



# SUBMISSION INTO THE SUPPLY OF HOUSING IN REGIONAL VICTORIA

Legislative Assembly Environment and Planning Committee

Journey to Social Inclusion (J2SI) Consortium

Sacred Heart Mission  
VincentCare Victoria  
Uniting Vic.Tas  
The Salvation Army

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### **Acknowledgement of Country**

We, Sacred Heart Mission, VincentCare Victoria, Uniting Vic.Tas and The Salvation Army acknowledge Aboriginal and Torres Strait Islander peoples as the Traditional Owners and Custodians of the lands we live, work and meet on and we recognise their continuing connections to those lands, the waterways, territories and resources.

### **Statement of Inclusion**

Together we celebrate diversity. We work to offer a safe and inclusive culture where everyone is welcomed for who they are. We understand that there are many dimensions to one's identity including gender, age, ethnicity, religion, sexuality and ability. The principles of the Housing First approach are strongly aligned with those of Diversity, Equity and Inclusion and we are committed to progressing them through our work.

## 1. EXECUTIVE SUMMARY

We, Sacred Heart Mission, VincentCare Victoria, Uniting Vic.Tas and The Salvation Army are community service organisations operating across Victoria, providing a wide range of services including people experiencing homelessness and housing stress.

Our organisations thank the Environment and Planning Committee Legislative Assembly Select Committee for the opportunity to contribute to the Inquiry into the Supply of Housing in Regional Victoria. In the context of the current housing crisis, this Inquiry is both timely and essential and recognises that local challenges require strategic vision and local solutions.

We acknowledge the importance of access to adequate housing is a basic human need and a fundamental human right. It is about more than just having a roof over one's head; housing must be habitable, accessible and affordable. When this need is not met, it becomes difficult and untenable for community members to pursue and realise other needs, goals, and aspirations.

This includes the ability of all people in the community, including people who are homeless and essential workers to find suitable and affordable accommodation and meaningful employment within local proximity, such that their desired lifestyle or family is not affected negatively. Suitable and affordable housing is vital to allow for everyone to live with dignity, and to allow them to continue to enrich the lives of others in the community through their work. This goal is achievable in a wealthy country like Australia.

The first step in addressing regional and rural housing needs is to understand and address the broader systematic issues that impact on the ability to be able to build the required housing needs of each individual and unique community.

Our collective expertise in working together, and in existing partnerships with health, mental health, legal, Aboriginal Community Organisations, LGBTIQ+, family violence and other service providers, across Victoria puts us in a unique position to respond to the *Inquiry into the Supply of Housing in Regional Victoria*.

For clarity, we indicate that for the purposes of this submission, we have used the definition of 'social housing' from the Australian Housing and Urban Research Institute (AHURI, 2023), which comprises:

- **public housing**, which is owned and managed by State and Territory Governments, with rents set at 25-30% of household income
- **community housing**, which is managed (and often owned) by not-for-profit organisations, with rents generally at 74.9% or less of market rate, to facilitate a GST exemption as charitable organisations under the Australian Taxation Office. Community housing tenants are eligible for Commonwealth Rent Assistance; and the 25-30% household income rate is only applied for very low-income tenants.

What constitutes as 'affordable housing' is complex, and there is no one accepted national definition (AHURI 2023a). We recognise that all Australians need housing that is affordable for their income level, which is becoming increasingly difficult. This leads to housing stress, which is said to occur 'if an unreasonable proportion of household income is required to pay housing costs.' The most common measurement is the '30/40' affordability rule, which means circumstances where 'households in the lowest 40 per cent of the income distribution

pay more than 30 per cent of income on housing costs, adjusted for household size' (AHURI 2019).

As organisations that primarily work with people on very low incomes, including government support payments as their primary income source, we have chosen to focus on the lack of social housing, rather than affordable housing. However, we note that a lack of affordable housing puts undue pressure on the entire housing market and a multi-pronged approach to addressing housing supply, demand and affordability is necessary to address the housing crisis in Victoria. We believe in a need to strengthen the frameworks and definitions around "affordable" housing to ensure they are, in fact, affordable for people on low incomes.

This submission will focus on:

- What are the Housing needs in Regional and Rural communities, with a focus on homelessness and the people we support.
- What are some of the challenges in building the necessary housing required in Regional and Rural communities
- What are the systematic barriers that impact on the delivery of housing
- What are the enablers that could improve the delivery of housing

We have made 12 recommendations, listed on page 6, for the Committee to consider.

## **1.1 ABOUT OUR ORGANISATIONS**

Together in the last financial year, the group of organisations supported over 100,000 people across the State through local services. We have a strong history of successfully partnering with other members to achieve demonstrated outcomes, most recently through delivery of the GreenLight Supporting Housing Program, Pride in Place, Central Highlands Homelessness Alliance and Substance Treatment and Recovery Program.

In 2024, our organisations were successful in obtaining \$45.4 million of funding from the Victorian Government's Early Intervention Investment Fund to deliver the cycle breaking Journey to Social Inclusion (J2SI) program across Victoria. The geographic division of J2SI across the consortium organisations is as follows:

- Sacred Heart Mission: Bayside Peninsula
- VincentCare Victoria: NorthEast Metro and Western Melbourne
- Uniting Vic.Tas: Central Highlands
- The Salvation Army Victoria: Barwon and Southern Melbourne

### **SACRED HEART MISSION**

Sacred Heart Mission (SHM) is a Victorian not-for-profit organisation established in 1982 by the local parish to serve people in the community most in need.

Like many initiatives of social justice, SHM began modestly, providing daily meals and a place of unconditional welcome for people experiencing homelessness, deep disadvantage and social exclusion in St Kilda. Over the past four decades, we have grown into an innovative and evidence-based organisation, supporting hundreds of people every year to live fulfilling lives and achieve their personal goals.

Today, our wide-ranging services include housing support, health and wellbeing, aged care, women's services and social and economic inclusion programs. Founded on the principles of

Catholic Social Teaching, our purpose remains unchanged. At the heart of everything we do is a strong belief in the inherent dignity of every person, human rights and self-determination. We are committed to strengthening communities through inclusion, empathy and social justice so that everyone is respected and celebrated for who they are.

We see every day that when people have a meaningful say in the issues that impact them, the outcomes are always better. Our services are designed and delivered in close partnership with service participants to provide support that is carefully tailored to their needs. We know that with the right support and resources, everyone has the potential to live a fulfilling life. Read more about our work at [www.sacredheartmission.org](http://www.sacredheartmission.org).

## **VINCENTCARE VICTORIA**

VincentCare Victoria (VCV), supports the wider mission of the St Vincent de Paul Society Victoria (SVDPV) by providing specialist funded services in Homelessness and Crisis Accommodation, Family Violence, Alcohol and Other Drug recovery and Financial Counselling. These specialist services complement the local support from SVDPV that provides meaningful social connection and material assistance.

