

# MY HOME NETWORK



## SUMMARY 10 YEAR SOCIAL & AFFORDABLE HOUSING STRATEGY

MAY 2022

MOUNT ALEXANDER SHIRE





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We acknowledge the Traditional Custodians of the lands of Mount Alexander Shire, the Jaara Jaara People of the Dja Dja Wurrung Nation, who have cared for this country since the beginning. We acknowledge that this land is, was and always will be Aboriginal land. We pay our respects to their elders past, present and emerging.

We also acknowledge the courage and generosity of local people with lived experience of homelessness and housing crisis in their sharing of their stories so that we can improve housing outcomes for our community.

Thank you to the My Home Network 10 Year Strategy Working Group for their collective input into this strategy.

# MY HOME NETWORK

## 10 YEAR SOCIAL & AFFORDABLE HOUSING STRATEGY

Everyone has a right to safe, affordable, secure, sustainable housing.

### INTRODUCTION

This document is a summary of the full [My Home Network 10 year social and affordable housing strategy](#). The full document provides more detail on the local Mount Alexander Shire housing needs and dynamics, quantitative and qualitative data, strategic objectives and associated actions and short, medium and long-term targets.

These documents have been developed by the collaboration of the diverse range of the My Home Network community and government organisations, community members, local lived experience of homelessness and housing crisis and in consultation with Mount Alexander Shire Council.

These documents guide our work, keeps us accountable and support our advocacy to the three tiers of local, State and Federal government for a change in housing funding, policy and legislation and to support innovative housing solutions and models. The advocacy is not just for our Shire but regionally, statewide and nationally as a collective voice on common housing issues. These documents are also tools to raise awareness in our community of housing needs and to mobilise action.

### OUR VISION

Our vision is for people in Mount Alexander Shire to have access to safe, affordable, secure, sustainable and appropriate housing that recognises their place in and connections to Community and Country.

### OUR MISSION

Our mission is to support a strengths based approach in housing delivery and reform that is linked to community health and wellbeing, social inclusion, gender equality, Indigenous self-determination and climate change adaptation, indeed part of a broader and deeper system change that builds a more equitable society.

Underpinning our work is a whole of community approach, embedding values of collaboration, inclusion, innovation and learning, acting on lived experience and a commitment to best practice principles in housing design including advocating for energy efficient standards and gold star specialist disability accommodation in all housing.



## HOUSING CRISIS

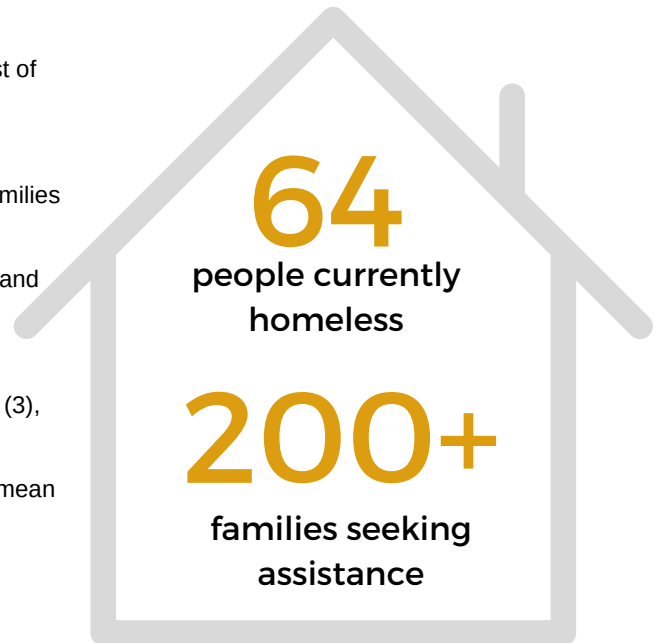
Mount Alexander Shire, along with the rest of Australia, is in the midst of an acute housing crisis.

