

# SUSTAINING

adj.

Sustain

- 1 support, bear the weight of, *esp.* for a long period
- 2 give strength to; encourage, support

## SUSTAINING A FAIRER VICTORIA:

**VCOSS State Budget Submission 2006-07**

# HOUSING AND HOMELESSNESS

# FAIR

- 1 just, unbiased, equitable: in accordance with the rules

# HOUSING AND HOMELESSNESS

To be sustainable a community must ensure everyone has a safe, secure and affordable home. Without affordable housing with good access to job opportunities, people cannot gain employment, they experience more ill health and they struggle to provide a solid foundation for their families. To ensure Victoria is in reality 'a good place to raise a family', housing affordability is the first and most important issue that must be addressed.

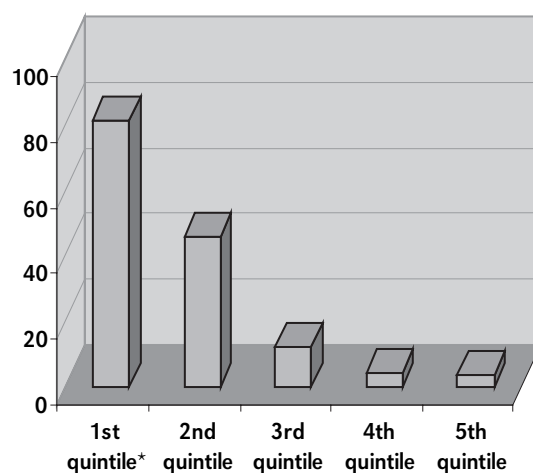
A sustainable community must also be one in which opportunities are shared. Growing polarisation between the cost of housing located close to jobs, services and public transport and cheap housing with poor amenities threatens the State's sustainability. This State Budget Submission urges the Government to take action to prevent the proliferation of 'urban blight' by creating the mechanisms and providing the resources to ensure low-cost housing growth in job-rich communities.

This submission also proposes targeted investment to reduce the incidence of homelessness and to expand and improve housing options for women and children escaping family violence.

## Increased difficulty renting for low-income households

Growing numbers of low-income households are paying more than they can afford in housing costs. In 2001, 81 per cent of private rental tenants belonging to the lowest 20 per cent of incomes were paying more than 30 per cent of their incomes in rent.

**Figure 1: Percentage of households renting privately and paying 30% or more of income on housing costs**



\* Income quintiles divide all households into five equal income groups, so the first quintile represents the bottom 20 per cent of income earners.

Source: ABS customised data tables from the ABS 2001 Census of Population and Housing in *Housing research for a fairer Victoria*, p. 57.

This has a devastating impact on the capacity of these households to meet other basic needs. Almost half of low-income private renters could not pay a gas, electricity or telephone bill, one in six went without meals and one in five said they couldn't pay their car registration or insurance on time.<sup>1</sup> This financial stress contributes to ill-health and family breakdown, undermining the wellbeing of families and increasing costs to other areas of the State Budget.

The research conducted for the Department of Premier and Cabinet for *A fairer Victoria* confirms that housing affordability problems for low-income households are not a passing issue but are a structural feature of the Victorian housing market. The research clarifies that housing stress for low-income households is

caused by a fundamental lack of supply of low-cost properties, a market outcome that is exacerbated by tax incentives that skew investment to high-end developments. Without intervention, it is clear that housing affordability in the private rental sector will only worsen.

In 2001, there was an overall shortage of affordable and available private rental housing in Melbourne suitable for low- and middle-income households of 38,000 dwellings.<sup>2</sup> In order to improve affordability to low-income households, interventions are needed that address the failure of the market to generate an adequate supply of affordable properties.

