

# **Is the Victorian Housing Register providing transparency in the process for community housing offers that its introduction intended?**

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## **Acronyms:**

ACH – Assistance with Care and Housing

CHL – Community Housing Limited

DHHS – Department of Health and Human Services

DoH – Department of Housing

DSS – Department of Social Services

GFC – Global Financial Crisis

HAAG – Housing for the Aged Action Group

HAL – Home at Last

NAHA – National Affordable Housing Agreement

PPHA – Port Phillip Housing Association

VHR – Victorian Housing Register

WHL – Women’s Housing Limited

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## Executive summary:

### Purpose:

The purpose of this report is to ascertain whether or not the VHR is working as it intended in regards to the process of receiving community housing offers in the case of HAAG's cohort of older people who are homeless or at risk of homelessness. HAAG's housing workers house approximately 7 people per month in social housing - an umbrella term to mean public housing which is owned by government, and community housing which is owned or managed by not for profit community housing providers. Our workers mainly utilise the VHR and use our contacts and networks within community housing providers to house our clients. In practice though how many of our clients are being housed in community housing through each process? Has the VHR simplified it and made the process more transparent in relation to community housing providers and how they offer vacancies? This is something the introduction of the VHR aimed to address and this report will focus on.

### Findings:

- 11 community housing offers were made through the VHR compared with 18 coming directly through a provider
- Of the 11 VHR community housing offers only 3 required a separate application to be submitted to the provider in addition to the VHR application
- Applicants who received their community housing offer directly through the provider generally received it within 1-3 months of applying, whereas those who were offered through the VHR waited on average 3-12 months
- Applicants who applied to non-VHR registered community housing providers all received an offer within one month

### Data:

- This information was gathered using data obtained through HAAG's Home at Last client files; a file review was conducted on those housed in community housing during the period from just after the introduction from the VHR and covered September 2017 to September 2018
- The file review looked at the application process and whether a separate application was required by the provider, the time between an application being approved and when an offer of housing made, who the community housing provider was, whether the offer came through the VHR or directly through the provider

### Recommendations:

- Community housing providers be required to take 75% of their tenants from the VHR
- Potential tenants not be required to complete an additional application form if they have already completed one through the VHR

## Introduction:

Up until August 2017 the social housing system in Victoria was complex. There were many different avenues to apply for social housing, an umbrella term in this report to mean both public and community housing, and many lengthy and individual applications forms to complete for each housing provider. These applications could be made only after a person found out who the housing providers were as this information was difficult to locate, and then each provider having different eligibility criteria and ways to apply. During this time, for example, a person who was public housing eligible would apply to the Department of Housing (DoH) waiting list, find out that through their friends or family, or sometimes Department of Housing staff, that there is a community housing provider in the area they want to live, and then apply separately to them. In some cases community housing providers would look to the DoH list for suitable applicants and contact them to complete an application, but not always. The system was confusing and complex, and people wanting social housing would require a housing support worker to navigate it and make sure that they were on the appropriate lists for as many relevant housing providers as possible.

The Victorian Housing Register (VHR) was introduced in August 2017. It is a combined waiting list of all the social housing providers in Victoria who signed up to it, not all did as they wished to retain control of their own waiting lists. From that time on, eligible people could complete one application through their MyGov account or via a housing support worker, tick a box that says “both public and community housing” and then once their application has been approved are then placed on the lists of all those who provide housing in the applicant’s preferred area to wait for a suitable offer. Its intent is to provide an easier application process for people to navigate through. Another aim is to increase transparency of the social housing offer process and reduce the cherry picking by community housing providers of those tenants they thought were more suitable over a needs-based prioritisation list, which is what exists in the public housing system. The Victorian Government’s Department of Health and Human Services webpage on community housing providers states that they are “are expected to take up to 50 per cent of new tenants for government funded properties from the public housing waiting list” (Department of Health and Human Services, para. 7). The VHR has been a long time coming and its implementation is still being rolled out; it is expected to be fully operational by early 2019. In the meantime, all new social housing applications go through the VHR and have since September 2017, and the majority of existing single community housing applications has been migrated across to it.

Housing for the Aged Action Group (HAAG), a small older person’s housing support and advocacy service based in Melbourne, runs the Home at Last (HAL) program. HAL is funded by Victoria’s Department of Health and Human Services (DHHS) and the federal Department of Social Services (DSS) to provide Assistance with Care and Housing (ACH) services, a program that assists people who are aged 50+ and who are homeless, at risk of homelessness, or living in unsuitable housing, to achieve long-term and affordable housing outcomes and link in with aged care supports so that the person is better able to age in place. The program assists those on low incomes with little to no financial assets who are generally unable to access housing in the private market, including private rental, due to a variety of factors including low income, age discrimination, and inaccessible housing options. Our housing workers now use the Victorian Housing Register to apply for these housing outcomes, accessing the priority lists that our DHHS funding status grants us, and house people in a mixture of tenures, including public and community housing. To date we have found the offer

process confusing and have questioned whether the VHR is doing what it intends; to provide more housing options for tenants, reduce the red-tape of the application process, and offer suitable vacancies to those most in need instead of cherry-picking the best tenants. The purpose of this report is to find out whether the VHR is doing this.

The report will take the following structure:

- Policy analysis
- Literature review
- Review of Home at Last client files
- Discussion of findings
- Case studies
- Conclusion and recommendations

By the end I will have answered the question: Is the Victorian Housing Register providing transparency in the process for community housing offers that its introduction intended?

## Literature review:

Public housing in Australia was originally established in the early 1930s. Known then as Housing Commissions, each was run by a statutory authority with its own board of governance; they ran similarly across states up until the 1980s when responsibility deviated to individual state and territory governments (Pawson & Gilmour 2010, p. 246). Even till today many people though still refer to public housing as housing commission. Social housing, an umbrella term to describe public and social housing, is “conventionally defined as residential accommodation provided at sub-market prices by state or not-for-profit landlords and allocated according to administrative criteria rather than price” (Fitzpatrick & Pawson 2014, p. 598). In the Australian context, Ruming (2014) goes onto further describe this housing type as referring to “both housing provided directly by State governments (public housing) and housing provided by the community housing sector. The bulk of social housing in Australia remains managed by the State government, despite a push to expand the role of community housing providers” (p. 41). Systems vary across state lines and countries; in Australia and the United Kingdom it began as affordable accommodation for workers and a stepping stone into home ownership, in northern Europe as post-war recovery and nation rebuilding, and in the US housing is not provided directly but through subsidies (Fitzpatrick & Pawson 2014, p. 598).