There are 64 people experiencing homelessness (1) and over 200 families seeking assistance for housing crisis including women and children escaping family violence, people with disabilities, Indigenous people and our community youth and elders (2).

We have a shortfall of 100 diverse, safe and affordable rental homes (3), 589 social housing units (4) and much-needed crisis and transition housing. Rental affordability is at a crisis point at 13.6% (5) and the mean house price in Castlemaine in June 2021 was \$647,000 (6), a 35% increase in one year.

We are hearing that increasingly renters are being forced to leave their homes away from family, supports and community to find affordable rentals elsewhere. Elders in our community are faced with a lack of appropriate retirement housing or the inability to afford to downsize and employers say they cannot find workers partly due to the affordable housing shortage. A range of factors are driving this crisis including, rents and housing prices increasing faster than wages, a mismatch between household size and dwelling types and insufficient government investment in social and affordable housing over many years.

This is compounded by the impact of COVID-19 where land and housing prices and rents increase to meet demand from new residents. Homelessness and the risk of homelessness can profoundly affect a person's mental and physical health, education, employment opportunities, connection to community and their ability to fully participate in society.



### My Home Network Housing Forum



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"My belongings fit in my car. I am always transient, never feeling I belong anywhere. ."

*Housing Forum participant (64yrs)*

(1) Foot note [https://quickstats.censusdata.abs.gov.au/census\\_services/getproduct/census/2016/quickstat/LGA25430](https://quickstats.censusdata.abs.gov.au/census_services/getproduct/census/2016/quickstat/LGA25430)

(2) Castlemaine District Community Health/Castlemaine Health Housing Team April 2021

(3) A Castlemaine Real Estate agency June 2021

(4) Mount Alexander Shire Council SGS Economics' and Planning Social and Affordable Housing Issues Paper 2019

(5) Homes Victoria Rental Report June 2021 Quarter - percentage of tenants whose rent is less than 30% of their income

(6) Victorian property sales report June 2021 quarter Victorian Government, DELWP, 2021

## THE MY HOME NETWORK

The My Home Network (MHN) was formed in late 2019 in response to increasing concerns about the lack of affordable, safe, secure, sustainable and appropriate housing in Mount Alexander Shire. It is coordinated by Dhelkaya Health and has a database of over 115 people that includes lived experience of homelessness and housing crisis, community members with many years of expertise in the delivery of social and innovative housing programs and a diverse range of relevant expertise and networks and community and government organisations. The network works closely with the Mount Alexander Shire Council (MASC).

This 10-year affordable housing strategy was developed with the collective and expansive expertise of the MHN membership and in consultation with our local Council. We have strived to achieve an ambitious yet balanced approach to increase affordable housing in Mount Alexander Shire.



“

"The uncertainty of secure and affordable housing has increased dramatically over the past five years that I have lived here. My children [and I] have built strong friendship networks here, and [I have] continuity of a good psychologist and GP and active engagement in community groups and initiatives.... I did not want to move my children again. We have all been through enough. Every move financially, physically and emotionally drained me and set my recovery back."

*Lived experience of housing crisis*



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## A FAIR, SUSTAINABLE AND STRONG HOUSING SYSTEM

Our housing crisis is a complex but resolvable social and economic issue. It is not just about a house but a home and connection with the community and country. Housing solutions locally, in Victoria and nationally require an integrated approach across all levels of government, the land development industry and construction sectors, the private sector, the community housing sector and the community. It requires ambitious, bold decisions and an ongoing commitment to housing equity that straddle climate change adaptation, transport, gender equality, health and wellbeing, family violence, social inclusion and Indigenous self-determination.

We know that some groups of community members are more likely to experience homelessness or housing crisis due to the intersection of structural and cultural barriers and so we recognise the intersectional approach required with our Indigenous, Culturally And Linguistically Diverse (CALD), Disability, Female, Youth, Elder and LGBTQIA+ communities. The MHN will advocate all three levels of government for planning, policy and funding reforms to better meet housing needs in Mount Alexander Shire and to create systemic change. The MHN recognises the importance of both regional and national collaboration, advocacy on common issues and local housing action based on local housing needs and dynamics.