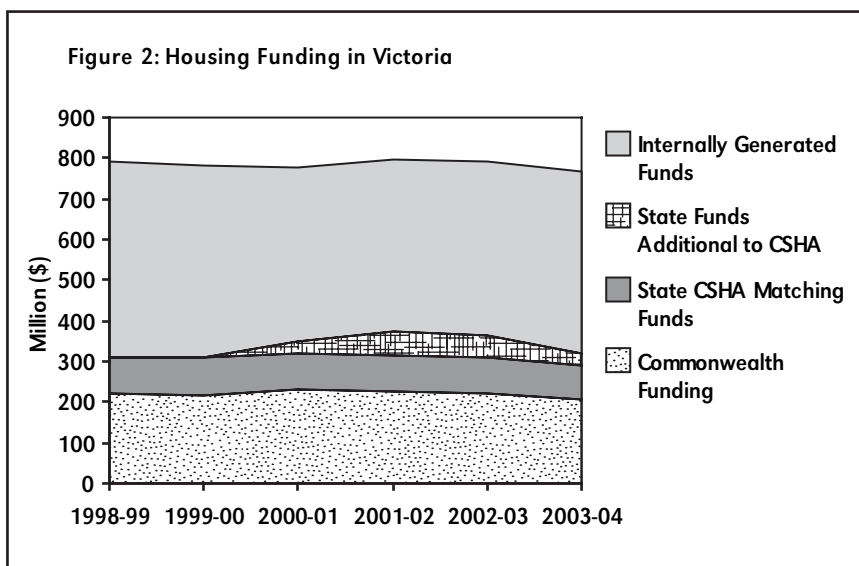
However, the high numbers of high-income earners occupying low-cost property indicates that to be effective, interventions to increase the supply of low-rent dwellings must also be targeted to low-income households. In 2001, only 24 per cent of low-rent dwellings in Victoria were occupied by households with low incomes.<sup>3</sup>

Any strategy to increase the numbers of low-cost rental dwellings must also ensure they are located near jobs. Research by Wood confirms that low-cost rental opportunities are increasingly only available in the outer ring suburbs, while 81.9 per cent of jobs growth has been in the core and inner areas of Melbourne.<sup>4</sup>

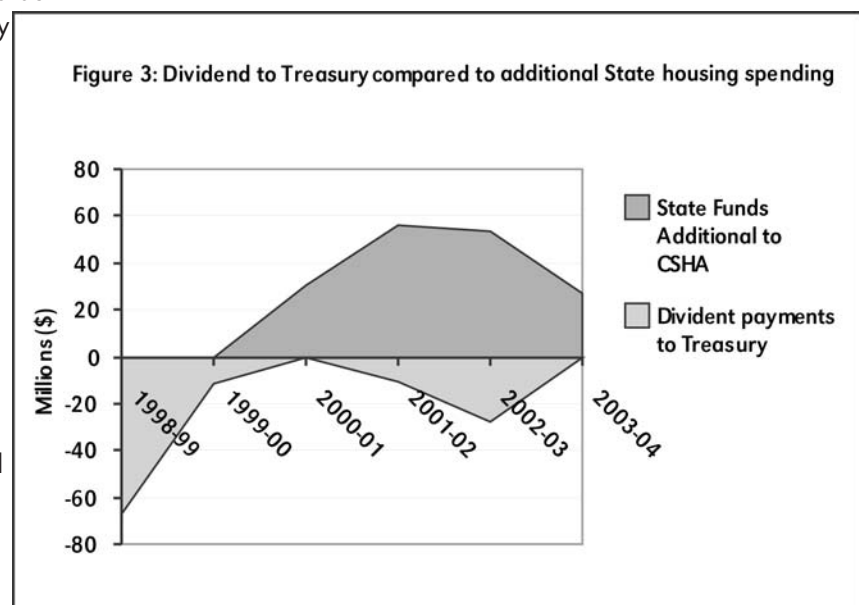
With petrol prices rising, many low-paid workers commuting to jobs from outer ring suburbs with little or no public transport options will be priced out of employment. This will exacerbate the disadvantage of these communities, and poses a risk to labour market efficiency. Without effort to create low-cost rental opportunities close to jobs and to improve public transport provision to existing low-cost areas, more Victorians will be excluded from employment and more employers will be unable to fill job vacancies.

### Investment in public housing

The most direct strategy to increase the supply of affordable properties available to the Government is investment in public housing. While the Government has made some commitments to public housing in its last two terms, the impact of spending has been significantly reduced by dividend payments made by the Office of Housing to Treasury.