VincentCare Victoria was formally established in 2003 by the Society to provide a range of accommodation and support services to people experiencing disadvantage and homelessness, and those that are ageing, throughout metropolitan and regional Victoria. The great strength of the St Vincent de Paul Society is its rich diversity of services and service models across Victoria. SVDPV Conference members provide support to people in their own communities. This is achieved by a vast group of over ten thousand volunteers and through a statewide network of Vinnies Stores and SVDPV assistance centres in regional Victoria.

In 2011, VincentCare Victoria established Vincent Community Housing as a registered housing provider and as a complementary arm to the wraparound VincentCare support services. VCCH provides essential social housing infrastructure to ensure that people have a safe place to live and participate in their communities, including metropolitan Melbourne, Bendigo, and northwestern Victoria. VincentCare Community Housing has experienced considerable growth since its establishment. Along with tenancy support, large scale capital development and significant community housing growth is underway, effectively doubling VCCH social housing stock.

VincentCare's flagship services include Ozanam House – crisis accommodation and homelessness support in North Melbourne, a homelessness Initial Assessment and Planning (IAP) service and support services in Glenroy, Quin House – AoD Recovery in Fitzroy, Marian Community and Olive's Place family violence refuges and crisis support, and a range of financial counselling services in northern Victoria.

Support services in regional Victoria include family violence crisis response, refuges, and crisis accommodation across the entire Goulburn region, along with financial counselling and emergency relief in northern Victoria. Over time, VincentCare will strengthen its capability to deliver on a much wider mandate, offering supports to create opportunities and lasting change for a greater number of disadvantaged Victorians. Read more about our work at: <https://www.vincentcare.org.au/>

## **UNITING VIC.TAS**

Uniting Vic.Tas (Uniting) is the community services organisation of the Uniting Church in Victoria and Tasmania working alongside communities since 1881. We deliver a broad range of specialist services in the mental health, alcohol and other drugs, child, youth and families, housing, crisis and homelessness, disability, early learning, employment and aged and carer areas. Where possible our approach is to intervene early to help people avoid crisis, as well as supporting those who live life at the margins.

Uniting's service delivery footprint spans metropolitan, regional and remote areas across Victoria and Tasmania, providing a highly accessible base for housing and homelessness services. Our sites are located near public transport and community hubs to ensure ease of access for individuals and families in need. This accessibility is complemented by outreach services and digital delivery channels, ensuring we can respond flexibly to consumer needs.

Uniting's breadth of community service programs creates significant opportunities to meaningfully and sustainably address the drivers of vulnerability and crisis. Our regional service hubs in Gippsland, Central Highlands, Wimmera SouthWest, Goulburn and Hume are co-located with programs addressing issues such as housing and homelessness, family violence, mental health, alcohol and other drugs, and financial counselling. This integration ensures consumers can access multiple supports seamlessly, without having to navigate complex service systems. Read more about our work at: <https://www.unitingvictas.org.au/>.

## **THE SALVATION ARMY**

The Salvation Army (TSA) is a nationally recognised, not for-profit organisation operating in every state across Australia. We are anchored in our mission to support vulnerable people, working for justice and building healthy communities.

Our services offer person-centred approaches to clients who encounter a range of lived experience barriers including social isolation, past discrimination or trauma, communication barriers, housing crisis, or resistance to engage with institutions or service systems. This includes providing assertive outreach, face to face support, developing community connections, and assisting people to access and connect with appropriate services and supports.

TSA has recently celebrated over 140 years of Social Services in Victoria reflecting its long-term commitment to community service and work with marginalised Australians. TSA programs include: Homelessness, Housing, Alcohol and Other Drug (AOD) Support, Emergency Relief, Disaster Response and Recovery, Employment, Family Violence, Financial Counselling, Youth Services, meals programs, chaplaincy and faith-based community connections.

Salvation Army Homelessness Services work across many Regional and Rural Local Government Areas (LGAs) in Victoria with offices in Ballarat, Bendigo, Colac, Geelong, Hamilton, Horsham, Leongatha, Mildura, Portland, Rosebud, Seymour, Shepparton, Swan Hill, Wangaratta, Warragul, Warrnambool and Wodonga. Read more about our work at: <https://www.salvationarmy.org.au/>

## 2. RECOMMENDATIONS

**Recommendation 1:** Advocate to the Commonwealth for increases to all payments from Services Australia, especially JobSeeker, Youth Allowance and Commonwealth Rent Assistance, ensuring that all income support payments are above the poverty line.

**Recommendation 2:** Examine the effectiveness and efficiency of international legislation to restrict short-stay accommodation, including regional and investor limits, with the goal of increasing rental availability in regional Victoria.

**Recommendation 3:** Examine and map planned housing developments and transport to essential services, with the goal of improving public transport access, frequency and linkages across regional Victoria.

**Recommendation 4:** A commitment to build 60,000 social housing properties over the next ten years. A range of approaches should be used, including investors and philanthropy to work in partnership with community housing and homelessness providers.

**Recommendation 5:** An investment of \$20.5 billion over four years to boost Victoria's supply of social housing.

**Recommendation 6:** Investment in Housing First programs across Victoria, including regional areas, for a range of priority cohorts.

**Recommendation 7:** That a wide variety of strategies are used to rapidly boost housing supply in regional Victoria, with input from key stakeholders to ensure all approaches are sustainable for tenants and providers.

**Recommendation 8:** Adequately fund community housing providers so that they can equitably accept tenancy applications from all people on low incomes, without compromising their organisation's financial sustainability.

**Recommendation 9:** Investment in targeted social housing supply for young people, to break the cycle of disadvantage.

**Recommendation 10:** Work with regional councils through their Social Housing Strategies to actively advocate for resources from the government.

**Recommendation 11:** Provide incentives to develop different types of housing in regional Victoria; including for and with property owners to refurbish their properties and boost the supply of affordable housing.

**Recommendation 12:** Introduce mandatory inclusionary zoning for developers to include a minimum proportion of social housing properties within their developments.

**A note on terminology:** Our organisations use varied terminology when describing services. For clarity, we reference our organisations' Initial Assessment and Planning (IAP) Services, which are also referred to as Access Points or Entry Points. These services are referred to as 'Entry Points' hereafter.

### 3. DEMANDS ON FRONTLINE HOMELESSNESS SERVICES

There are significant demands on homelessness services across Victoria, and unique and differing demands in each regional and rural area, based on the needs of each community. As a result, it is important that each region of Victoria is considered independently, when solutions are proposed – however, there are some consistent issues across all regions which are described in this section.

Our organisations highlight the top five primary reason people seek assistance in regional settings are:

1. Housing crisis
2. Financial difficulties
3. Inadequate or inappropriate dwellings
4. Housing affordability
5. Domestic and family violence

TSA report they have needed to turn away 1,828 individuals in 2023-24 and 2,168 people recorded as turned away in the current financial year (24-25) across the Entry Points services.