## DIVERSE AFFORDABLE HOUSING MODELS


More diverse affordable housing is required to allow people to live without housing stress in Mount Alexander Shire. This includes more social housing, secure affordable private rentals but also affordable and market-rate housing that serves a broad spectrum of income levels and household sizes. These options can be released through innovative financing and design models including the community land trust model.

Our disproportionate greater number of larger family homes, relative to smaller-sized households, suggests that greater diversity of household sizes can meaningfully move the community towards alignment of supply with need. We can achieve supply of smaller compact dwellings and improve secure affordable rentals by retrofitting existing housing stock and implementing innovative models such as the Home Share model.

## CRISIS AND TRANSITIONAL HOUSING

Crisis and transitional housing reduces the risk of homelessness and provides security during a highly stressful time, enabling community members to access services and focus on health and wellbeing needs until a longer-term solution is available. The MHN will partner across its membership and with external stakeholders to increase the availability of crises and transitional accommodation.

Community members facing homelessness and housing crisis require immediate and often substantial support. The network will also advocate for improved locally based wrap-around supports.



Many rural areas have disproportionate number of larger family homes, which may not align with the economic and demographic profile of the community.



"I left my ex-husband six years ago due to family violence. We also left the security of our family home of 10 years and financial stability and supports. If I had known how difficult it was to secure housing at the time, I may not have left. This is the reality of family violence."

*Lived experience of family violence and housing insecurity*

## LOCAL DATA AND NARRATIVE

Local data and narrative is needed to create an accurate picture of our housing reality, what our needs are and dynamics that can inform our advocacy, raise community awareness and ensure housing is designed according to community needs and ability to integrate into the community. The generous and courageous sharing of knowledge and experience of people in our Shire with lived experience of housing crisis and homelessness informs and strengthens our advocacy. Refer to appendix 1 for a snapshot of the data. A comprehensive collection of data is included in the [My Home Network 10 year Social and Affordable Housing Strategy](#).



Research has shown that lifting the energy star rating of existing homes to 5.4 stars could reduce heat related deaths by 90% [7]

## IMPROVING ENERGY EFFICIENCY OF HOMES

Housing affordability extends beyond rental or mortgage expenses to include the cost of living. To this end, improving the energy efficiency of homes can dramatically reduce housing expenses, especially for low-income households, for whom high energy bills create a disproportionate burden. Retrofitting existing homes, and setting high standards for environmental performance of new builds, are critical to all actions taken to deliver affordable options in the Shire.



"We live in a 3-4 bedroom home with a fairly substantial mortgage. We always believed that when the time came we could sell it and buy a unit for our twilight years - in our town of many years - Castlemaine. Due to the inflated cost of decent units that plan is no longer an option.

By the time we pay out the mortgage balance, and the cost of selling and moving - plus the taxes, we will not have nearly enough money. In fact, we will be worse off. Our only alternative is to leave our town, friends and family and move away to where units are more affordable."

*Older couple who have been in their home for 40+ years*

## HOUSING INTEGRATED INTO THE COMMUNITY

We also recognise that housing exists in a broader context of neighbourhoods, communities and our environment. Therefore, housing delivery must take this local context into account, ensuring that all housing, especially social and affordable housing, is well-connected to jobs and services, designed to support community and social connection and reflect on and enhance the local environment. Such a holistic approach to housing delivery can improve overall outcomes for individuals, the community and our environment alike.

We believe that here in Mount Alexander Shire we have the land, resources, political leadership, expertise, experience, innovators, and compassion we need to create real, lasting change. We believe everyone has the right to affordable, safe, secure, sustainable and appropriate housing and we believe this strategy can make that happen and thus enable our community to flourish.