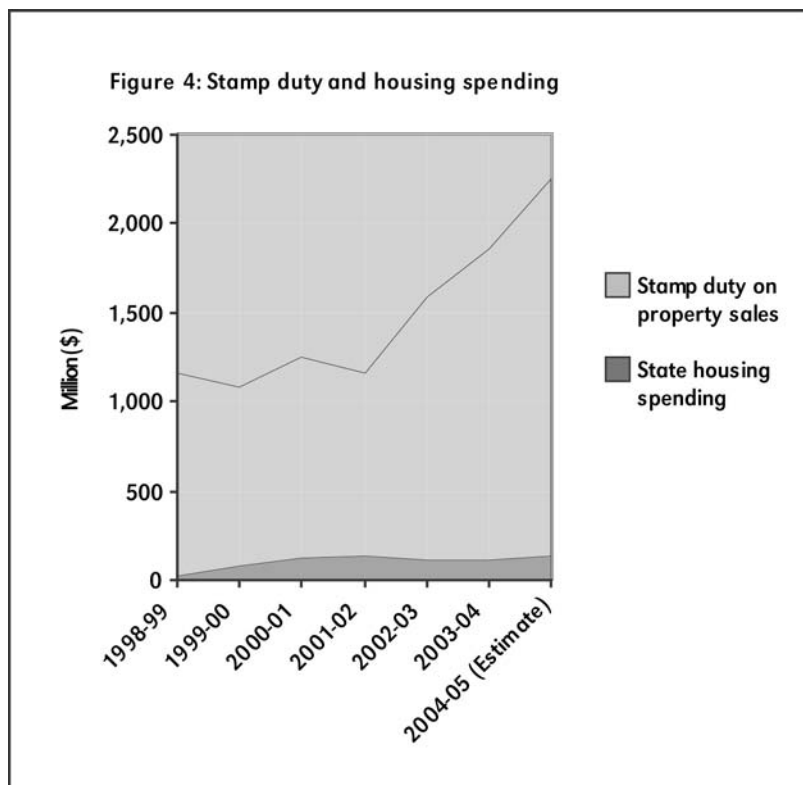
Source: Office of Housing *Summary of Housing Assistance Programs 1998-99 to 2003-04*



Source: Office of Housing *Summary of Housing Assistance Programs 1998-99 to 2003-04*

Over the same time period the Government has received windfall gains in stamp duty revenues. These revenue increases are, in effect, a tax gained from increasing lack of affordability – as the stamp duty tax take increases with increasing house purchase costs. As the State revenue pool has gained from the increasing marginalisation of low-income households in the home purchase market, it is reasonable that a proportion of stamp duty revenues should be reinvested into enhancing the housing affordability of those households who have been disadvantaged by the housing price boom.

Figure 4 shows the increasing divergence between stamp duty revenues earned by the State Government and net state taxation revenue spent on housing.



The creation of a hypothecated stream of revenue for housing would have other benefits. The cyclical nature of the housing market means greater efficiency of investment in housing is achieved over multi-year time periods. By allocating resources year to year the Office of Housing is unable to take advantage of opportunities to purchase when property values decline. Making an ongoing commitment to growth funds for public housing would also recognise the critical role housing plays in achieving other priority outcomes for the Government in areas including health, children and family welfare, school retention and community strengthening.

Public rental currently accounts for 3.8 per cent of the housing market in Victoria and is inadequate at this proportion to meet the needs of all households who cannot afford private rental housing.<sup>5</sup> As population grows in Victoria, the proportion of public housing should be maintained at least 4 per cent of housing stock. As Melbourne alone is expecting growth of an additional 620,000 households by 2030,<sup>6</sup> this would require additions of 992 households per annum to 2030.

## Use of planning provisions

In addition to directly investing in public housing, the Government has at its disposal a broader set of tools that should be activated to realign the housing market towards the production of more affordable housing.

Melbourne is expecting growth of 620,000 households by 2030. Changes to planning are needed urgently to ensure an adequate proportion of this growth is 'captured' for affordable housing, and that this affordable housing is distributed across the city. A failure to act will irrevocably undermine the social mix of our communities, creating the conditions for a city polarised between inner areas of affluence and amenity and outer areas with appalling – and avoidable – outcomes in child welfare, employment, education, crime and imprisonment.

Inclusionary zoning is an efficient and appropriate tool available for ensuring a proportion of housing growth is affordable. Inclusionary zoning simply involves amending planning provisions to require the mandatory inclusion of certain uses, such as affordable housing, or a monetary contribution in any

new development, as a condition of planning approval. A competitive market ensures that the costs of including affordable housing are passed back to the land seller in the form of decreased land prices.

In order to ensure the potential benefits of inclusionary zoning are best harnessed, planning provisions need to focus the model on ensuring new affordable rental housing properties are targeted to low-income households. To achieve this outcome, new developments would need to partner with an affordable housing provider, such as the Office of Housing or an Affordable Housing Association. The developer would contribute the required proportion of land and the partner agency would resource the costs of construction for the affordable housing.