In the context of Australia, and in particular Victoria, the literature shows the shift from social housing being an affordable housing option for workers, located close to employment and services, and providing a foothold into the great Australian dream of home ownership into housing of last resort for those unable to access the private market. Across all tenures except social housing, the rates of housing unaffordability and stress are getting higher with many pushed further to the outskirts of cities where employment is high and facilities limited (Pawson & Gilmour 2010, p. 245). At the same time policy changes over the past twenty years to the social housing system, particularly public housing, mean that these providers have gone from a steppingstone to only being able to be accessed by those in the highest housing need (Hulse & Milligan 2014, p. 649), predominantly those with “complex social, economic and health circumstances” (Collins 2014, p. 29). These authors all agree that within this environment the current system is failing the most vulnerable people and failing to address Australia’s affordability crisis.

Within a climate of those in most need being the only people able to access social housing, there has been a perception of damage to the reputation of this tenure, which Pawson and Gilmour (2010) describe as reflecting the “shrinking gross provision within the context of wider social changes and allocation policies increasingly emphasising needs-based prioritisation” (p. 245). This has led to social housing no longer being housing of choice but of last resort (Darcy 1999, p. 22), however it still serves an important function in the Victorian housing sector and Darcy goes onto state that it should be seen as a “a complementary structure of provision, designed to provide low-income tenants with greater choice primarily by means of an increase in supply” (p.22). In addition, Ruming furthers this with policy decisions since the 1970s being the cause of this due to the shift in promoting home ownership and private rental over funding social housing, leading to the targeted allocation of scarce properties to those most in need and a concentration of vulnerabilities (Ruming 2014, p. 41). The

solution to this problem is to increase supply of social housing, meaning that there will be more people living in this kind of tenure and who have housing security to dampen perceived social problems, points of view stated by both Darcy, Ruming, and Hulse and Milligan (2014, p. 649).

The social housing system in Victoria is now managed by a common wait list; according to Collins (2014) it is viewed as the simplest way for governments and community housing providers to match their available properties to those most suitable, as well as a way to optimise the maximum impact for those most in need (p. 29). The whole system was fragmented, with many applications required to access different providers, providing confusion to potential applicants (Pawson & Gilmour 2010, p. 246). These authors go on to describe a growing trend with the federal and state and territory governments committing to increasing the community housing sector, similar to the trend in the United Kingdom where public stock is transferred to not for profit community housing providers to manage, they discuss the downside to this being a kind of corporatization of the community housing sector with tenants as consumers over exercising their choice over their housing tenure however with common waiting lists being an efficient way to manage their high demand (p. 246-7).

Many authors argue that the current systems of social housing across the developed world are underpinned by neoliberal ideologies, particularly in relation to common waiting lists. Blessing (2016) states this has been occurring in the sector overseas since the 1980s (p. 150) and Fitzpatrick and Pawson (2014) phrase it as being a “neo-liberal adherence to market service provision and the belief that state-subsidised housing should be reserved only for the most needy” but promoted with philosophies of equitable access (Fitzpatrick & Pawson 2014, p. 611). These kinds of theories reflect that the tenant has a lot more to lose in this relationship, taking into account the importance of the sense of security, stability and access to control over the life of a community housing tenant which can be lost if a negative change in circumstances occurs (Fitzpatrick & Pawson 2014, p. 604). In the British context community housing providers have become less accountable to tenants the larger they have become (Pawson & Gilmour 2010, p. 253), it has given rise to tenant groups calling for more security in their housing (Fitzpatrick & Pawson 2014, p. 603) and in the Australian context the Victorian Housing Register aims to address some of these issues (Osborne & Newman 2017, p. 51). Hulse and Milligan (2014) take a different viewpoint however where they see the role of community housing providers as providing an example to the wider housing sector on the importance of security of tenure, moderation of rent increases and basic housing standards (Hulse & Milligan 2014, p. 641). They go on to state that despite Australian housing policy being geared towards home ownership, this is not as important as ensuring occupiers across all tenures having proper and regulated security regardless of how they come to access their housing (Hulse & Milligan 2014, p. 648).

As stated previously, social housing in Victoria is still predominantly state-owned and managed, with a growing increase in the number of community providers entering the market, but continuing to provide restricted access to those in the highest need (Pawson & Gilmour 2010, p. 256). With a housing market under immense pressure and those on the lowest incomes being pushed out of the private market (Fitzpatrick & Pawson 2014, p. 607), the Victorian Housing Register aims to improve



accessibility to social housing to those who need it. This report will now look at the policies behind its implementation.

## Policy analysis:

Housing policy in Victoria is complex and underpinned by different facets; some controlled by the federal government such in the policies of tax and Commonwealth Rent Assistance, others such as building permits and how land is utilised is controlled by local councils (Nancarrow 2017, p. 36). The provision of social housing has been left to the states to manage (Nicholls 2014, p. 336). The purpose of housing policy is to enable the market to work as efficiently as possible and to provide people with access to appropriate housing, however in practice it is more challenging than that, particularly in the provision of social housing (De Silva et al 2016, p. 340). Social housing is housing for rent that is managed by not for profit landlords, generally let at below market rents, sometimes assessed as a percentage of the tenant's income, and where access is limited to those in higher need and who meet certain eligibility criteria, it is an umbrella term encompassing both public (housing owned by the government) and community (housing owned by not for profit providers) housing (Pawson & Hulse 2011, p. 118). The Productivity Commission describes community housing as "rental housing provided to low-to-moderate income and/or special needs households, managed by community-based organisations that lease properties from government or have received a capital or recurrent subsidy from government" (Nancarrow 2017, p. 36), and further defined by its partnership between government and housing providers to provide affordable and appropriate housing for those most in need (Finn 2010, p. 31). The community housing provider is responsible for asset and tenancy management and has a secondary purpose of building and strengthening social capital by promoting this tenure as a viable housing alternative (Nancarrow 2017, p. 36).

The supply of social housing is imperative in creating a social safety net and governments in Australia have generally recognised this since 1943 with the establishment of the Housing Commissions (Groenhart & Burke 2014, p. 128-129). The Australian Government has committed since 2009 to growing this sector as it services a group of people that the private market has been failing (Nancarrow 2017, p. 38); for example those on low incomes such as the age pension who did not attain home ownership for various reasons and for who the private rental market is unaffordable and insecure. These initiatives come under the National Affordable Housing Agreement, currently undergoing reform by the current federal government and likely to become known as the National Housing and Homelessness Agreement for the 2018-2019 financial year (Department of Social Services 2018, para. 1). Interestingly though, the information contained on the DSS NAHA website does not specifically reference funding for social housing. There is growing evidence that more Australians are experiencing housing stress and homelessness; these are across a range of tenures and include those who are unable to purchase their first home, those on low incomes who are unable to access private rental, those residing in unsafe rooming houses due to a lack of options, those who are couch surfing, and then the visible homeless who are those sleeping rough (Nicholls 2014, p. 330).

