelessness is housing affordability. Melbourne continues to be one of the most unaffordable housing markets in the world, recently ranked fourth overall, a rise from previous years.¹ Housing in Australia has become less affordable since the 1980s as the gap between people's income and housing prices has widened.² In 2001, the median dwelling cost 4.7 times the median annual household income in Melbourne.³ Today that figure is 9.7.⁴

These rising prices have led to greater inequality, with younger people and lower income households and individuals being 'locked out' of the market.⁵ It will now take 10.7 years for the median income household to save a 20 per cent deposit for a median home in Melbourne, based on households saving 15 per cent of their gross income.⁶ Rent has also risen faster than wages and larger portions of people's incomes are spent on housing, with less left for other basic expenses such as food and health.⁷

There are many reasons for the lack of housing affordability; record low interest rates, a long period of economic growth and increased urbanisation. The factors that can influence housing affordability include taxation, planning regulations, welfare, immigration and other policies. There is no clear indication of when the continual rise of housing prices will ease.⁸

Housing affordability stress

Lower income households are particularly vulnerable to the lack of affordable housing.⁹ A simple definition of housing affordability stress is when the lowest 40 per cent of households by income pay more than 30 per cent of their income on housing.¹⁰ In the bottom 20 per cent of Australia's income distribution, 72 per cent of households experience housing affordability stress.¹¹

An increase in housing prices across all income levels is believed to create a downward push on low and very low income households.¹² More people are likely to rent, yet lower income households are competing with people on higher incomes for scarce affordable rental housing. People are moving farther away from the city, with less access to public transport or employment.

opportunities.¹³ Renting is also deemed more precarious than home ownership, with less security and control over one's environment.¹⁴

For renters who derive their incomes from Centrelink benefits, only 4.9 per cent of new private lettings in Greater Melbourne are affordable to lower income households.¹⁵ This rental stress is even bleaker for those on certain Centrelink benefits such as Newstart Allowance (0.3 per cent) or a single parent with one child Parenting Payment (1.2 per cent).¹⁶ Location also significantly affects housing affordability, with only 1.1 per cent of rentals available for lower income households in inner Melbourne.¹⁷

Home ownership is a way to build personal and intergenerational wealth, with many tax incentives for investing in property. The retirement system is also designed with home ownership in mind, yet the rate of 55 to 64-year-olds who own their homes outright have fallen from 72 per cent in 1995-96 to 42 per cent in 2015-16.¹⁸ An increasing number of older people, and women in particular, are living in unstable housing.¹⁹ This rate is likely to get worse as the overall population ages.

Affordable housing

On 1 June 2018, a new definition of affordable housing came into effect under the Planning and Environment Act 1987 (Vic).²⁰ Affordable housing is housing for very low, low and moderate income households.²¹ These definitions include specific income levels per household.

Our Response

The commitment of Lord Mayor's Charitable Foundation to affordable housing responds directly to the issue of homelessness. The Foundation recognises that the lack of affordable housing is one of the primary causes of homelessness. We also know that long-term affordable housing is integral to the Housing First model – rapidly rehousing people in stable permanent or longer-term homes – as part of best practice to end chronic homelessness.

Lord Mayor's Charitable Foundation is one of the few foundations that fund the construction of affordable housing. We support innovative affordable housing developments, including ones that create and test emerging financial models of affordable housing. We help build replicable models that can demonstrate solutions when scaled. We also are interested in supporting solutions that add value to the community and a high-quality of living for the residents. As a recognition of the Foundation's response to homelessness, we have a particular focus on providing quality affordable housing for young people and older women.

We support research that identifies the salient features of quality affordable housing, including access to amenities, transport, schools and employment. We are also looking at alternatives to traditional housing to assess their affordability. We have a commitment to creating sustainable homes, including increased energy efficiency and climate resilience for vulnerable households. We are also supporting research to help understand what residents need to create a lasting home.

We aim to provide education to the public to increase the supply of affordable housing and shift public perception on social housing. We support and encourage QIMBY, Quality In My Back Yard as an alternative to NIMBY or Not In My Back Yard. We believe that quality affordable housing and affordable housing residents bring prosperity to communities and value to Victoria generally.

Housing affordability is an issue affecting all Australians, yet the nature of the great Australian dream is changing. The Foundation is actively involved in this conversation.

The Foundation's support is focused on:

- Strategic and creative responses to increasing affordable housing, including demonstrating innovative financial models.
- Affordable housing developments that are innovative and can be used as prototypes.
- Community awareness to increase public support for affordable housing developments.



OUTCOME 3



Increased energy efficiency and climate resilience of vulnerable households.

Our community is vulnerable to the changing climate and also a significant source of greenhouse gas emissions. Victoria's per capita greenhouse gas emissions are among the highest in the world - approximately four times the global average.

While most temperature-related deaths in Australia can be attributed to cold weather, heat-related impacts on health are increasing; causing more deaths than all other natural disasters combined.

People most at risk of these temperature-related effects, such as low-income households, are also under pressure from rising energy costs. In all our Impact Areas, the Foundation has a particular commitment to supporting the most disadvantaged people in our community.

The Foundation aims to increase the energy efficiency and climate resilience of vulnerable households to reduce the cost of living, reduce emissions and provide protection from temperature related health impacts.