This model will necessitate the contribution of additional State Government resources for affordable housing. So new requirements on developers are uniform across Victoria, and affordable housing growth is distributed in high as well as low cost locations, planning provisions need to be amended to mandate contributions in all local government areas. In order to achieve the best possible outcome from inclusionary zoning, an implementation team will be necessary involving the different stakeholders with continuing input from the contributing researchers to *Housing research for a fairer Victoria*.

Even greater leveraging of affordable housing could be achieved with inclusionary zoning if additional incentives were built into the model. In order to achieve specific priority outcomes, such as a boost in the supply of affordable and accessible rental housing for older people near to shops and services, a bonus payment could be offered as an incentive for developers to increase their land contribution from the mandatory level in, for example, activity centre developments. This would reinforce and enact the integrated land-use planning messages of *Melbourne 2030*.

### Enabling housing growth

The Government has undertaken useful and important research and planning work around affordable housing for *Melbourne 2030* and *A fairer Victoria*. This work has clarified that the housing affordability problem is predominantly a problem of supply. The Draft Regional Housing Statements undertaken for *Melbourne 2030* identify sound and realistic strategies to address this supply problem.

With the groundwork laid for improved planning for a more sustainable community in which there is greater supply of well-located affordable housing, it is now time for the development of a comprehensive and coherent State Housing Plan. This plan must outline the identified housing problem and set out a short-, medium- and long-term implementation plan to progressively address it.

A State Housing Plan should also offer a challenge to the Federal Government. By establishing the magnitude of the affordable housing problem and identifying the extent to which the State can resolve it, a State Housing Plan would shed light on the role played by declining federal contributions to social housing supply, by federal taxes that encourage property investment to shelter wealth and not people, and by the failure of rental assistance to ensure affordability for most low-income households.

A State Housing Plan should also ensure housing dollars and planning provisions are used effectively and efficiently to maximise affordable housing outcomes. The State Government has been strategic in encouraging local governments to more actively participate in planning for affordable housing. However, to make this an ongoing role, embedded in the general business of local government, movement away from the use of consultants to do planning and towards institutional infrastructure for local government will be necessary. Over the medium-to-long term, regional housing planning should be undertaken by regional housing planners employed by and based in local governments, and jointly resourced by State and local governments.

## Increased difficulty purchasing for low-income households

The housing price booms of the last two decades, combined with relatively poor growth in low and middle income levels, have dramatically decreased the affordability of home purchasing for the bottom 40 per cent of income earners.

ABS 2001 Census data shows that the percentage of low-income<sup>7</sup> home purchasers paying more than 30 per cent of their income in housing costs, has increased from 26 per cent in 1981 to 49 per cent in 2001.<sup>8</sup> Over the same period the percentage of young (15–34) low-income owner purchasers has declined from 28 per cent to 18 per cent and the share of owner purchasers in the market overall has declined from 37 per cent to 29 per cent.<sup>9</sup>

The house price booms have increased both the upfront and the repayment costs of home purchase, however decreasing interest rates mean that upfront costs now present a relatively greater barrier to home purchase than the monthly repayment costs. In all inner and middle ring Melbourne suburbs, and in Queenscliff and Surf Coast, households must now save more than 100 per cent of the annual median income to purchase a median price home.<sup>10</sup>

The cheapest suburbs of Melton, Wyndham, Cardinia, Casey and Hume, requiring a deposit of between 44 per cent of annual median income (\$13,800) and 80 per cent (\$25,128), are all located on the urban fringe, have little or no access to public transport and few locally available jobs.<sup>11</sup> Only 15 to 20 per cent of Melbourne metropolitan jobs are located in outer areas, and 38 per cent of all jobs are located in central Melbourne.<sup>12</sup>