The Global Financial Crisis in 2008 led to an increase in the number of social housing dwellings, the first significant boost in decades, following the then Rudd Government's White Paper on housing and homelessness, it was the "the largest single commitment of funding to social housing in

Australia's history' and resulted in the construction of approximately 19,700 new dwellings along with the maintenance and repair of an additional 12,000 dwellings that 'were uninhabitable, or likely to be uninhabitable, within two years' (Nicholls 2014, p. 336). As at June 2015 there were 427,000 social housing properties tenanted by 817,300 people, an increase of 84 per cent from the time of the GFC due to the sudden increase in available properties (Nancarrow 2017, p. 36). Additionally, a provider is required to be registered to be able to access government capital to provide more properties (Nygaard et al 2008, p. 13).

With the Victorian Government's decision to not put more funding into the creation of public housing it has been left to the community housing sector to take up the creation of additional affordable housing stock (Nygaard et al 2008, p. 6). An increase in available funding for these providers led to the establishment of numerous not for profit, or community housing, providers, and at the time of writing there are approximately 40 in operation (Housing Registrar 2018, para. 3). They are all overseen by the Housing Registrar, an agency that "regulates and monitor new affordable housing providers, but with a long-term aim to regulate and monitor all other funded community housing agencies" (Nygaard et al 2008, p. 6). In this climate it has been difficult to manage the number of applications required to complete to access social housing; generally a person would make one application to the Department of Housing for public housing, and then to other community housing providers such as Women's Housing Limited or Community Housing Limited to increase their chance of a quicker property offer, however it has been difficult to know who to apply to and each agency has their own processes and criteria to meet. In 2015 the policy idea of a common waiting list was introduced into the sector and the Department of Health and Human Services worked on reaching agreement with community housing providers, community stakeholders, and DHHS, who manage public housing in Victoria, to come up with a set of policy principles that would end up becoming the Victorian Housing Register (Osborne & Newman 2017, p. 51). Twelve months after this the VHR was launched within the housing and homelessness sector with the aim of streamlining and simplifying housing applications into one application for many different social housing providers, as well as allowing applicants and housing workers to now do so online where previously they were all paper-based (the paper-based capability remains for those who do not have access to the internet) (Osborne & Newman 2017, p. 51). It also streamlines eligibility criteria across providers, in particular income, assets and needs tests, however some providers continue to have additional eligibility criteria, particularly in the case of HAAG clients where there are requirements for applicants to be 55+.

Many states and territories in Australia already had common waiting lists for years, however the Victorian Government attempted to bring in a common waiting list in both 2007 and 2010 and both times the policy failed (Osborne & Newman 2017, p. 51). Sentiments changed in 2015 when the process was started again, and by the time the VHR was ready to be implemented in 2017 a concerted community education approach was taken to ensure all relevant stakeholders were aware of the new system, how to use it and where to go for further help, this included the following:

- Electronic resources including a new website and social media

- Targeted training to those who would use the VHR
- Information sessions on the broad scope of the VHR for the community and stakeholders (Osborne & Newman 2017, p. 52)

Social housing is an important safety net (Ruming 2015, p. 462), especially for HAAG's cohort of older people who are less likely to be able to access housing in the private market. They are also a growing area of policy research particularly due to increased barriers to home ownership and the challenges related to the provision of housing to people with complex needs (Nicholls 2014, p. 330). Australia has an ageing population and the life expectancy of its residents is one of the highest in the world (De Silva et al 2016, p. 343), this mixed with a climate of growing housing unaffordability means the need for increased social housing is getting more and more urgent (De Silva et al 2016, p. 346). The Rudd Government in 2007 recognised that housing policy had been mostly neglected by previous governments and because of this reintroduced a Minister for Housing and changed the way that social housing was funded, as well as significantly increasing the number of social housing dwellings across Australia (Nicholls 2014, p. 335-336). The Australian social housing context, and which is no different in Victoria, operates in an environment of low-turnover of properties and an increase of higher needs applicants (Pawson & Hulse 2011, p. 120). Those with complex needs, including HAAG's clients, are now given higher priority for social housing based on their vulnerabilities and the unlikelihood of being able to procure housing in the private market (Pawson & Hulse 2011, p. 124), referring back to the safety net that this tenure provides. Previously community housing providers were less targeted in their selection of tenants, partly due to their need to remain financially viable and so choosing tenants with a good rental history and on the higher end of the low-income spectrum, such as those on pensions compared with Newstart Allowance, meant they were more likely to stay financially viable (Groenhart & Burke 2014, p. 130).

Successive governments at both state and federal levels have always privileged homeownership over other tenure types, however the provision of social housing has remained due to the understanding that not everyone will be able to access the means to purchase a home and increasingly so as housing becomes more and more unaffordable across all generations (Jacobs 2015, p. 58). Subsequent policy decisions around public housing since the Rudd Government's White Paper have led to an increased perception of choice of provider for social housing tenants, described as a win for the free market (Ruming 2015, p. 466), however with the number of available social housing properties majorly outstripping supply, many policy authors and workers in the sector argue whether the choice is real or just perceived (Pawson & Hulse 2011, p. 124). In this climate is the VHR a neoliberal tool with which to further target social housing provision to those who are in most need and leaving those who are considered to be better off to the private market, something which Groenhart and Burke (2014) state "undermines economic competitiveness while leading to the culture of dependence for those it provides for" (p. 130). Most policy-makers would agree that there is a requirement for more social housing to be built; it is estimated that to meet demand at least an additional 300,000 properties are required over the next twenty years (Jacobs 2015, p. 62). There is anecdotal evidence however that this number does not take into account actual need as many people who are eligible for social housing don't apply due to perceived waiting times of years to be

offered a property, as well as difficulty in navigating the system itself (Pawson & Hulse 2011, p. 122), this is something the VHR aims to overcome (Osborne & Newman 2017, p. 51). The VHR approach to allocations is still targeted by having narrow eligibility criteria and allocation mechanisms built into it that aim to ensure that those in the greatest need are the first to receive property offers (Osborne & Newman 2017, p. 51). This is meant to overcome the tendency of some community housing providers to 'cherry pick' tenants perceived as better able to pay their rent and who have little to no complex needs (Jacobs & Travers 2015, p. 314).

The community housing sector has an important and growing role to play in the provision of affordable and secure housing in Victoria (Nancarrow 2017, p. 38). Its general objectives are to provide affordable housing that gives tenants security of tenure and good quality housing (Finn 2010, p. 32), as well as to improve better social, health and economic outcomes (Nygaard et al 2008, p. 18), options and effects that many of the clients we see at HAAG would otherwise not be able to obtain. With increasing high levels of demand a targeted approach to allocation is seen as the best way to ensure that vacancies go to those who need it the most (Ruming 2015, p. 452); the VHR aims to streamline this with one application for many providers and to increase transparency in the offer process so that those Victorians who need access to affordable and secure housing the most are able to achieve this.