These statistics are reflected in the experience of Uniting Entry Points and assertive outreach Street to Homes teams. Since July 1 2024, the Ballarat IAP team has supported 1041 people, 54% were female, 24% were youth, 11% were first nations and 41 people were aged over 66 years old. There were 483 families, and 355 of the families had children aged 12 and under, 132 had babies or toddlers. Over 1,100 people last year were not able to be seen on the day they presented due to demand, and the money available to provide to clients to access crisis accommodation, hotels, motels and caravans is generally exhausted by Tuesday of each week. This is also the case in Horsham, where there is over a two week wait time to get an IAP assessment. There are few or no refuges for women and children escaping violence in Wimmera SouthWest or Central Highlands. On 30 June 2024, there were 3,016 Priority Applications for housing on the VHR wait list for the Central Highlands, and 2164 in the Wimmera SouthWest (Homes Victoria, 2024b). In 2024, the Department of Families, Fairness and Housing (DFFH) reported the average waiting time for public rental housing for those receiving a priority access housing allocation, or transfer is 19.8 months, while two years ago it was 15.2 months (DFFH, 2024).

Indigenous Australians are disproportionately affected by these issues. As a result, we strongly advocate for First Nations housing responses – designed and delivered by First Nations people to meet the needs of their communities. Mana-na woorn-tyeen maar-takoort: the Victorian Aboriginal Housing and Homelessness Framework sets out the solutions.

Entry Points and Orange Door (family violence) services have some funding that can pay for people to enter crisis accommodation, but this is extremely limited and does not meet the demand. There are very few options for people in these circumstances, including motels, which contributes to growing homelessness, people returning to abusive homes due to a lack of options, or needing to leave their area to access safe accommodation, which has other implications on health, education and employment for family members.

The affordability of properties in the private rental market is a significant challenge across all regional areas, which are highlighted by people accessing frontline services via entry points. In the September quarter of 2024, the median weekly rent in regional Victoria was \$450 for a



three-bedroom house, and \$370 for a two-bedroom flat (Homes Victoria, 2024). This is simply impossible for people receiving income support payments or on low incomes.

It is important to note that our organisations primarily are working with people receiving an income support payment from Services Australia including Jobseeker, Youth Allowance, the Age Pension and the Disability Support Pension. The current demand for housing, rental prices and availability means that properties are not affordable to anyone receiving these payments, with Youth Allowance recipients being the most severely impacted given the low rate of this payment. Even with the increases to Commonwealth Rent Assistance (CRA) in the 2023 and 2024 Federal Budgets, people are experiencing severe housing stress.

We support the recommendation by the Australian Council of Social Service (ACOSS) to increase the rate of Commonwealth Rent Assistance by 50 per cent. The Women's Economic Equality Taskforce (WEET) also recommends an immediate increase, specifically to improve women's immediate housing security stemming from the lack of affordable, appropriate, and safe housing options (WEET 2023).

We believe it is essential for the Victorian Government to continue to advocate to the Federal Government that income support payments are increased above the poverty line. Most of our organisations are members of the [Raise the Rate for Good](#) campaign, led by ACOSS, which has been advocating for higher rates of income support payments for many years. Ultimately, until these payments are increased, we will continue to have many Australians living in poverty, and homelessness will grow.

**Recommendation 1:** Advocate to the Commonwealth for increases to all payments from Services Australia, especially JobSeeker, Youth Allowance and Commonwealth Rent Assistance, ensuring that all income support payments are above the poverty line.

Simultaneously, the need for more social housing is critical to ensure people on low incomes can access housing and ensure that they are not trapped in the cycle of homelessness. For example, the Bellarine Peninsula only has one block of social housing apartments, which significantly limits the long-term housing options for people on low incomes to reside there. This will be discussed further in Section 4.

### 3.1 IMPACT OF TOURISM

Regional Victoria is known for several areas of high tourism in peak seasons; particularly coastal areas including the Great Ocean Road, Bellarine Peninsula, Mornington Peninsula and towns located along the Murray River. In these locations, there are a number of properties targeted at tourists, and this reduces the number of private rentals. For example, the town of Bright, located in north-eastern Victoria, has 1300 properties listed on short-stay accommodation providers like AirBnB. During peak tourism periods, such as festivals, horse racing etc., some accommodation providers including motels and caravan parks have been known to exit people who are long-term residents and supported by homelessness services to accommodate tourists or increase their pricing to the point that services cannot continue to fund their stays. For example, Shepparton has two caravan parks, but they are frequently fully booked. Due to recent changes in the Residential Tenancies Act, it is now more difficult for people to use caravan parks in the long-term as accommodation – changes designed to support people but has the flow-on effect of reducing their options when alternatives are unavailable or unaffordable.

Many high tourism areas also attract large volumes of seasonal workers, and as such, these workers need to be accommodated during these periods, but it means that housing needs ebb and flow across the year, adding to the complexity of ensuring there is sufficient housing.

### **3.2 THE IMPACT OF SHORT-STAY RENTALS**

There are an estimated 63,000 properties in Victoria listed on online short-stay accommodation platforms, including AirBnB and Stayz, with approximately half located in regional areas. It is argued that the rise of these platforms takes potential rental properties off the market and reduces options for people at risk of homelessness, or experiencing homelessness, particularly in areas of high tourism. For example, according to [AirDNA](#), a business that collects data about short-stay rentals and performance, in June 2016 there were 26 homes available in Ballarat for short stay and that increased to 466 by April 2023. In June 2023 the Hepburn Shire had 1062 available short stay properties, with a median monthly revenue of almost \$6000 (Walton, 2023).

To combat this, in September 2023, the Victorian Government announced a planned 7.5% levy on short-stay rental accommodation, for each booking under 28 days. At announcement, it was indicated that the funds collected would be distributed directly to Homes Victoria to fund social and affordable housing. It was also intended to encourage owners to rent their properties on longer-term leases instead, benefiting those struggling to find accommodation. The levy took effect from 1 January 2025. As such, it is too soon to know how much will be collected, whether there are any impacts on consumer behaviour, or to know if the Government will be able to demonstrate that these funds will be received by Homes Victoria. This should be monitored for both effectiveness and efficiency over the next 12 months.

Since the announcement, we have yet to see a significant rise in rental vacancies, or an increase in properties being listed for sale by owners who have decided that the levy makes their investment unviable; given the length of time between the announcement and the commencement of the levy. In fact, rental vacancies in regional Victoria remain extremely low – this was at 2% for the September 2024 quarter (Homes Victoria 2024).