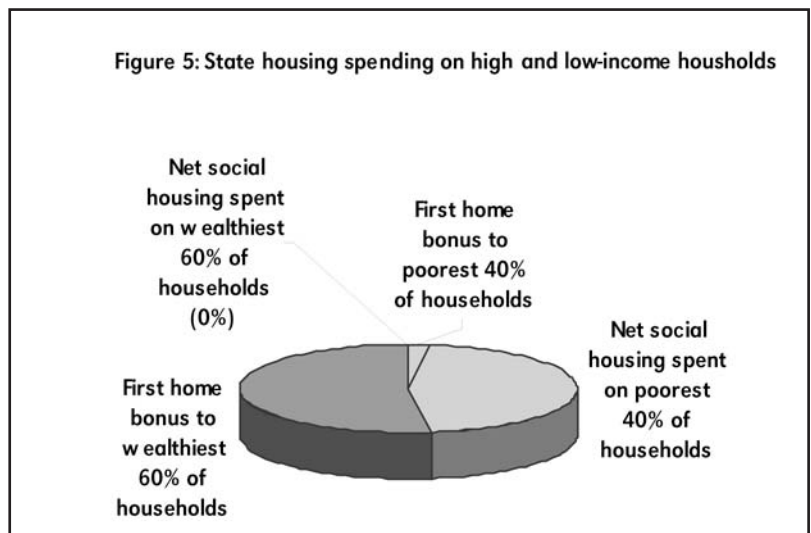
Rural and regional Victoria has relatively cheaper property, however the deposit gap has dramatically increased in high-employment cities, including Castlemaine, Ballarat, Bendigo and Warrnambool, in sea-change locations such as Bass and Surf Coast and metropolitan spill over areas, such as Macedon Ranges and Moorabool.<sup>13</sup>

Barriers to home purchase mean that many renters who would be better off in home purchase are unable to make the shift.<sup>14</sup> However, Government efforts to intervene in the home purchase market via grants to first home buyers have been overwhelmingly absorbed by higher income households and have failed to significantly increase the rates of home purchase by lower income households. Analysis by Wood, Watson

and Favau (2003) shows that only 8.8 per cent of all federally-funded First Home Owner Grants went to eligible households in the bottom half of the income spectrum, with 91.2 per cent of grants going to the richest half of eligible households.<sup>15</sup> While figures are not available to show the equity distribution of the state First Home Bonus – a more targeted grant restricted to purchase of properties up to \$500,000 – this is not likely to have substantially changed the distribution.

Wood, Watson and Favau also revealed that the First Home Owner Grant has minimal ‘trickle down’ benefits in freeing up low-cost rental housing, as only 3.7 per cent of recipients were vacating public housing and only 14.8 per cent were vacating private rental units in the cheapest 25 per cent of rental dwellings.<sup>16</sup>

Despite the lack of success of these grants in increasing home ownership among households earning less than median incomes, it is an expensive government intervention. By the end of 2007–08 the First Home Bonus will have cost \$486.3 million.<sup>17</sup>



	First Home Bonus	Net social housing
Percentage benefit to 40% of households with lowest incomes	3.7%	100%
Percentage benefit to 60% of households with highest incomes	96.3%	0%
Dollar benefit to 40% of households with lowest incomes (\$ million)	\$5.8	\$133.7
Dollar benefit to 60% of households with highest incomes (\$ million)	\$152.2	\$0

**Table 1: First home bonus and net social housing spending 2003–04 to 2007–08 (\$million)**

	2003–04	2004–05	2005–06	2006–07	2007–08
<b>First home bonus (million)</b>	\$21.3	\$158.0	\$96.0	\$93.0	\$18.0
<b>Social housing (million) -Commonwealth State Housing Agreement matching funds</b>	\$86.5	\$87.6	n/a	n/a	n/a
<b>Social housing -Additional State contribution</b>	\$27.3	\$96.1	n/a	n/a	n/a
<b>Treasury dividend from Office of Housing</b>	0	-\$50.0	n/a	n/a	n/a
<b>Net social housing</b>	\$113.8	\$133.7	n/a	n/a	n/a

An analysis of beneficiaries of each program reveals that overall, the State Government is spending more on housing assistance to wealthy households than on housing assistance to low-income households. This is a concerning outcome in a State where housing affordability is at crisis levels and access to jobs is increasingly inequitable.

Urgent reform of the First Home Bonus is needed to redress this inequity. In the 2006–07 State Budget, the First Home Bonus should be means tested to restrict eligibility to singles in the lowest 40 per cent of incomes, and to families with children in the lowest 60 per cent of incomes. Savings should be transferred into spending on social housing. In addition to alleviating housing stress in the private rental sector, the provision of affordable rental accommodation would increase households’ capacity to save for home purchase.

In the medium-term, more significant reform of strategies to encourage home ownership are needed. The research indicates that an effective response needs to increase the savings of low-income households, lower the deposit gap, increase the supply of houses for purchase that are affordable and reduce households’ repayment costs.<sup>18</sup>

Advocacy to the Federal Government for reform of tax incentives that encourage house price inflation should be included as part of a broader strategy. However,

the State Government could intervene more effectively without change at the Federal level. Shared equity is one model that has the potential to effectively increase access to home ownership.