## Review of Home at Last client files:

### Methodology:

To work out if the VHR is to date working as intended in the example of HAAG and Home at Last's service delivery I reviewed the files of those clients who had been housed in community housing since September 2017 to September 2018 using quantitative data; the period beginning just after the introduction of the VHR till the month prior to the writing of this report. To do this I ran a report on all housed clients from this period from the database HAAG and Home at Last uses to record this information, the Specialist Housing Information Platform, or SHIP as it's known across the sector, this produced a list of 150 people who had been housed in that period. This data extraction produced a report in Excel which broke down the housed tenure types of each of those 150 people, also including how their application was initially made, i.e. through the VHR or directly to a provider, when it was made, which social housing provider they were housed with, when their application was made, when it was approved and the time lapse between that and when they received their property offer, and the date they were housed. From this I sorted out those who were housed in community housing from those housed in other tenures such as public housing or independent living units. This provided a list of 42 people housed in community housing during the selected period. From this list I sorted out those who had been housed in properties through providers who have not signed up to the VHR, such as Housing Choices Australia and MecwaCare; this information had been worked out previously using the Victorian Government's Housing Registrar website to assist HAAG workers in knowing when to make separate housing applications, but which was not a part of this research. This data was also assessed separately to find out if applying through the VHR or directly to providers who aren't part of the VHR has any impact on the time people wait for housing offers. This sorting of clients by provider created a list 29 clients who were housed during the period September 2017-September 2018 in community housing through providers who have signed up to the VHR.

The review of these 29 files looked at the following information:

- Who was the community housing provider the client ended up being offered a property by
- Was the initial application made through the Victorian Housing Register or directly to the provider?
- Did the offer come through the VHR or was it via the provider\*?
- If the offer was made through the VHR, was a separate provider application also required?
- What was the time period between the application being submitted and the offer made?

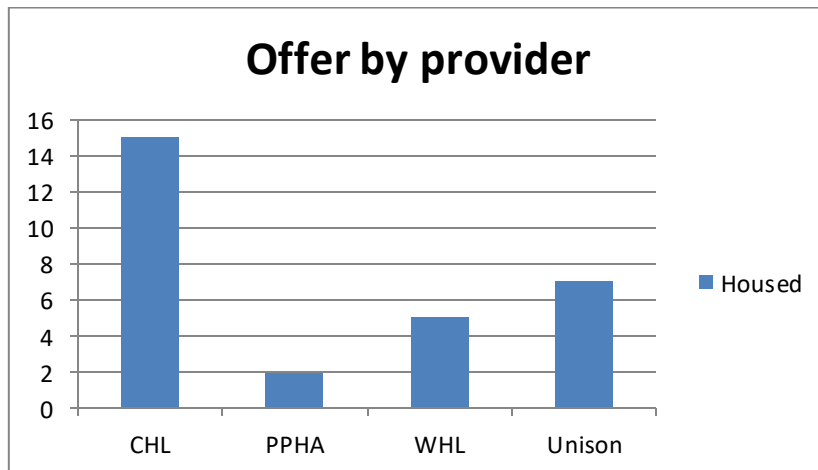
\*Where the offer came directly through the provider, this is sometimes where they will contact HAAG directly with an available property and the housing workers will put forward those who are most suitable, or where HAAG workers find out through word of mouth that there is a vacancy and contact the provider directly to try to secure it for a client

I was given access to this information through my employment at HAAG in the Home at Last service and no client identifying information was required to complete the file review, or is contained in the final results. I will now move onto providing the findings from this exercise.

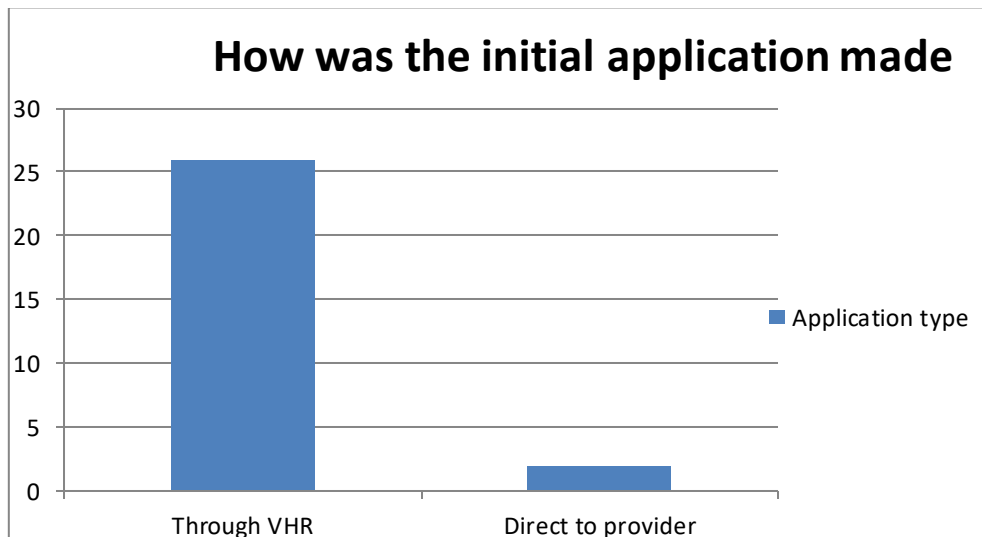
## Findings:

The review of the 29 files showed that offers came through the following providers:

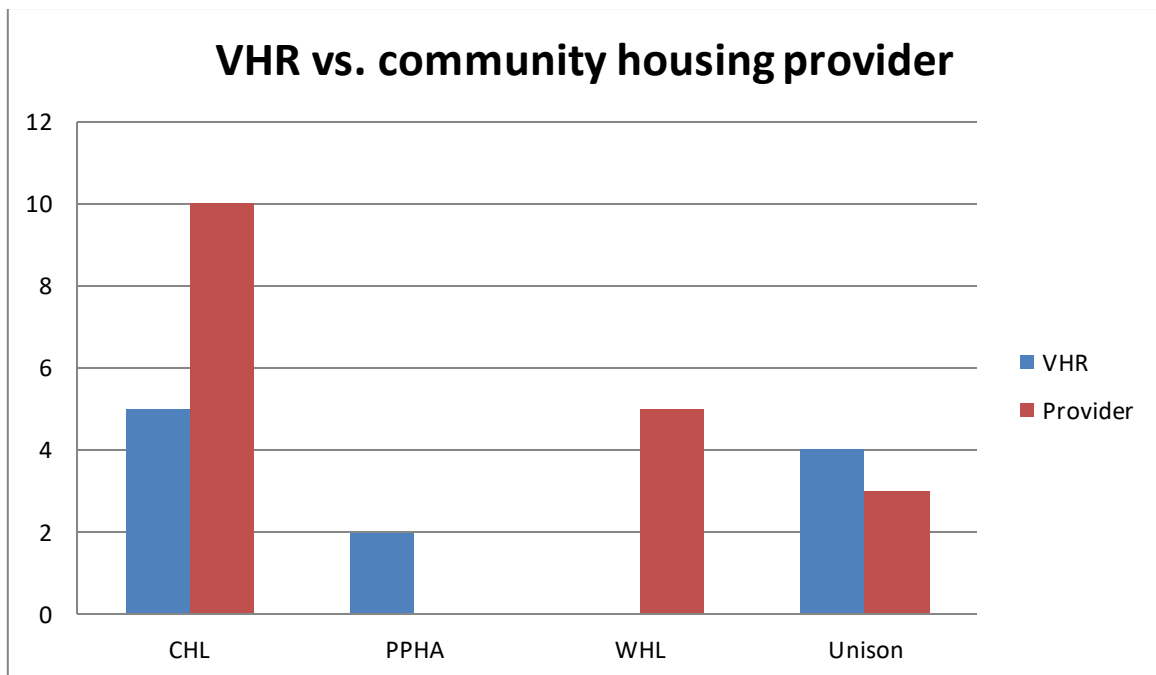
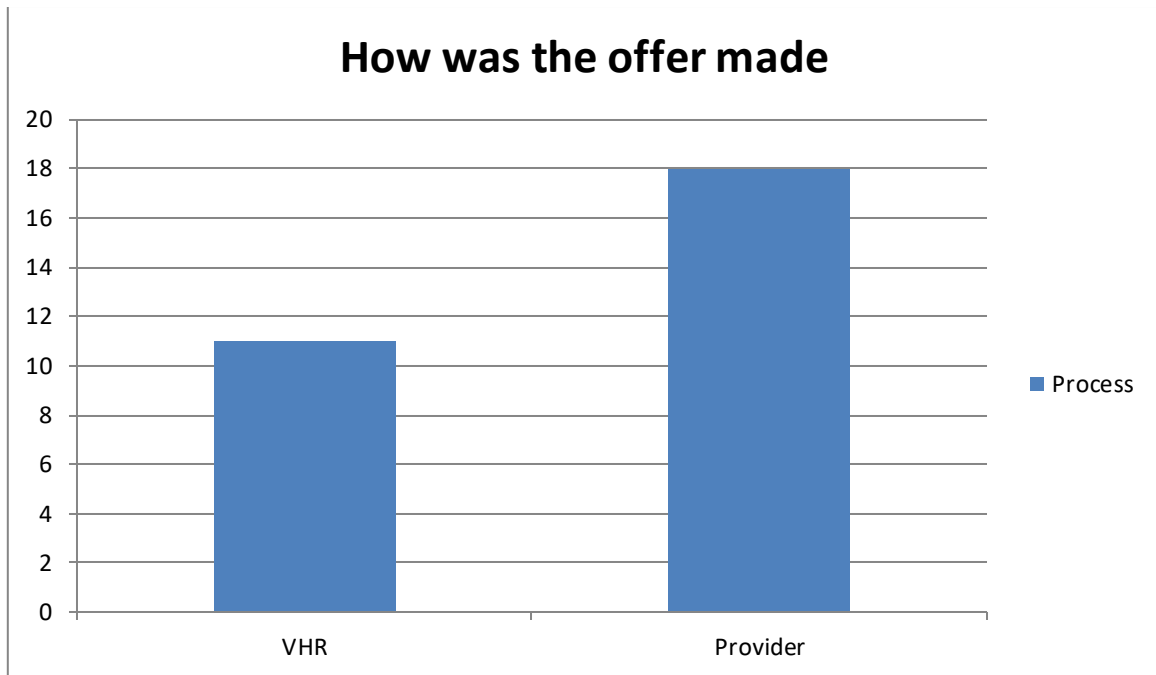
- Community Housing Ltd (CHL) – 15
- Port Phillip Housing Association (PPHA) – 2
- Women’s Housing Limited (WHL) – 5
- Unison – 7



Of these, 26 applications were made through the Victorian Housing Register and 3 directly to the provider with no initial VHR application

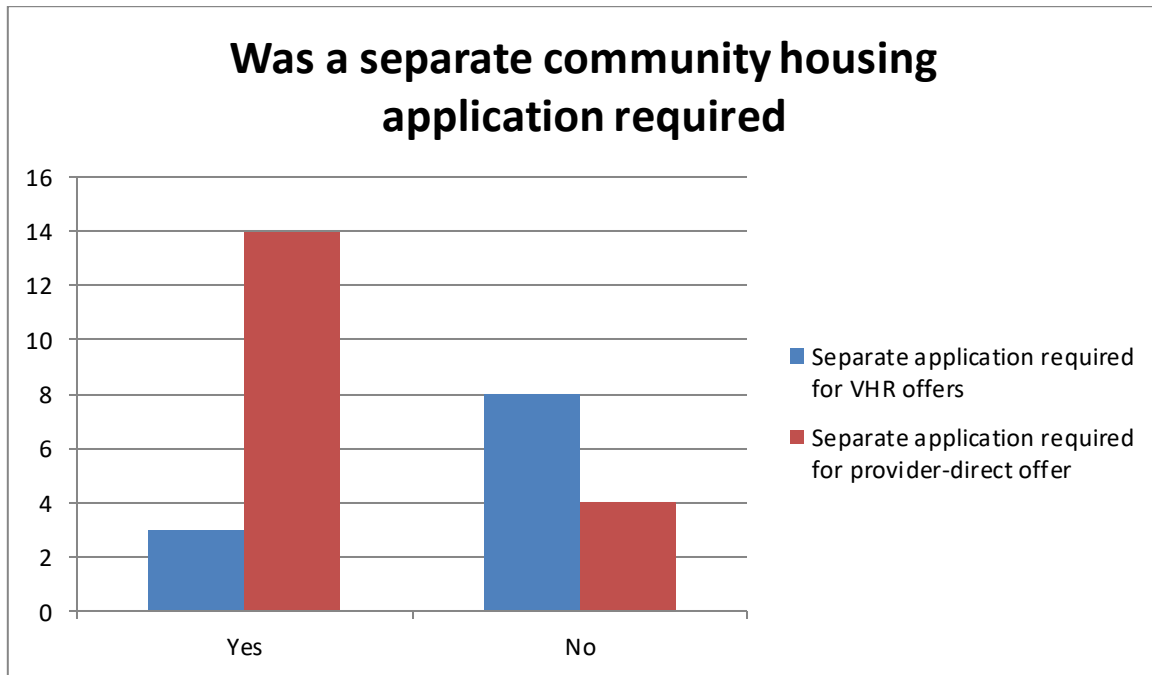


Only 11 offers were made through the VHR process compared with 18 coming directly from the provider