Rather, we think it more likely that owners have increased their prices on these platforms to accommodate lost revenue, or are using other avoidance measures, such as informally subletting their properties to people they know, or one party in a couple changing their residential address, as the levy does not apply to someone's primary residence.

It should be noted that many properties in coastal areas, were designed and developed as holiday homes for large or extended families or groups, at a time when there was more undeveloped land available, and middle-class families could afford a holiday home. These properties are also not likely to be appropriate for the low-income households as our organisations primarily work with.

In other regional areas, properties that are suitable for families have been converted into short stay accommodation. For example, the homelessness service provider in Daylesford reports having no housing options for people attending the Entry Point office seeking a home. They refer all clients, including long term locals who are employed to Ballarat or Melbourne to find accommodation. International research shows that in markets where there are low vacancy rates and high demand, unrestricted use of residential homes for tourism purposes such as short stay increased rental affordability pressures and inflated housing

prices, and that returning short stay properties to the long-term rental supply results in lower rents (Gurren & Redmond, 2021).

We believe it would be beneficial to limit the number of properties that can be registered for short stay per region and per investor, to only the primary place of residence or the family holiday home. This has been done in major cities across the world and parts of NSW (Williams, 2023).

**Recommendation 2:** Examine the effectiveness and efficiency of international legislation to restrict short-stay accommodation, including regional and investor limits, with the goal of increasing rental availability in regional Victoria.

### 3.3 IMPACT OF TRANSPORT

Transport access plays a significant part in people's access to suitable and affordable accommodation. Many regions have limited and unreliable public transport, meaning it is difficult for people without private vehicles to access employment, medical appointments, education and other support services in the areas they reside in. Essential services in rural and regional areas are sparsely located, often over 100 kilometres apart; at times with one agency or service covering more than five local government areas. Connections between towns via road or rail becomes paramount – people could reside in any town where accommodation was available, provided they could easily access services.

At present, due to a lack of public transport, people are often forced to choose between housing stability and proximity to services, especially young people who cannot obtain driver's licences. TSA and Uniting staff in regional areas highlight challenges in travelling between towns and regional centres; especially in Gippsland, Hamilton and Horsham, Wimmera SouthWest and Central Highlands, Warrnambool, Shepparton, Mallee, Barwon (Colac and the Bellarine Peninsula) and Geelong.

Specifically, though Geelong is a large town with its' own public transport network; there is limited connectivity for residents traveling from outer suburbs and towns to Geelong CBD. Travel demand in peak periods between Geelong and Melbourne on the V-Line train service often exceeds capacity, and park and ride car parks at stations like Marshall, South Geelong, and Lara are operating at full capacity – demonstrating inadequate access to railway stations outside of private vehicles. This is also reflective of limited V-line train and coach services to Ballarat, Ararat and Horsham and even fewer services in the more remote regions of the state.

For those who do have a car – this can be fraught with challenges, as purchase, insurance, maintenance and running costs continue to increase. Yet for people in regional areas, having a car becomes a lifeline to access everything that is required to participate in the community. Though older cars are less efficient, replacing them beyond affordability for people on a low income and people may simply keep them running when finances don't permit any alternatives. In situations where unforeseen circumstances occur – such as accidents or costly repairs are required, and individuals cannot afford this upkeep; they find themselves without the ability to access services and at risk of further isolation.

**Recommendation 3:** Examine and map planned housing developments and transport to essential services, with the goal of improving public transport access, frequency and linkages across regional Victoria.

### 3.4 SPECIFIC REGIONAL CHALLENGES

TSA and Uniting regional homelessness services highlight specific issues within their service users and regions. They work with the victims and perpetrators of extreme family violence, including families hidden in tents by the perpetrator. The people sleeping rough in cars and tents do not have access to clean running tap water, electricity or health support. People are losing their lives due to violence and isolation, overdose, cancer, dementia, heart conditions, diabetes, sepsis, cellulitis, all things that with a home, support, and treatment they could recover from. Examples of the extent of homelessness are described below:

- a) **Ballarat and the Central Highlands:** As at January 2025, the Uniting assertive outreach team (2.7 FTE) covering the entire 6 LGAs of the Central Highlands supported 169 people experiencing rough sleeping but were only able to house 13 people in long-term, stable housing. Of these 169 people, 9 are children (>14 years), 20 are young people (15-25 years) and 32 are older people (56-85 years). 10.4% are First Nations people. The Uniting Entry Point team (2.5 FTE) in Ballarat has supported over 1200 people to date this calendar year, and in the month of January 2025 saw 120 new families at risk of or already homeless that had never sought support before.
- b) **Barwon:** (encompassing Geelong, the Bellarine Peninsula, and Colac) is facing a significant increase in demand for homelessness services. In the 2023-4 financial year, the TSA assisted 2,279 individuals. In the current financial year (to 7 March 2025), 1,656 individuals sought assistance.
- c) **Bendigo and Loddon:** An increased number of people sleeping rough in the long-term who have complex issues, including serious mental health and AOD use. Some of these people have had difficulty engaging with any service model, including the NDIS and new Homes First program. This is becoming apparent in nearby towns, including Heathcote and Kerang.
- d) **Mallee:** Though there is a significant demand for housing by recently arrived migrant communities and humanitarian arrivals, or secondary migration; this is not visible in statistics because they are receiving intra-community support. For example, sole humanitarian entrants who left their families behind and were able to access one-bedroom properties from DFFH have not been able to secure larger properties when families have joined them. This has led to overcrowding, including garages being used as housing – we are aware of situations where up to three families are sharing a house.
- e) **Goulburn and Ovens-Murray:** In Shepparton, there are a wide range of young people needing housing, with a range of needs – including some with complex needs such as alcohol and other drug use, mental health needs and family violence. There are also young people who are employed and functioning well in society but are unable to afford housing due to the high cost of living. Furthermore, there is an increase in young people from culturally and linguistically backgrounds who face additional barriers, including visa issues or not being Australian citizens with access to support from Services Australia, making it more difficult to secure stable housing. There are also no family violence refuges in the Goulburn-Ovens Murray region. Within the Mitchell Shire, there is an estimate of 1598 households experiencing housing stress, with a shortfall of 2050 affordable homes.

- f) **Wimmera SouthWest:** TSA Entry Points have 87 households in Horsham and 26 in Hamilton on waiting lists for crisis accommodation and case management services. These are mainly comprised of single men, single women and single women with accompanying children. In Warrnambool, the lack of affordable housing in the region highlights that people are showing signs of developing mental health issues and are suffering from the long-term effects of homelessness. This leads to people living in 'survival mode', trying to take care of their families and applying for hundreds of private rentals and experiencing rejection.