Shared equity involves the home purchaser taking a mortgage on a share of a property and an institutional investor purchasing the remaining share. In Victoria, some commercial lenders are considering introducing shared equity loans on a commercial basis.<sup>19</sup> Shared equity loans could also be provided by the State Government with concessions and benefits built in for eligible households.

A shared equity model could be developed that would reduce upfront costs to the purchaser by not requiring a deposit or requiring a reduced deposit amount. Upfront costs could be eliminated by offering a stamp duty exemption simultaneously with a loan and/or with contributions for transaction costs (including stamp duty, conveyancing, etc.) paid by the investor. Provision can be made for home purchasers to increase their equity share if their circumstances improve or once they have paid off their initial share. Subsequent equity purchases are usually made at current market values.

Further exploration of the shared equity model is needed to examine its benefits in Victoria.

## Homelessness

Homelessness is an ongoing, and increasingly complex, problem in Victoria. In 2003–04, approximately 34,700 Victorians and 19,550 accompanying children sought assistance from homelessness services.<sup>20</sup> Being homeless, even temporarily, impacts on every aspect of a person's life. As one homeless young woman consulted by VCOSS stated:

**'Adequate housing is absolutely fundamental for your health and also for your employment prospects. If your accommodation is uncertain, you're not in the position to be able to hold down a job or follow through with a course of study ... there's just such a relationship between stability in where you live and your sense of being secure ...'**<sup>21</sup>

Not investing adequately and strategically in prevention of, and timely responses to, homelessness undermines government objectives in achieving strong health, education and employment outcomes for Victorians.

The causes and manifestations of homelessness are multiple and complex. While tackling structural issues

of housing affordability would contribute greatly to addressing the causes of homelessness in the long term, the need for a well-resourced range of crisis responses and accommodation supports for those who 'fall through the cracks' into homelessness remains a reality in Victoria.

The Government is to be commended for developing time-limited initiatives to tackle homelessness in consultation with homelessness services such as the Victorian Homelessness Strategy and the Youth Homelessness Action Plan, which utilise a whole-of-government approach. However, ongoing under-resourcing of homelessness services means they are unable to meet levels of demand for both accommodation and support. Results from a recent Australia-wide survey of services providing assistance to people in need of housing showed that between 2002 and 2003, one in three people who sought assistance from a housing service was turned away.<sup>22</sup> This national increase in demand is reflected in the experiences of Victorian agencies. Additionally, the complexity of issues with which generalist services are increasingly faced, coupled with a lack of strategic planning across the sector, are contributing to uneven, unsatisfactory and unsustainable outcomes for homeless people in Victoria.

VCOSS noted with disappointment the relatively small real increase to homelessness assistance funding in the 2005–06 State Budget of \$0.6 million.<sup>23</sup> With Commonwealth–State negotiations over the Supported Accommodation Assistance Program (SAAP) V agreement finalised, this allocation needs to be substantially increased in the 2006–07 State Budget to enable homelessness services to better meet levels of demand for accommodation and assistance.

### Minimum standards for homelessness services

VCOSS commends the Government for developing a Charter of Rights and Service Standards for the homelessness service sector, and for engaging users of homelessness services in this process. Participation of stakeholders in decisions which affect their lives is essential to uphold human rights principles of dignity and self-determination, and must be a precondition of further processes.<sup>24</sup> However, for the Charter and Standards to be effective, they must be enforceable, and compliance be a requirement of the renewal of service contracts. In addition, resources must be allocated for services to implement standards and for workers to integrate them into their practice. VCOSS calls on the Government to commit resources in the 2006–07 Budget to build on the Charter of Rights and Service Standards to develop mandatory minimum standards and

accreditation for all homelessness services in Victoria.

Growing demand for homelessness services and growing complexity of need among service users has greatly increased the demands on services and workers in the homelessness assistance sector, since SAAP was first funded in 1985.<sup>25</sup> In order to ensure the homelessness assistance workforce has the necessary skills, training and support to deliver high quality services that result in lasting outcomes for homeless people, an industry planning process for the homelessness assistance sector in Victoria is urgently needed. Industry planning would evaluate and work to improve the skills and qualifications of the workers assisting people who are homeless.

### **Indigenous homelessness**

An area of particular concern is the lack of appropriate services for Indigenous people in need of housing and homelessness assistance. Housing insecurity and homelessness have ramifications for the broader social sustainability of the Indigenous community, and play a significant role in the whole-of-life conditions that result in overrepresentation of Indigenous people in prison.<sup>26</sup> Addressing homelessness among Indigenous Victorians requires an integrated series of responses, coordinated and resourced across government departments, and fundamentally driven by the communities themselves.