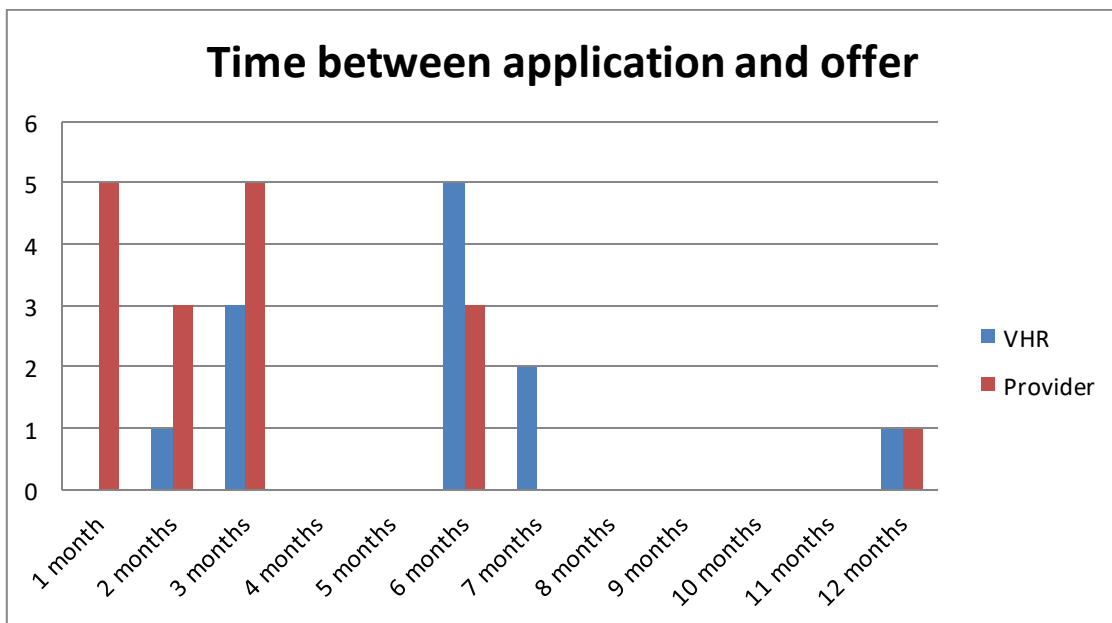




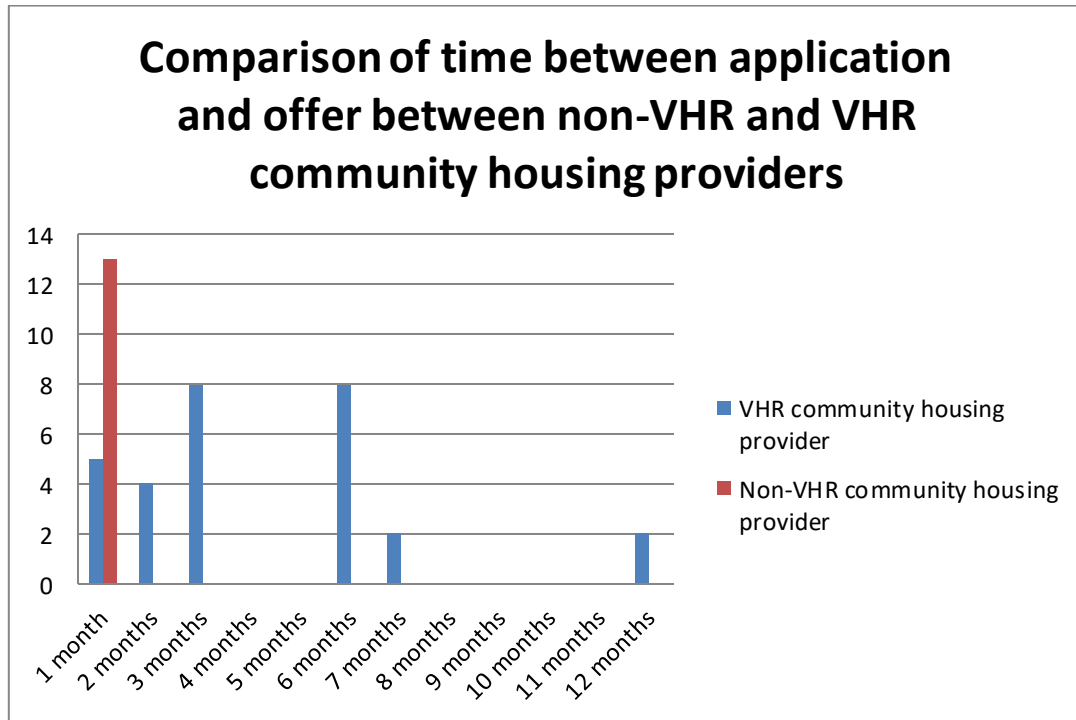
Of these 11 VHR offers, only 3 required a separate application to be made directly to the community housing provider in addition to the existing VHR application. Of the other 18 provider-direct offers 14 required a separate application to the existing VHR one



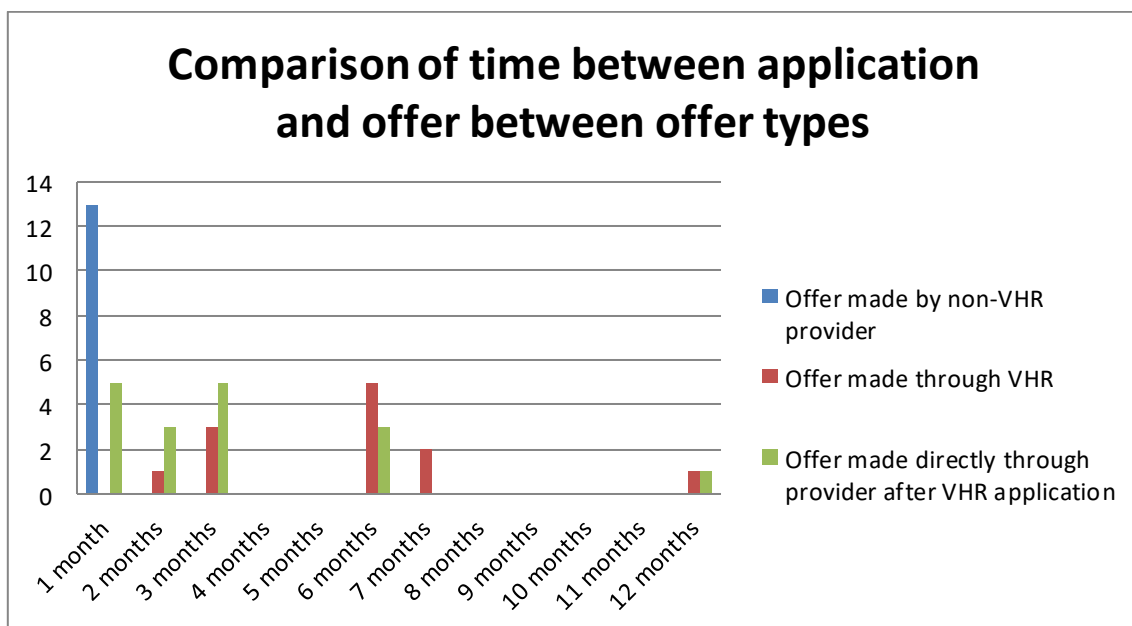
Of the 29 files reviewed, all clients were housed within 12 months; the difference however is the time between the application date and when the offer being made diverging between whether the offer came through the VHR or directly from the housing provider – many of those who received offers within three months got theirs directly from the community housing provider, with many of those who waited six months or longer receiving theirs through the VHR



This chart shows the difference in waiting times between an application being submitted and an offer being made and shows the difference in waiting times where applicants went directly to a provider or whether they applied through the VHR. All clients who come through HAAG's Home at Last outreach support service will have a VHR application submitted with secondary ones as required.