The Uniting Entry Point supported 465 people for the 24/25 year to date, with 42 clients on the wait list, and has 298 families on the wait list for Transitional Housing. 89 people sleeping rough attended the Entry Point for help in Horsham, plus a further 47 are receiving outreach support in the community from one part time outreach worker (3 days/fortnight) for the whole Wimmera SouthWest region. The number is known to be higher and is estimated to be at least 233 rough sleepers. This year has seen an increase of 7% in young people requesting support, and 5.7% aged over 65. 89 people have stated it is 1-5 years since they last had a permanent address, compared to 64 last financial year.

## 4. SOCIAL HOUSING NEEDS IN REGIONAL VICTORIA

The current housing and homelessness crisis is well established, and it will require long-term, consistent and considered investment in social housing by both the Victorian and Commonwealth Governments over many years to fundamentally address the problems we are facing as a society. Victoria has the lowest proportion of social housing in Australia, with 2.9% of the state's housing supply dedicated to public and community housing – a key form of social infrastructure (AIHW 2024).

The severe lack of investment in social housing for many decades, and complex pathways for people to navigate between various systems – such as mental health, justice, hospitals and income support - means that people are falling through the gaps into homelessness, especially in regional areas. Regional Victoria is facing an ongoing shortage of housing, across the spectrum of household type and composition and income levels. This puts pressure at every point in the market, especially people receiving government income support payments and low- and middle-income earners.

In research currently being conducted by AHURI (2025, forthcoming) using 2021 Census data, there were around 1,200 homeless and marginally housed people living in the Central Highlands in 2021 and based on growth from the previous census, this figure is projected to be over 1800 in 2031. In 2021, there were 3,429 low-income households in rental affordability stress –spending over 30% of income on rent, and this is expected to grow to 3,780 by 2026 without adjusting for current increased cost of living pressures (AHURI 2025 forthcoming).

Though there is investment in housing occurring in regional areas, it is mainly through private housing estate developments and not translating into increases of private rentals or community housing. The growth of public housing stock is minimal and falls well short of meeting demand, and the allocation of homes from the 1300 promised homes in the Games Legacy Regional Housing Fund will not assist the regions to the level needed, with many being refurbished existing stock. The allocations as illustrated in Figure 1 below are well under those needed. 34 homes for the Central Highlands and 98 for the Wimmera SouthWest will do little to house the 3,016 Priority Applications for housing on the VHR

waitlist for the Central Highlands, and 2164 in Wimmera SouthWest as at 30 June 2024 (Homes Victoria, 2024).

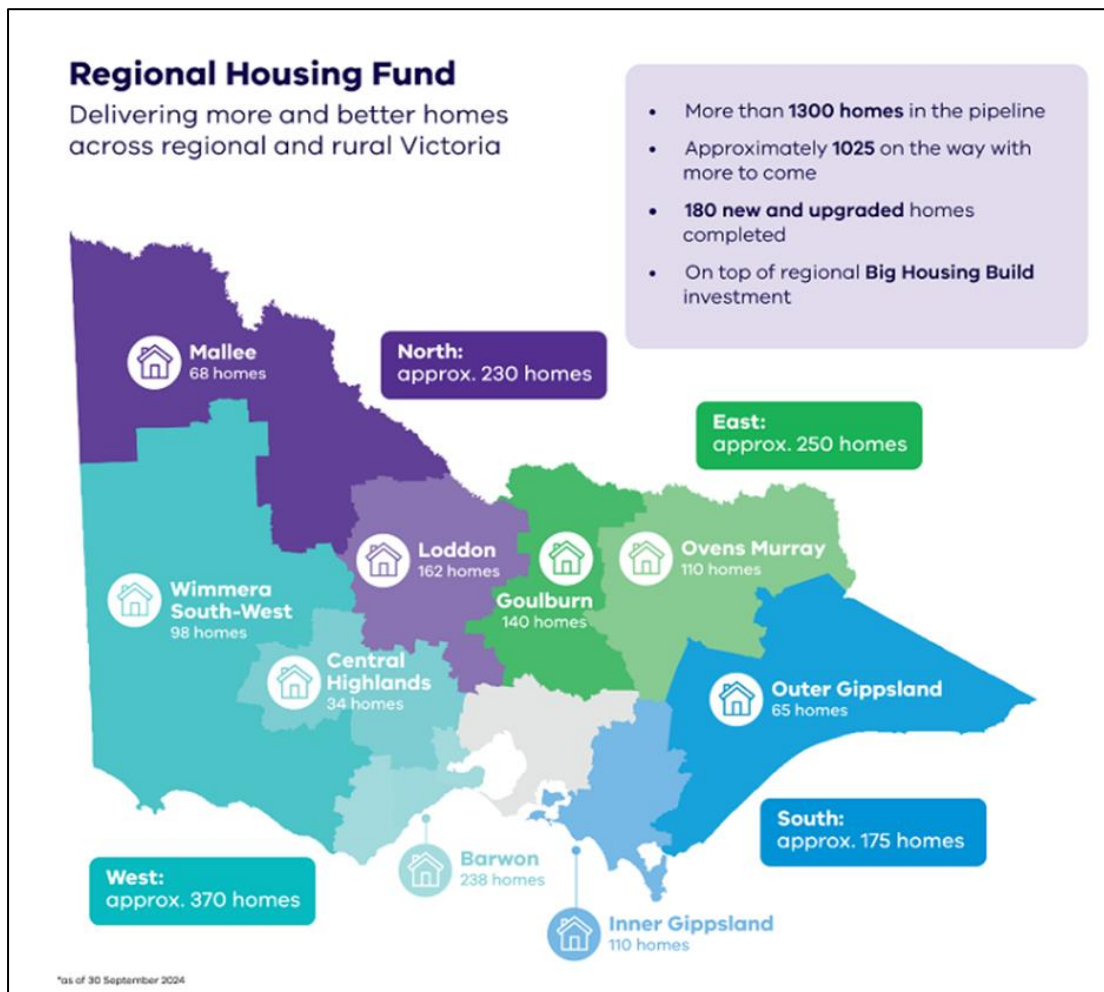


Figure 1: Regional Housing Fund build locations, DFFH.

The Victorian Housing Statement’s ambitious target of building 800,000 homes in Victoria over the next decade supports this goal, but ensuring these targets are met is essential to ensure ongoing housing supply, especially in the regions.

In its final report for the *Parliamentary Inquiry into the Rental and Housing Affordability Crisis in Victoria*, the Legislative Council Legal and Social Issues Committee recommended that the Victorian Government commit to building 60,000 new social housing dwellings by 2034, with 40,000 completed by 2028 (Parliament of Victoria, 2023).

In their Victorian State Budget Submission, Council to Homeless Persons (CHP) of which all our organisations are members; recommended investing \$20.5 billion over four years to grow Victoria’s public and community housing stock, to effectively house Victorians experiencing homelessness (CHP, 2025). We echo this recommendation and highlight the importance that investments occur across the state, in both regional and metropolitan areas.