VCOSS endorses recommendations from the Indigenous housing and homelessness sector for investment in the development of locally based Indigenous homelessness services.<sup>27</sup> Currently a number of homelessness assistance programs, particularly in regional Victoria, operate within larger agencies such as cooperatives. Dedicated homelessness and housing-focused services would enable such services to build the capacity of existing programs, and to raise the profile of Indigenous housing and service delivery in local areas.

Indigenous services also recommend the allocation of funding for a specific Indigenous Housing Worker Network using the existing funding model for homelessness networks. Such a network would assist in overcoming the isolation experienced by many Indigenous workers, particularly those working in rural areas and in non-Indigenous-specific services, and would strengthen their ability both to share information among themselves, and to contribute to wider community consultation processes. These factors would contribute greatly to enhancing the sustainability of housing and homelessness service provision to Indigenous communities.<sup>28</sup>

### **Homelessness and family violence**

Appropriate prevention, intervention, support and accommodation for the unacceptably large numbers of women and children escaping family violence in Victoria remains a priority in 2006–07. Family violence affects one in five Victorian women, and is the leading contributor to death, disability and illness in women aged between 15 and 44 years in Victoria.<sup>29</sup> However half of the women seeking help at homelessness services each day are turned away.<sup>30</sup>

VCOSS welcomed the allocation of \$35.1 million over four years in the 2005–06 State Budget towards addressing family violence, and we encourage the Government's willingness to explore innovative models of support for women and children experiencing family violence. However, we echo the concern of family violence service providers about the uncertainty of recurrent funding for current models of service provision, particularly refuge accommodation. Women's refuges provide an essential response to women and children in critical need, and require continued funding as a fundamental part of a strategic crisis response framework. VCOSS members urge that negotiations around the allocation of resources to crisis and support initiatives be grounded in a commitment to the ongoing funding of gender-specific services to be delivered within a feminist framework. Such negotiations must take place within a timely, transparent process of collaboration with members of the Statewide Steering Committee to Reduce Family Violence.

# RECOMMENDATIONS

## VCOSS calls on the Government to:

- 1** Expand the supply of affordable housing by:
  - a. Directing a proportion of stamp duty revenue into a statewide Affordable Housing Fund to fund expansion in the numbers of social housing properties.
  - b. Increasing net allocations for public housing so the proportion of public housing is maintained at at least 4 per cent of total housing stock.
  - c. Mandating inclusionary zoning for affordable housing in all local government areas across Victoria, directing resources towards leveraging housing from these partnerships, and establishing an implementation working group for inclusionary zoning to get the best possible outcomes.
  - d. Provide bonus payments to leverage extra housing from inclusionary zoning for specific target groups in priority locations, such as older singles.
- 2** Develop a comprehensive whole-of-government State Housing Plan that identifies the magnitude of the housing affordability problem and sets out a short-, medium, and long-term implementation plan to progressively address it.
- 3** Fund local government to employ regional housing planners to further develop and progress the implementation of regional housing plans.
- 4** Increase the equity of state housing spending by immediately means testing the First Home Bonus to restrict eligibility to singles in the lowest 40 per cent of incomes, and to families with children in the lowest 60 per cent of incomes and transfer savings into social housing spending.
- 5** Undertake further research into shared equity to examine its benefits for Victoria.
- 6** Improve outcomes for homeless Victorians by:
  - a. Increasing funding to homelessness services to a level that enables services to meet demand.
  - b. Resourcing an industry planning process for homelessness services.
  - c. Incorporating mandatory minimum standards in homelessness service funding agreements and resourcing services to meet these standards.
  - d. Funding locally based Indigenous homelessness services and resourcing a specific Indigenous Housing Worker Network.
- 7** Maintain recurrent funding to women's refuges and ensure continued gender-specific service delivery to women escaping family violence is provided within a feminist framework.