This chart breaks down the difference in waiting times between an application being submitted and an offer being made by non-VHR registered providers and VHR registered providers by how the offer was made



## Discussion of findings:

This file review had some outcomes that I was not expecting. Through my day to day work in housing support at HAAG in the Home at Last service and through informal discussions with my colleagues I had thought that most community housing offers were not coming through the VHR but through our contacts with providers and vice versa where providers contact us with vacancies. Where offers come directly through a provider this can be broken down into two streams; one, where the provider has a vacancy that they need to fill and contact HAAG workers with the details, i.e. whether it is a unit, an apartment, a studio, if it has disability modifications, etc., and what the eligibility criteria is, the housing workers put forward those who are suitable, meet the eligibility requirements and who are most in need, and the provider then chooses their tenant from them. And two, where HAAG workers hear of vacancies at a site and contact the provider directly with potential tenants ready to go, using a similar internal screening process as in the first stream. Anecdotally we know that community housing providers prefer the clients of HAAG as they tend to be first-time homeless and have little to no complex needs; the stereotype of the agreeable elderly person who will always pay their rent on time, live quietly and not make any complaints, and overall our clients are seen as the ideal tenants. A part of HAAG's service when housing older people is to continue to work with them to stabilise their tenancy and to also make sure appropriate supports are in place for when our support ceases, such as aged care or mental health supports; community housing providers are in favour of this approach as it reduces the support and tenancy follow up required at their end. Another part of the service people receive is to make as many applications to as many housing providers in the areas that our client tells us they wish to live; this will include a VHR application for public and community housing, and direct applications to independent living unit providers, such as Glenloch Homes, or those community housing providers who are not signed up to the VHR, such as Housing Choices Australia. The purpose of this is to maximum the chance that clients will receive an offer as quickly as possible. Our workers are always on the lookout for suitable vacancies across many tenures, and this plus our relationships with housing providers and knowledge of the housing sector is part of the reason that the majority of HAAG's clients are generally housed within 12 months.

The data shows in the context of HAAG an almost even mix of offers coming directly through providers and the VHR for the 29 client files that were reviewed; 11 coming through the VHR and 18 directly from a provider. The providers themselves were not a surprise as they reflect the size of each organisation and the amount of housing stock they manage, for example Community Housing Limited is the one of the largest providers of community housing in Victoria, and despite the small sample size of this research, this is reflected in the number of people we housed with them in the September 2017 to September 2018 period. Our contact with Women's Housing Limited is growing as they grow their housing portfolio and interestingly none of their offers of housing to our clients came through the VHR but through our relationship with their workers. Of the 11 offers that came through the VHR only 3 required a separate application to be made to the housing provider in addition to the VHR application that they were being offered a property on the basis of. Again, this is a small sample size but points to the VHR working in regards to simplicity and reducing red-tape in applying for and receiving offers, as its introduction promised. Interesting, for the other 18 people housed during the specified period, 14 of them required a separate application to be made where their offer came direct from the community housing provider. I believe this difference points to the

VHR working as intended because in these instances even though those applicants had applied to the VHR, their offer was made out of intended process and so there was no requirement for the provider to access their initial VHR application.

The review showed a very interesting trend when it came to breaking down the times between an application being made through the VHR and an offer being received, and how that housing offer came through. For those clients who received an offer within three months of their application being submitted, 13 of them received that offer directly from the housing provider compared with 4 who went through the process of receiving theirs through the VHR. At the other end of the scale, of those who waited six to twelve months for their offer, 8 received theirs through the VHR and only 4 directly through the provider. Comparing this with the file review conducted on those clients who were housed by non-VHR registered housing providers; during the period September 2017 to September 2018, all 13 people housed by those providers received their offer within one month of their application being submitted. This is curious as it shows that clients can receive community housing offers quicker where they go directly to the provider; whether this is by HAAG housing workers applying through the VHR and then contacting/being contacted by a VHR-registered provider or going to a non-VHR registered provider directly. By relying on the VHR to work as intended; by a worker making an application, getting that application approved to the correct priority waiting list, waiting for a suitable property to become available, and then being offered that property by a provider who has accessed the VHR list in order of need, appears to lead to longer waiting times for housing over those whose workers contact providers directly or agencies who are contacted directly by providers with vacancies. This leads to questions around equity and fairness, one of the underlying principles of the VHR, as this data shows that those who go through the process wait longer and those who receive offers directly do not. Is it fair for people who have recently applied to be offered a property before those who have been waiting on the VHR list for much longer; is it fair that HAAG staff have access to these contacts that mean that some can be housed more quickly than others; and is it fair that community housing providers still appear to be choosing tenants based on HAAG's reputation and level of support? I would argue from a policy-perspective that no, this is not fair for the thousands waiting on the VHR for a housing offer and that because of these findings that the VHR is not working as it was intended, that it is not offering transparency in the community housing offer process and that there need to be stronger mechanisms in place to ensure that those who are in the highest need and who have been waiting the longest are offered vacancies first. HAAG's housing workers go above and beyond every day to ensure that those requiring housing have access to it, and I don't believe that our workers accessing offers outside the process of the VHR is inappropriate as the system is set up to still allow this, however the introduction of the VHR was meant to bring about fairness and equity and I don't believe that it is doing so based on the information gathered through this review of HAAG's client files.

## Case studies:

### Victoria – received an offer directly from a community housing provider

Victoria is a 67 year old woman who came to Home at Last due to unsuitable housing. At the time of her initial contact in October 2017 she had been living in her son and daughter in law's home along with two teenage grandchildren for two years; the property was small with only three bedrooms, one that she shared with one of her grandchildren, and very overcrowded. Victoria missed having her own space and independence and by the time she contacted HAL was very overwhelmed and had recently been diagnosed with depression. She was able to continue living with her family until she found her own accommodation, however as the relationship was becoming more and more tense and Victoria's mental health deteriorating, she was assessed by an intake worker as eligible for an urgent referral into HAL's outreach support service.

