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To whom it may concern,

Re: Consultation on the proposed community housing development for women and children in Rosebud

Housing for the Aged Action Group strongly supports the Council's proposal to lease land for community housing in Rosebud. We commend Mornington Peninsula Shire for its vision to provide safe, stable, and affordable medium-term housing for low-income women and their children, as well as women aged 55 and over at risk of homelessness. Community housing provides vital affordable and stable housing that older people desperately need.

Housing for the Aged Action Group (HAAG) is a member-based, community organisation specialising in the housing needs of older people. Established on the Mornington Peninsula 40 years ago, we have developed a robust service delivery arm in Victoria, known as *Home at Last*, and have a strong presence in advocacy for older people experiencing housing and homelessness related issues.

On the Mornington Peninsula, HAAG has an outreach worker assisting older people to access the aged care supports and housing they need, and is thus well aware of the housing barriers facing older women in the area.

Context

From our experience providing housing support to older people on the Mornington Peninsula HAAG is acutely aware of the lack of secure, affordable housing in the area. The Mornington Peninsula Housing Snapshot 2024 found there had been a 37% increase in the number of people experiencing homelessness between 2016 and 2021, and that people over 55 faced particular needs.[1] Critically, it identified Rosebud as an area with higher instances of housing stress.

[1] https://www.mornpen.vic.gov.au/files/assets/public/v/1/new-website-documents/community-services/housing/docs/mornington-peninsula-housing-snapshot-final.pdf

The Shire has also identified that over 60% of people seeking crisis support were women, many over 50+, including 70–85-year-olds.[2]

HAAGs research reflects similar findings that more older people are experiencing homelessness or are marginally housed. Examining the housing circumstances of people aged 55 years and over between 2011-2021 we found that:[3]

- The population is ageing
- Fewer older people live in homes that are owned outright
- The proportion of older people living with a mortgage is increasing
- There are decreasing proportions of older people living in social housing
- There are more older people living in private rental, the least secure housing tenure
- Private rental is increasingly unaffordable, especially for the lowest income households
- Women over 55 years were one of the fasted growing groups experiencing homelessness.

Private rental is insecure, unaffordable, and often unavailable. There is no market solution for people on low incomes to access affordable housing. Low-cost subsidised housing, like public and community housing, is essential to prevent homelessness.

Living in insecure housing or experiencing homelessness impacts on the ability for older people to receive aged care support at home, and results in premature entry into residential aged care, poor health outcomes and pressure on the already overstretched crisis systems, like emergency departments of hospitals and front-line homelessness services.

Importance of public and community housing

Public and community housing provides the stable, secure and affordable housing older people need. However, as a result of decades of underinvestment Victoria

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[2] Mornington Peninsula Shire presentation: Housing and Homelessness Round Table Minister Harriet Shing, 11 December 2024

[3] Housing for the Aged Action Group, Ageing in a Housing Crisis: Older People's housing insecurity and Homelessness in Australia https://www.oldertenants.org.au/publications/ageing-in-a-housing-crisis-older-peoples-housing-insecurity-homelessness-in-australia Swinburne University, University of Western Sydney, Curtin University.

now has the lowest rates of social housing in the country. In 2023, the proportion of social housing households in Victoria was 2.8% (a decline from 3.5% from 2014) compared to 4.1% nationally.[4] The proportion on the Mornington Peninsula is even lower, at 1.6%.[5] The Victorian Government Audit Office identified that Mornington Peninsula is one of the five LGAs with the highest social housing demand.[6]

This project will provide a small but vital boost to the availability of community housing on the Mornington Peninsula,

What should the proposal include to ensure it fits well with the local area and community?

While HAAG strongly supports the project, we note that the intention is for the community housing to be 'medium term', meaning that tenants will only be able to stay in the housing for approximately 6 months until they 'move to more permanent accommodation'.

HAAG is concerned about this limited time frame. What older people need – and what is sorely lacking in the Mornington Peninsula – is affordable housing with the secure, long-term tenure they need to enable them to age in place with dignity and security. With the shortage of both social housing and affordable rentals on the Mornington Peninsula, it is unclear where residents will be able to find the 'more permanent accommodation' referred to in the proposal.

It will place a huge demand on older people, with limited financial resources and declining health, to continue the taxing process of searching for scarce housing and undertake at least one more move.

Indeed, the Shire's own *Triple A Housing Plan 2020-2030* notes the problems with the approach that sees transitional housing as a pathway to long term housing due to the shortage of long-term social housing. The Plan recognises the value of the shift to a 'housing first' model where the people in most need are given priority for

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[4] Australian Institute of Health and Welfare, Housing assistance in Australia, 2024, accessible at: https://www.aihw.gov.au/reports/housing-assistance/housing-assistance-in-australia/contents/households-and-waiting-lists

[5] https://www.mornpen.vic.gov.au/files/assets/public/v/2/new-website-documents/about-us/strategies-amp-plans/docs/triple-a-housing-plan-2020-2030-full-version.pdf

[6] https://www.audit.vic.gov.au/report/planning_social_housing#34670--1-social-housing-planning-and-strategy

long-term housing without any requirement for the prior stabilisation of their health or wellbeing or a transitional housing pathway.[7]

HAAG urges the Mornington Peninsula Shire to **reconsider the length of residents' tenure** for the project, to ensure that the housing is provided long term to tenants. This will also serve to enhance community building and acceptance, as residents become part of the local community.

Fostering community support

HAAG is also aware that social housing developments such as this one can come up against community resistance, even when a council has approved development plans, or made land available. We are aware of a couple of regional councils who have rejected social housing developments after unfounded community opposition. HAAG recommends that Mornington Peninsula Shire creates a community education campaign to dispel myths about social housing, to ensure that this vital development to create more secure, affordable and accessible housing is quickly realised.

We encourage Mornington Peninsula Shire to take a **leadership role in educating local residents** on the importance of low-cost housing for social cohesion and to end homelessness in Rosebud.

HAAG fully supports this proposal and we are happy to provide any further information on this issue.

For further information:

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[7] https://www.mornpen.vic.gov.au/files/assets/public/v/2/new-website-documents/about-us/strategies-amp-plans/docs/triple-a-housing-plan-2020-2030-full-version.pdf