The Foundation's support is focused on:

- Initiatives that directly increase the energy efficiency and climate resilience of vulnerable households, such as subsidy or retrofit programs, including where they potentially intersect with our interest in increasing the supply of affordable housing.
- Activities that demonstrably influence relevant local, state and commonwealth policies, regulations and codes.
- Research to better understand energy poverty, temperature-related risks, residential greenhouse gas emissions and measures to reduce them.

Challenge

Temperature-related death and illness is increasing.

As the climate changes, day and night-time temperatures are increasing, and extreme heat events are becoming more common. For example, 2019 experienced 43 extremely warm days, more than triple the number in any of the years prior to 2000.¹

Urban areas with little vegetation have much higher temperatures than surrounding areas and the experience the heat extremes more profoundly.² In Greater Melbourne, this Urban Heat Island effect is strongly correlated with areas of disadvantage, particularly in the Western, Northern and South-Eastern suburbs.³ These effects are further amplified when housing is poorly constructed, not well-insulated and expensive to heat and cool.⁴

While most temperature-related deaths in Australia are attributed to cold weather, heat-related health impacts are rising.⁵ In a large study of health professionals, the most common climate-related health condition that respondents reported seeing in their patients was heat stress or heat stroke caused by heat waves.⁶ In 2009 there were 374 more heat-related deaths during that period,⁷ and cases involving heat-related illness jumped 34-fold and cardiac arrests almost tripled in Victoria.⁸

People most at risk of temperature-related health impacts are those with low-incomes living in poor quality housing without efficient heating or cooling. Other groups considered to be at risk include elderly people, those with existing health conditions, and Indigenous people.⁹

Victoria's per capita greenhouse gas emissions are some of the highest in the world.

While Victoria's per capita greenhouse gas emissions have decreased down to 13.84 tonnes¹⁰ in recent years, they remain among the highest in the world.¹¹ This is primarily the consequence of emissions from energy;¹² Victorians generate 0.96 kg of greenhouse gas emissions per kilowatt hour of electricity – well-above any other Australian state or territory and 60 per cent higher than the national average.¹³

The poor energy efficiency of homes intensifies the issue. While all new homes in Victoria must comply with the compulsory 6-Star House Energy Rating, around 86 per cent were built before these stronger energy efficiency regulations were introduced in 2005. As a result, the average rating for houses constructed in Victoria before 2005 is 1.81 stars.¹⁴ More broadly, a range of market failures have slowed progress and improving energy performance in the built environment has been limited to a small segment of the housing market.¹⁵

Energy costs are rising, impacting the most vulnerable households.

Low-income families, pensioners and other vulnerable people are under pressure from rising energy costs and face increasing difficulty paying electricity and gas bills. Retail electricity prices for households have increased by 80 to 90 per cent over the past decade and low-income households are hardest hit, spending up to five times more (as a proportion of disposable income) on electricity than higher-income earners.¹⁶ One in four – roughly 455,604 households – are now paying over 8.8 per cent of their income on energy.¹⁷

Our Response

Energy efficiency and on-site renewables are cost-effective means of addressing all three of these challenges while creating climate safe homes. These measures can reduce the cost of living for households, provide protection for residents from both extreme heat and cold, while reducing Victoria's significant energy-related greenhouse gas emissions.

An investment in improving the energy efficiency of a house can often be recouped by the resulting reduction in energy costs.¹⁸ Higher energy efficiency standards for existing housing stock could deliver more than \$1,000 in electricity savings for the average household, annually.¹⁹ It has been estimated that strengthening the energy efficiency requirements of Australia's residential building code could reduce energy bills by up to \$27 billion, cut energy network costs by up to \$12.6 billion and deliver at least 78 million tonnes of cumulative emissions savings.²⁰

While, reducing greenhouse gas emissions in some sectors is more difficult, fortunately for the building sector, technologically proven and commercially available measures, such as energy efficiency and on-site renewables, could deliver 28 per cent of Australia's 2030 emissions reduction target.²¹

Improving the energy efficiency and climate resilience of houses also provides protection from temperature-related risks through affordable, efficient cooling and heating as well as thermal performance improvements.²²

However, while the climate, financial and health benefits of energy efficiency and renewables are accepted, uptake of both remain limited among the consumers most likely to benefit due to lack of information, cost and other barriers, such as split incentives between landlords and tenants.²³

The Foundation is increasing the energy efficiency and climate resilience of vulnerable households to reduce the cost of living, reduce emissions and provide protection from both extreme heat and cold.

The Foundation's support is focused on:

- Initiatives that directly increase the energy efficiency and climate resilience of vulnerable households, such as subsidy or retrofit programs, including where they potentially intersect with our interest in increasing the supply of affordable housing.
- Activities that demonstrably influence relevant local, state and commonwealth policies, regulations and codes.
- Research to better understand energy poverty, temperature-related risks, residential greenhouse gas emissions and measures to reduce them.

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Our [Greater Melbourne Vital Signs Report](#) provides a snapshot of the health, wellbeing and vitality of Greater Melbourne. The report identifies positive aspects of our community, as well as the issues we face, and informs the Foundation's strategy.