**Recommendation 4:** A commitment to build 60,000 social housing properties over the next ten years. A range of approaches should be used, including investors and philanthropy to work in partnership with community housing and homelessness providers.

**Recommendation 5:** An investment of \$20.5 billion over four years to boost Victoria's supply of public and community housing.

#### 4.1 TARGETED SOCIAL HOUSING FOR PRIORITY COHORTS

Currently there is very little social housing that is designated for specific cohorts, including: people with a disability, people with mental health issues (which is further compounded by wait times for clinical support and stipulated funding periods for people to be adequately assisted), and large extended families, which impacts on multicultural communities disproportionately.

##### **Case Study – The Jones\* a low-income family, Ovens-Murray**

Mr and Mrs Jones and their four children had a private rental for four years before a rental increase that meant the property became unaffordable for the family on an income of \$1500 per fortnight. They vacated the property and gone to live with extended elderly family members. This relationship broke down due to overcrowding and the strain of two families living together and were unable to live there any longer.

Remaining in the area they live in is a priority for the continuity of care of their son, Ben\*, who has been diagnosed with a heart condition and requires ongoing specialist support in school and their elder children who are in high school. The Jones' have been on the VHR waitlist since 2015, with a priority application and are still waiting for an offer from DFFH. They have also applied unsuccessfully for affordable housing. Simultaneously, they have been actively applying for private rental accommodation unsuccessfully, despite having glowing rental references. Competition for private rentals is huge and applicants with children are not usually favoured.

The Jones family have attempted to access emergency/short-term accommodation however there is none available locally to house a large family or one that is affordable for them. This has meant that the Jones family are currently separated – Mrs Jones has at times slept in her car, while their children and Mr Jones are split between different houses of friends and family.

There is also a lack of youth-specific social housing, as evidenced by the current [\*HomeTime\*](#) Campaign across the community services sector. This is compounded by low levels of Youth Allowance – the private rental market is unaffordable for many young people, with weekly rent far exceeding what they can afford. For those requiring youth crisis accommodation, there are long waiting lists and demand well exceeds capacity.

Furthermore, social housing must be varied in type, and appropriate for a range of family structures and needs - singles, couples, young people, families with children, older people,

people with a disability, Aboriginal and Torres Strait Islander peoples and so on. This social housing must be targeted and prioritised for specific groups, as it is essential to reducing homelessness and inequality generally, and in these marginalised populations.

TSA and Uniting highlight specific issues for certain cohorts in their regional services:

- a) **Ballarat and Central Highlands region:** Over 160 households are on the priority list awaiting housing and support, the majority being single men (50), followed by single women (26), then 2 bed (42) and 3 bed families (26). Over 60 households are on the priority list awaiting housing and support in the youth, under 25's category. The majority are single females (18), single males (17) and 2-bedroom families (18). Overall, there is a lack of transitional housing, social and affordable housing for youth, singles, and women with children fleeing family and domestic violence.
- b) **Barwon:** Faces a shortage of affordable housing options. There are 7,000 priority households on the VHR.
- c) **Gippsland:** Severe shortage of housing for all cohorts and numbers of bedrooms. There are also challenges in finding suitable housing for staff, and transitional housing, as discussed in Section 7.
- d) **Wimmera SouthWest:** In Horsham it is very difficult to house large families – neither the social housing nor private rental market caters for a family requiring four or more bedrooms. Warrnambool is a tourist town, and housing options are limited in the summer months, and local people do not have access to caravan parks and motels, and rents are priced higher. Transitional and crisis housing is always at capacity within the area. Rough sleepers are growing in number, with no funded assertive outreach support. Uniting has provided a one-person assertive outreach service over the last two years, supported by philanthropic funding, and is seeking support for a state government funded assertive outreach service. Young people, singles, and families fleeing family and domestic violence all face significant challenges finding private rental or affordable housing solutions.

### Case Study, Josh\*, Inner Gippsland

Josh\* is in his 30s, lives with disability and has been accessing homelessness services since 2021 and applied for the VHR at that time. Josh was couch surfing between multiple friends' houses prior to living in motels for many months. As a result, he was at risk of running out of funding in his NDIS plan because too much of it was assisting with funding his accommodation. Josh was asked to leave the motel he had been staying in before Christmas, as the motel needed more availability during the holiday period.

Josh has been actively applying for rentals in several regions, but feels he is being discriminated against due to his disability – any property he applies for would require modifications for him and he is getting rejected at the end of the process repeatedly. In addition to Functional Neurological Disorder since he was 18 and is the reason for his need of a wheelchair, Josh has PTSD, seizures and idiopathic arthritis. Finding a property that meets his needs is becoming increasingly difficult.

Josh has been living in a transitional housing property since January 2022, but it is the only one with disability access across the three LGAs. There are still no suitable, disability accessible public housing properties available for him; and the repeated rejections from landlords and real estate agents due to the need for accessibility modifications Josh would need. This is having significant impacts on his mental health and wellbeing.



## 4.2 HOUSING SUPPORT SERVICES AND INFRASTRUCTURE

It is essential that people who are moving into public and community housing are provided with the right support to settle into their new homes, and to sustain their tenancies. Housing First approaches are and should be the 'gold standard' statewide for supporting people who are experiencing homelessness into housing.

Within our shared services, we have adopted Housing First approaches, despite the limitations of housing supply. One example is the new J2SI consortium that our organisations were funded to deliver in 2024, a Housing First approach coupled with three years of intensive support that wraps services around each client. With a strengths-based lens, J2SI places people's needs at the centre of service delivery. It works to end homelessness, rather than simply manage it. Such support programs, alongside social housing provision, are essential to ensure people can sustain their tenancies and exit homelessness for good.

J2SI has a history of outstanding results since the pilot program in 2009. The SHM has taken key learnings and failures from two randomised control trials (RCTs) in 2009-2012 and 2016-20 to build J2SI into an effective Housing First program in Australia. J2SI achieves these results by taking a sustaining tenancies approach as part of Housing First; a tripartite arrangement between the client, J2SI and the housing provider with support and housing tailored to the clients' requirements. Once their housing is stable, clients are supported to improve their health and wellbeing, and to build the skills, independence and social connections required to experience and maintain a better quality of life. Intensive support and case management is provided to improve people's lives, including support to:

- get and stay in housing,
- improve mental health and wellbeing,
- resolve drug and alcohol issues,
- build skills,
- increase connection with the community
- contribute to society through economic participation and social inclusion activities.

This enables people to sustain their housing and get on with their lives – even after a lifetime on the streets. J2SI is a proven program that breaks the cycle of homelessness and has been verified by independent evaluations over 14 years, including "gold standard" RCTs for the Pilot and Phase 2 (Johnson et al. 2014; Seivwright et al. 2020).