Victoria was seen by a HAL outreach worker shortly after this and assisted by the worker to complete a Homeless with Support Victorian Housing Register application. To be eligible for this category of the VHR waiting list a person needs to be homeless, on a low income and have little to no financial assets, she met all these criteria. People on this waiting list usually receive offers within one to twelve months due to the urgency of their situation. By the time the application was ready to be submitted the relationship between Victoria and her family had worsened to the point where she had been asked to leave the home as soon as possible. Her application for Homeless with Support on the VHR waiting list was approved quite quickly and she had been on the list for two months when Victoria's outreach worker became aware of a vacancy through Women's Housing Ltd. Her worker contacted WHL to ascertain if Victoria was suitable, they agreed that she was and requested their application form be completed to confirm this. The WHL application form was submitted as soon as all the extra required information was gathered; this included Centrelink income statements and bank statements, information that isn't required when applying to the VHR as DHHS have an arrangement with Centrelink to be able to share an applicant's income and asset status without the applicant needing to supply it to both bureaucracies, information that is sometimes difficult to procure quickly especially if an applicant doesn't have access to the internet, like many of HAAG's clients.

Once the WHL application was submitted and assessed as eligible, the outreach worker received a phone call with an inspection time for when Victoria could view the property. The outreach worker and Victoria went to the inspection together; she loved the one bedroom unit, accepted the offer the same day, signed the lease a week later and moved in a few days after this. In Victoria's case the time taken to house her; the time from her VHR application being approved to moving into her new home was 3 months, however the process of being housed directly by WHL took just under two weeks. As Victoria was eligible for both the VHR and the WHL it is difficult to ascertain whether she would have eventually been offered her property through the VHR process, however as the data review showed, WHL don't appear to be using the VHR in that way and it is almost impossible to know when she would have received any kind of offer. The key points from this case are though; a separate application was required when one had already been submitted through the VHR, an offer came through without accessing the VHR, and Victoria was housed very quickly because of the advocacy and connections of her housing worker and is likely to have been waiting much longer otherwise.

## Joseph – received an offer of community housing through the VHR

Joseph is a 58 year old man who came to Home at Last due to being homeless. At the time of his initial contact in September 2017 he was been living in a friend's garage for two months since he was no longer able to afford the private rental property he had been residing in for many years. The garage did not have any insulation to protect it from the weather, had no heating, cooling or plumbing; to access kitchen and bathroom facilities he needed to go inside the main house and reported feeling very ashamed at ending up like that. Joseph was in poor health, he had complications from diabetes and was receiving treatment for depression, however he knew his health would improve if he had proper housing. He had reached the end of his tether when he contacted HAL for housing assistance. An assessment was done by one of the intake workers and based on his poor housing conditions, lack of security of tenure and failing health was assessed as eligible for an urgent referral into HAL's outreach support service.

Joseph was quickly seen by a HAL outreach worker and assisted to complete a Homeless with Support Victorian Housing Register application. Like Victoria in the first case study, he was eligible for this priority as he was homeless and had low income and financial assets. His application for Homeless with Support was approved and then it was a matter of waiting for an offer of housing to be made. Joseph was offered a referral into his local crisis housing service however declined as he did not wish to live in a rooming house; for many of HAL's clients this type of accommodation is generally unsuitable as it can be unsafe, and due to the age of our clients, negatively impact on their health and sense of well-being.

Joseph's Homeless with Support application was approved in October 2017 and he waited until March 2018 for a property to be offered to him by Unison. The outreach worker and Joseph went to the inspection together; he was reticent about the location however was still living in the garage and had been waiting for so long that he accepted the offer, was assisted to sign the lease and moved into the apartment a few days later. In this case the time taken to house Joseph was just over five months. The data showed that in HAL's case, Unison are mostly using the VHR to offer their vacant properties, and in Joseph's case a separate housing application did not need to be submitted. The key takeaway from this case is that the VHR operated in the way it was intended; a single application was submitted for public and community housing and an offer of community housing made on the basis of this application, however the drawback to the process working as it should was that Joseph waited significantly longer to be housed than if his worker became aware of a community housing vacancy through a provider and accessed it directly.

\*names and major case details in both cases have been changed to avoid clients being identifiable

## Recommendations:

As stated previously, the DHHS housing website states that community housing providers are only expected to take 50% of their tenants from the Victorian Housing Register. My research has shown that in the example of HAAG only 37% of people housed in the September 2017-September 2018 period were housed by community housing providers through the VHR, 11 of the 29 housed in community housing in during that period. My discussion of results talks about fairness and equity, as well as process, and based on my findings I make the below recommendations:

### Recommendation 1:

- That community housing providers be required to take 75% of their tenants from the VHR
  - This still allows for providers to make occasion discretionary offers, particularly for those experiencing family violence who need access to housing quickly
  - Reduces the potential for the provider to deregister from the VHR as they lose some control over their property allocation decisions
  - Ensures that the process is as fair as possible for as many as possible

### Recommendation 2:

- That potential tenants not be required to complete additional application forms if they are being offered community housing through the VHR
  - Although the data showed this was uncommon in the housing offer process, separate applications were required for direct offers and this can be confusing for the applicant
  - The VHR application form is comprehensive enough to gather all required information on a new tenant and a separate application shouldn't be needed
  - If creates extra administrative work for applicants and housing staff that the VHR is meant to minimise

## Conclusion:

The findings of this report show that the VHR is working in many regards for HAAG's clients and staff, however the process of offers being made is still inconsistent and confusing and I would argue that there is still a way to go before the VHR is operating as it is meant to. Clients who have applied directly to providers are getting housed much quicker than those who are relying on the VHR process, and while this is good for our cohort and demonstrates the exemplary work of HAAG's housing support workers, is it fair for those applicants who are trying to navigate the system on their own or through other service providers who may not have the same connections. The VHR aims to overcome this and increase the transparency of the application and offer process and where it works it does so well, where it doesn't the differences are glaring, particularly in the time taken to receive housing offers. The results of this report show, from a policy perspective, that the VHR is not currently working as is intended, that it continues to not deliver transparency in the offer process for community housing providers and applicants alike, and that there should be more robust mechanisms in place so that those in the highest need and who have been waiting longest are the first to receive offers. As stated previously HAAG's housing workers go above and beyond every day in an increasingly difficult housing environment where demand outstrips housing supply to ensure that those requiring housing have access to this basic human right. I again don't believe that our workers accessing offers directly through community housing providers is inappropriate as the system continues to allow this to occur, however as the introduction of the VHR was meant to bring about fairness and equity and the findings of the report show differently, I hope that the recommendations from this report can be implemented so that the VHR can operate with the transparency that its introduction intended.



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