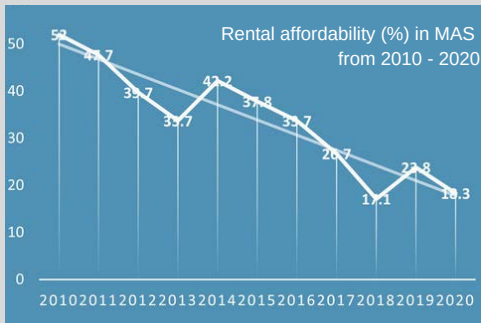
[7][http://www.lowcarbonlivingcsrc.com.au/sites/all/files/publications\\_file\\_attachments/20180515\\_rev\\_dir\\_co-benefits\\_low-income\\_dwellings.pdf](http://www.lowcarbonlivingcsrc.com.au/sites/all/files/publications_file_attachments/20180515_rev_dir_co-benefits_low-income_dwellings.pdf)

# MY HOME NETWORK STRATEGIC OBJECTIVES

The My Home Network has developed clear strategic objectives to guide the collaborative work and to keep the network accountable. More detail is included in the [My Home Network 10 year Social and Affordable Housing Strategy](#) eg. actions and short, medium and long term targets

OBJECTIVE	STRATEGY
<b>1</b> Ensure a sustainable, sound governance and leadership for the My Home Network.	1.1 Develop a strong leadership and governance process 1.2 Formalise our relationship with the MASC to advance solutions to the local housing crisis
<b>2</b> Improve community awareness and understanding of local and national homelessness, housing crisis and housing dynamics in the MAS.	2.1 Develop a Communications strategy 2.2 Develop a Community Engagement strategy 2.3 Improve lived experience narrative and data collection
<b>3</b> Build on local supports for people experiencing housing crisis and homelessness.	3.1 Develop a 'housing-first' model for MAS to align housing provision with wrap-around services to meet individual needs 3.2 Scope and assess local housing and support services and referral pathways 3.3 Increase local homelessness and housing support service provision and access points including family violence and mental health 3.4 Improve access to information on local housing and support services 3.5 Coordinate community support for those facing housing crisis
<b>4</b> Improve availability of crisis and transitional accommodation	4.1 Advocate for and support increased emergency and transitional accommodation
<b>5</b> Increase affordable housing options, availability and security, including social housing stock.	5.1 Improve the diversity of affordable housing models 5.2 Improve dwelling standards (environmental, disability and addressing needs of the diverse community) 5.3 Increase in the number of smaller dwellings 5.4 Advocate for mobile accommodation to be a longer-term residential option in MAS 5.5 Shape and advocate for innovative financial and development models to support housing affordability and increased diversity of options in MAS 5.6 Increase affordable and secure housing, rental/lease/boarding and lodging options 5.7 Advocate for improved planning scheme processes to optimise diverse affordable housing options
<b>6</b> Advocate for a fair, sustainable and strong housing system.	6.1 Develop an Expert Reference Group (ERG) of local lived experience of housing crisis and homelessness that informs all advocacy 6.2 Advocate to State and Federal Governments for sufficient affordable and social housing 6.3 Develop a clear position on bigger system change and addressing the various tax incentives and other financial mechanisms/structures that compound housing inequity 6.4 Advocate to all levels of government that housing delivery and reform is linked to health and wellbeing, social inclusion, gender equality, Indigenous self-determination and climate change adaptation





Rental Report December 2016, Office of Housing Department of Human Service

# MOUNT ALEXANDER SHIRE (MAS)

POP: 19,754 (ERP 2019)