We know that J2SI works and can support other target groups of people at risk of and experiencing homelessness and poverty. Our organisations are thrilled to be working in partnership to deliver J2SI across several regions in Victoria. We are also pleased that the Victorian Government is investing \$48 million over three years in the new *Homes First* program. SHM is one of the funded organisations, working in the Outer Eastern Melbourne region.

Ultimately, we believe that Housing First programs should be delivered widely, and for a range of priority cohorts. Collectively, we want to see the Victorian Government continue to invest in Housing First programs across the state, with targeted support in regional areas that reflect the unique aspects of these, to break the cycle of homelessness.

**Recommendation 6:** Ongoing investment in Housing First programs across Victoria, including regional areas, for a range of priority cohorts.

## 5. LEVERS TO BOOST SOCIAL HOUSING SUPPLY

Building housing is a time consuming and expensive endeavour; while the cycle of homelessness perpetuates and escalates much faster. Given the significant shortfall of social housing, it is evident that a variety of options must be considered to boost the housing supply in Australia and meet projected demand and reduce homelessness and poverty.

Some examples of possible levers to boost housing supply are described below, and our recommendations for how these can be used.

### 5.1 REFURBISHMENT AND REDEVELOPMENT OF OLDER HOUSING

We are aware that at present, much of Victoria’s existing social housing stock is poorly maintained and in disrepair, poorly ventilated and insulated, often unsafe and no longer fit for purpose.

Collectively, our organisations have seen social housing properties in regional areas being removed from the Victorian Housing Register (VHR) due to these issues, but there is a lack of action to repair them quickly and return them to the pool of available properties. In a hearing held on 14 February 2024 in Ballarat, for the *Inquiry into the 2026 Commonwealth Games Bid*, staff from the Central Highlands Homelessness Alliance argued that there has been a lack of maintenance in the social housing stock of Ballarat and the surrounding areas, meaning that it is in disrepair and no longer inhabitable (Parliament of Victoria, 2024). Through the regional Homelessness Networks around the state, of which our organisations are members, we are aware that this is happening in other regions as well and many properties are currently listed as untenable on the VHR, at a time when they are desperately needed within the community.

Ensuring habitability is important but these properties need to be refurbished or repaired quickly when this occurs – having vacant properties that cannot be used indefinitely is extremely challenging for organisations working to support people into housing.

### 5.2 HEAD LEASING/SPOT PURCHASING

Sacred Heart Mission has had significant success using head leased properties as part of our previous iteration of the Journey to Social Inclusion (J2SI) program, under a Social Impact Investment (SII), providing access to rapid housing alongside support.

Whilst head leasing offers a pathway for providing immediate access to ‘social’ housing, it is not a long-term solution, as the rental will return to market at the end of the contracted period. It also creates significant risk for community service organisations, with costs associated with property maintenance and repairs not funded effectively by Government. The way head leases are currently used carries a risk which makes them unsustainable for organisations and disruptive to the people being housed.

Some of our organisations are community housing providers with previous head-leasing experience and are reluctant to engage with the approach again as it currently operates. In the past, it has proved difficult to obtain affordable rentals for community housing programs with limited vacancies and housing that is presented at a decent standard to meet regulatory requirements. Head lease programs increase the pressures on an already tight rental market. In addition, some properties have been significantly damaged and needed extensive repairs that they were not funded to complete. This led to reputational damage for the organisation and challenges in relationships with real estate agents and other stakeholders.

We acknowledge that head leasing may continue to be a part of the solution for community housing providers who are willing to support this model and while other approaches are undertaken to increase the supply of permanent social housing. This is because the housing itself already exists, and the building of new properties or redeveloping existing public housing has a long lead time. This could potentially be achieved through the implementation a review of head-leasing approaches and costing funded and delivered by government providing a range of options and choice to people in choosing their forever home with adequate funds to manage these properties effectively, as has occurred internationally.

In the final report of the *Rental and Housing Affordability Crisis in Victoria*, spot-purchasing is listed as a strategy with potential to increase the supply of public housing (Parliament of Victoria, 2023). Though spot-purchasing already occurs, there is potential to increase the scale of this approach, as a fast way to increase the supply of social housing. These approaches are just as relevant in regional Victoria as in metropolitan areas.

**Recommendation 7:** That a wide variety of strategies are used to rapidly boost housing supply in regional Victoria, with input from key stakeholders to ensure all approaches are sustainable for tenants and providers.

## 6. CHALLENGES FOR COMMUNITY HOUSING PROVIDERS

Funding constraints create significant barriers within the social housing system, particularly for applicants receiving JobSeeker or Youth Allowance, and the community housing provider as the landlord.

Community housing providers can only charge 30% of a residents' income as rent – most often, a combination of an income support payment and CRA. The difference between JobSeeker and DSP means that community housing providers receive significantly less rent from some residents than others. While both payments are low compared to the general population, the DSP is considerably higher – a difference of \$368.40 per fortnight or 47.2% higher than the JobSeeker Payment (Services Australia 2025). This creates financial challenges for community housing providers, as 30% of the JobSeeker Payment plus CRA in rent does not cover the cost of providing housing and makes the program unsustainable.

Secondly, the DSP also has far fewer requirements for demonstrating compliance (meaning it is less likely for recipients to be penalised or lose payments altogether), less restrictive asset testing and greater access to concessions for transport and utilities (Taylor & Johnson 2021). Compared to people receiving JobSeeker, DSP recipients may be seen as more 'attractive' residents.

Put simply, DSP recipients have both more income, and more security than JobSeeker recipients, which can make them more desirable tenants whilst not necessarily having greater need for housing. Unison Housing internal research of their own community housing residents and tenancy sustainment rates found this to be accurate and highlight that the DSP is overall a 'surer bet' for community housing providers who need to be financially sustainable (Taylor & Johnson, 2021). Community housing providers, such as Unison, have identified this as an ethical challenge – while they are financially disincentivised to support prospective residents receiving JobSeeker, a decision not to do so is contrary to the purpose and goal of community housing in the first place and these businesses continue to grapple with these issues.

Broadly, we see the decision to financially disincentivise community housing providers from accepting JobSeeker recipients as tenants to be inherently problematic. This systemic issue further exacerbates homelessness and housing stress, as those on JobSeeker cannot find any sustainable housing options. An increase to JobSeeker is an immediate solution to this problem, but in addition, community housing providers should be funded adequately to achieve their goals of providing social housing to those who are most in need.

Community housing providers also face these financial challenges when trying to support young people, especially those receiving Youth Allowance – a payment that is even lower than JobSeeker. Nationally, there are no dedicated youth tenancies, yet there are many young people who do not have access to a safe home early in their lives, due to extreme life events and trauma, including family violence, abuse, neglect and estrangement. Young people who are First Nations, LGBTIQ+, from diverse cultural backgrounds, living with disability, or who have had contact with child protection are over-represented in this group (HomeTime 2025). A lack of support for this group can lead to lifetimes of disadvantage for young people – they are more at risk of unemployment, homelessness, incarceration, disengagement from school and becoming parents early. Yet if we support them properly, we can make sure young people have the same opportunities to thrive as their peers.