# Endnotes

- <sup>1</sup> Australian Bureau of Statistics, 'Household Expenditure Survey 1998-99', quoted in *Housing research for a fairer Victoria*, Department of Premier and Cabinet, Melbourne, 2005, p. 19.
- <sup>2</sup> J Yates, M Wulff and M Reynolds, *Changes in the supply of and need for low rent dwellings in the private rental market*, AHURI Sydney Research Centre, Sydney, 2004.
- <sup>3</sup> ...
- <sup>4</sup> G Wood, 'Housing and Travel to Work', *Housing Research for a Fairer Victoria*, Department of Premier and Cabinet, Melbourne, 2005.
- <sup>5</sup> Office of Housing, *Summary of Housing Assistance Programs 2003-2004*, Department of Human Services, Melbourne, 2004, p. 9.
- <sup>6</sup> Department of Infrastructure, *Melbourne 2030: Planning for Sustainable Growth*, Melbourne, 2002, p. 1.
- <sup>7</sup> Low-income refers to households in the bottom two income quintiles, i.e. in the bottom 40 per cent of the income spectrum.
- <sup>8</sup> Australian Bureau of Statistics Census of Population and Housing 2001 data quoted in *Housing research for a fairer Victoria*, Department of Premier and Cabinet, Melbourne, 2005, p. 48.
- <sup>9</sup> ...
- <sup>10</sup> RMIT/NATSEM, 'House Price Movements in Victoria 1996 to 2003' in *Housing research for a fairer Victoria*, Department of Premier and Cabinet, Melbourne, 2005, p. 51.
- <sup>11</sup> ...
- <sup>12</sup> G Wood, 2005, pp. 87-9.
- <sup>13</sup> RMIT/NATSEM, 2005, p. 50.
- <sup>14</sup> G Wood, R Watson and P Flatau (2004) in *Housing research for a fairer Victoria*, Department of Premier and Cabinet, Melbourne, 2005, p. 133.
- <sup>15</sup> G Wood, R Watson and P Flatau (2003) in *Housing research for a fairer Victoria*, Department of Premier and Cabinet, Melbourne, 2005, p. 126.
- <sup>16</sup> P Flatau, P Hendershott, R Watson and G Wood (2004) in *Housing research for a fairer Victoria*, Department of Premier and Cabinet, Melbourne, 2005, pp. 134-7.
- <sup>17</sup> Department of Treasury and Finance, *2005-06 Service Delivery: Budget paper No. 3*, Melbourne, 2005, p. 313.
- <sup>18</sup> P Flatau, P Hendershott, R Watson and G Wood, 2004, pp. 134-7; G Wood, R Watson and P Flatau, *Microsimulation modelling of tenure choice and grants to promote homeownership: Working Paper No. 2*, RMIT-AHURI/NATSEM Research Centre, Melbourne, 2004.
- <sup>19</sup> Wizard website at <[www.wizard.com.au](http://www.wizard.com.au)>.
- <sup>20</sup> Australian Institute of Health and Welfare, *Homeless People in SAAP - SAAP National Data Collection Agency Annual Report 03-04*, Victorian Supplementary Tables, Canberra, 2004, p. 10.
- <sup>21</sup> R Nissim, *Little piece of heaven: thoughts from Victorians on housing as a human right*, VCOSS, Melbourne, 2004, p. 41.
- <sup>22</sup> ACOSS, *Housing services on the edge*, Sydney, June 2004, p. 5.
- <sup>23</sup> VCOSS, *State Budget 2005-06 - housing and homelessness analysis*, May 2005.
- <sup>24</sup> S McLean, 'Recommendations' in R Nissim, *There is no dignity living suspended like this - the Victorian Housing Rights Tribunal Volume*, VCOSS, 2005, p. 72.
- <sup>25</sup> D Bennett, *Northern Region Youth Homelessness Network Response to the Youth Homelessness Action Plan first stage report*, Melbourne, 2004, p. 13.
- <sup>26</sup> Human Rights and Equal Opportunity Commission, *Royal Commission into Aboriginal Deaths in Custody Final Report*, Canberra, 1991.
- <sup>27</sup> Koori Housing Workers' Network, *Summary of issues and recommendations*, 2005
- <sup>28</sup> ...
- <sup>29</sup> Department of Premier and Cabinet, *A fairer Victoria: creating opportunity and addressing disadvantage*, Melbourne, 2005, p. 23.
- <sup>30</sup> Australian Health and Welfare Institute report quoted in *The Age*, Melbourne, 28 September 2005, p. 4.

# SUSTAINING

adj.

Sustain

- 1 support, bear the weight of, *esp.* for a long period
- 2 give strength to; encourage, support

## SUSTAINING A FAIRER VICTORIA:

**VCOSS State Budget Submission 2006-07**

# JUSTICE AND HUMAN RIGHTS

# FAIR

- 1 just, unbiased, equitable: in accordance with the rules