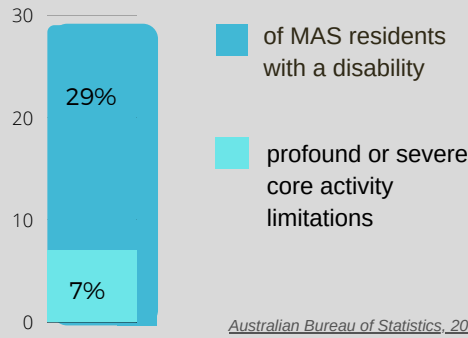
## SNAPSHOT 2022



**64**

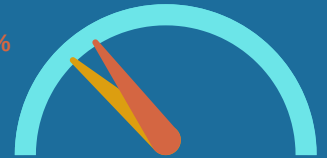
people homeless in Mount Alexander Shire on any given night

Australian Bureau of Statistics



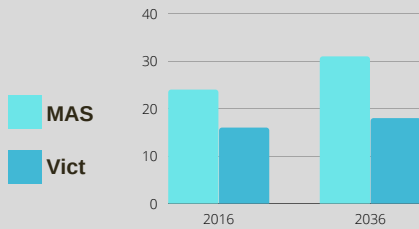
Australian Bureau of Statistics, 2016

MAS 32%  
Vict 25%



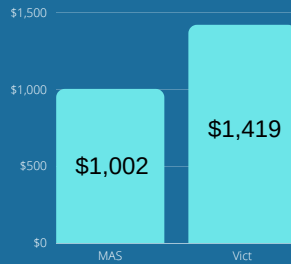
Rental Stress

MAS, SGS Economics & Planning 2019



Residents aged 65 years or over

Australian Bureau of Statistics, 2016



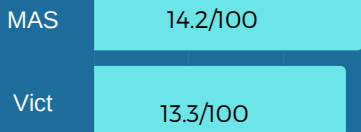
Median weekly household income

Australian Bureau of Statistics, 2016

**589**

more social housing units required

MAS, SGS Economics & Planning 2019



Estimated rate with high or very high psychological distress (18 yrs +)

Social Health Atlas of Australia, PHIDU, 2017-18

### Specialist Homelessness Services



AIHW 2021. Specialist Homelessness Services Collection data cubes 2011-12 to 2020-21. Canberra: AIHW.

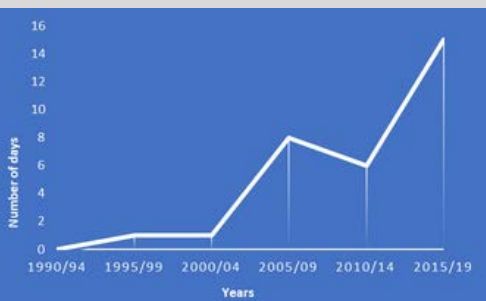
**100**

more rentals required

Local Real estate estimate, 2021

### Climate Change

Castlemaine: Number of days above 39oC



Bureau of Meteorology 1990-2019

**190**

(33% had a child present)

Family violence incidents attended by police

Crime Statistics Agency, 2019-2020

**2.3%**

of rental dwellings in Mount Alexander Shire are **social housing**

PHUDI, 2016

# IT TAKES A VILLAGE



Lived experience of homelessness, CHIRP/ Castlemaine Health housing team, Mount Alexander Disability Advocacy Group (MASDAG), Castlemaine Community House, Mount Alexander Sustainability Group (MASG), Mount Alexander Community Land Ltd, Mount Alexander Shire Accommodation Respite Group (MASARG), Mount Alexander Eco Housing Group and community members.



State MP for Bendigo West Maree Edwards with members of Mount Alexander Shire Accommodation Respite Group (MASARG)



Liz, My Home Network member at the local radio station to interview Federal candidates for Bendigo on affordable housing



Members of the 10 year strategy working group - Alison Whitten (community member & Castlemaine Institute), Jan Steen (MASARG), Michael Johnson (Nalderun), Kevin Saide (community member), Carolyn Neilson (CVPPH), Clare Richards (MASC)



Members of the Mount Alexander Eco Housing Group



MASARG developing their strategic plan



Ned Middleton - living independently through Homeshare initiative



Terry & Fay White of Mount Alexander Sustainability Group