Our organisations have strong links to community housing providers to provide housing to people and support them to get them back on their feet, learn skills that help them sustain their tenancies and ideally, gain employment. However, for the community housing providers there is a limit on the number of properties they can provide. If they were to support all of those on the lowest incomes out of homelessness, community housing providers would not be financially viable.

We need investment in the whole portfolio of social housing – public and community housing, alongside affordable housing. Housing is a human right and government transferring this responsibility to community housing providers will not safeguard this right for all. We need investment in both, as part of a larger solution to counter decades of underfunding. We are concerned that the strategies in the Housing Statement and Big Build will widen the gap between social housing and private housing.

**Recommendation 8:** Adequately fund community housing providers so that they can equitably accept tenancy applications from all people on low incomes, without compromising their organisation's financial sustainability.

**Recommendation 9:** Investment in targeted social housing supply for young people, to break the cycle of disadvantage.

## 7. WORKFORCE HOUSING CHALLENGES

The demand for housing, as well as social and community services, health and education is growing in regional Victoria. Regional Victoria experienced soaring housing demand due to the increasing practicality of remote work brought on by the Covid-19 pandemic, and changes to business models in response. The reasons for this are varied, including lifestyle, employment and affordability.

As the demand for these key services grows, there will also be a need for key worker housing; for people on moderate incomes working in essential services – teachers, community and allied health workers, nurses, doctors, social workers and those in housing and homelessness services. Community organisations, including ours, have difficulty recruiting professional staff and high turnover as they struggle to attract skilled workers, especially in the homelessness sector. Many service providers struggle with underfunding and inadequate staffing resources, which has a direct impact on service delivery and clients disengage when their workers change constantly. This leads to higher caseloads and increased stress and burnout, and more people are turned away.

There are schemes to encourage new graduates and young professionals to relocate to these areas, but more incentives may be necessary. Some hospitals and government departments offer subsidised housing or temporary accommodation in hotels initially but then find themselves needing to navigate the housing system – more challenging for migrant workers and those relocating interstate. Furthermore, people are unlikely to stay long-term and build lives in the regions without housing and services in the area. There are also implications for building projects, including renewable energy projects and large-scale road work, when construction workers and other tradespeople are unable to access housing.

Though these people are unlikely to need social housing, they do need housing that is adequate and affordable on their incomes. Due to a general lack of available housing, there are very few rental vacancies in regional centres and towns across Victoria, driving up both rents and property prices and makes housing increasingly unaffordable for everyone.

The lack of housing also has impacts on new migrants, as when the Resolution of Status visa subclass 851 option was announced, for people who had formerly held Temporary Protection Visas or Safe Haven Enterprise Visas, holders were encouraged to relocate to regional areas and work on farms, where their labour was required. Unfortunately, in many cases there was no adequate accommodation provided for them and social housing and private rentals needed to fill this gap. In future, it would be beneficial for governments to work with farming groups to ensure these communities have access to housing near their place of employment.

There are many families who have generational roots in regional Victoria, who may have property that is currently not inhabited, but not tenanted. This is in part because the requirements of the Residential Tenancies Act were improved significantly in 2022, and they will require significant and expensive capital improvements to be converted to rentals, and current owners cannot afford this expense. We believe the government could provide incentives for people to refurbish their properties so that they can be rented; to increase the rental supply in regional Victoria and open up more affordable housing for key workers.

In a positive step, many Local Councils have developed their own social housing strategies, and local community organisations have provided input into these documents. However, the Council may not allocate sufficient resourcing to achieve the goals of the strategy. This

suggests that the Victorian Government should assist with supporting them to deliver on their social housing goals.

**Recommendation 10:** Work with regional councils through their Social Housing Strategies to actively advocate for resources from the government.

**Recommendation 11:** Provide incentives to develop different types of housing in regional Victoria; including for and with property owners to refurbish their properties and boost the supply of affordable housing.

## 8. LEGISLATIVE CHANGES

To seriously address the housing crisis in regional Victoria, local governments will need to be actively involved in and supportive of all possible solutions, including ones that challenge local laws and cultural norms, such as changing legislation to allow the building of modular homes. Local governments should also seek to identify land that is currently unused for the purposes of social housing development. Despite the intent to reallocate land for social housing that had previously been set aside for the 2026 Commonwealth Games, it is apparent that some areas have yet to see any housing development, and this is further impacting access to affordable housing.

We are aware that there is often community resistance to social housing projects that specifically support people from lower socio-economic backgrounds, but it is essential that all levels of government challenge these perceptions and highlight the benefits for the entire community when social housing is provided.

A key area of potential change is implementation of mandatory inclusionary zoning, to allocate a portion of all new housing developments for social housing. Engaging with developers to build housing is essential, to ensure that there is overall growth in housing supply, alongside boosting social housing investment. Though incentives to include affordable housing are provided to developers at present, many argue that it increases costs to do so and there is limited uptake while this remains voluntary. Introducing mandates for developers to provide social homes may assist, which has occurred in the United Kingdom and United States (AHURI, 2023b). The Constellation Project, now part of the Australian Alliance to End Homelessness, developed a framework in 2023 to facilitate this (The Constellation Project, 2023).

**Recommendation 12:** Implement mandatory inclusionary zoning policy (or a comparable mechanism) and implement the policy and statutory tools in the planning scheme to require social housing development contributions in new developments.

## 9. CONCLUSION

In conclusion, it is abundantly clear that the lack of housing supply in Regional Victoria is having significant impacts on the front end of the homelessness system, which cannot cope with the demand. Regional Victoria requires significant and ongoing investment in social housing, to meet demand now and into the future. We also need rapid solutions, including using head-leasing and refurbishment of existing housing stock to increase social housing supply quickly while new homes are designed and built. We applaud the Government's investment in Housing First programs, and believe these require ongoing focus and investment, with a clear policy framework to support them. We must address barriers to increasing housing supply, by changing policy including implementation of mandatory inclusionary zoning.

We urge the Committee to also consider the impact of tourism, short-stay rentals and regional and rural transport constraints which limit the options for people seeking housing with access to employment, training, education, health and other essential services, and seek to address these issues as they are contributing to housing challenges across the state. This also impacts on the workforce in these industries, and affordable housing for key workers must be prioritised to make sure regional residents have access to community, housing and health supports.

Finally, we ask for advocacy to the Commonwealth – overhauling government income support payments, ensuring they are above the poverty line and enable viable housing models, especially for priority groups, including young people, single people, women and those living with disability; and prevent and reduce homelessness in Victoria.

**Note:** \*names have been changed for privacy.

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