

CHIAVIC NEWS

THE VOICE OF THE VICTORIAN COMMUNITY HOUSING INDUSTRY

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POTTY NEIGHBOURS TURN LANEWAY INTO GREEN OASIS

Wintringham residents contribute
to green laneway project.
Image courtesy of Katherine McPherson



Community Housing
INDUSTRY ASSOCIATION **VICTORIA**

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WELCOME FROM THE CHAIR

I am writing this welcome note during Homelessness Week. On your way home tonight, or any night, spare a thought for the 24,000 Victorians who will be sleeping rough this evening and for the 92,000 others around the country who face the same desperate fate – not just tonight, but tomorrow night and every night.

I don't know about you, but for me just the thought of not knowing where I will wake up in the morning is unbearable. Like all of you, I don't want to live in a world where this situation becomes 'the way things are'.

The chief reason this has become 'the way things are' is because there are not enough homes available and affordable for low income and vulnerable people so, when things get out of balance and tough, the system fails and people become homeless.

That is the problem our sector is trying to solve. It's a very big problem and we are a very big part of the solution. Members will remember that community housing organisations signed a Compact with the Department of Health and Human Services last year that reset the way

the department and the sector will work together to grow and develop Victoria's social housing system. It created an Industry Working Group that has begun by looking at models for growth. While it is early days, I am very positive about what this new body and new relationship can achieve. There is certainly a lot for this group to be working on in partnership.

ABORIGINAL FRAMEWORK

Of course, there are things that we are getting on with. You could not fail to be shocked by the statistic that:

- one in four Aboriginal Victorians live in social housing, and
- homelessness rates in the Aboriginal population are around 10 times greater than the mainstream community.

While tackling this injustice is a task beyond our sector alone, we do have a real responsibility to improve the experience and outcome for Aboriginal tenants in community housing.

To this end, CHIA Vic has begun an important new project: *Improving Aboriginal housing outcomes in community housing.*

The project aims to embed Aboriginal cultural safety, accountability and

monitoring in all aspects of our sector to improve both Aboriginal people's ability to access community housing and their outcomes as community housing tenants.

The project will tailor the cultural safety framework used across the government and service sectors to our sector and assist providers to develop their own, with tools and resources developed to support its implementation.

Make no mistake, this is really important work. Stable and secure housing is absolutely fundamental to Closing the Gap and reaching the education, health, family violence, justice, child protection and economic development targets in the Victorian Aboriginal Affairs Framework.

NEW BLOOD ON THE BOARD

I'd like to welcome Steven Morrissey to our board. Steven brings with him extensive experience of working in the not-for-profit sector. He has been CEO of SouthEast Housing Cooperative Ltd since 2015 and held senior management roles in the disability and employment and training areas. I'm sure our board will be all the better for his input and insights.

VALE JAIN HALL

Finally, I'd like to acknowledge the sad loss of Jain Hall, Prahran Malvern Community Housing's CEO. Jain died in June after a short battle with cancer. She was a deeply passionate advocate of the importance of safe and secure housing for Victoria's most disadvantaged. She will be missed.

Roberta Buchanan

CHIA Vic Chair



Sunny outlook for community housing energy upgrades. Image courtesy of visualhunt.com

NAVIGATING STUMBLING BLOCKS TO ENERGY EFFICIENT HOUSING

CHIA Vic has identified ways the community housing sector can overcome the biggest stumbling block preventing the uptake of energy solutions at scale.

Social landlords struggle to invest in energy solutions for their housing as they are unable to recover the capital cost for the energy efficiency measures from their tenants, despite it being the tenant that is the main beneficiary of the work.

In the current regulatory environment, there are four options available to the community housing sector to invest in energy efficiency projects. None allow the sector to invest at scale as they only work in certain circumstances:

- 1. Cash purchase** - CHOs who do not wish to charge tenants for installing energy efficiency upgrades need sufficient cash or grant funding to cover the capital costs.
- 2. Borrowings** - CHOs that are responsible for the utility costs can finance the energy projects through corporate borrowing, on-bill finance, third-party or project financing if it is anticipated they will make sufficient savings from the upgrades.
- 3. Embedded network** - CHOs that have a contract with a third-party energy retailer to supply power to their properties may be able to incorporate a

charge for the installation cost as well as consumption. This will only be applicable on a limited number of properties and there needs to be a clear separation between the CHO and the embedded network operator.

CHIA VIC LAUNCHED A PROJECT TO INVESTIGATE OPPORTUNITIES AND BARRIERS TO FINANCING ENERGY EFFICIENCY UPGRADES.

4. Rent increases - the few CHOs that are not already charging their tenants the maximum allowable rent may be able to increase the rent to assist in the capital outlay required for energy upgrades.

With funding from Lord Mayor's Charitable Foundation through the Eldon & Anne Foote Trust, and with project partners Boompower and Impact Investment Group, CHIA Vic launched a project to investigate opportunities and barriers to financing

energy efficiency upgrades, including ways to share the cost and benefits of clean energy solutions, including solar PV, batteries and energy efficiency initiatives so they can generate a return on their investment and implement even more efficiencies.

The project examined charging and financing models that could be adopted, as well as ways to implement energy upgrades at a much larger scale than is currently possible.

A legal review of the regulation and legislation in Victoria, Tasmania, NSW, SA and Queensland found the difficulties in recouping costs from tenants is one that does not stop at the state border. Restrictions on the amount of rent able to be charged apply in all states and are detailed in tenancy legislation and via government rent caps of between 25 and 30 per cent of tenant income.

Several options were also identified that would enable the sector to scale-up the installation of these improvements.

- **Regulatory change** - changing the residential tenancy regulations to enable social housing landlords to create a 'win-win' scenario in relation to energy efficiency.
- **Creation of a new entity** - the Victorian community housing sector could create its own entity that could own and manage energy efficiency upgrades on its behalf. This entity could own the energy assets and enter into a contract with tenants where they make a co-contribution to the capital cost of the installation based on the expected savings created by the upgrades.

Following the project's findings, CHIA Vic will be advocating for a change to the regulation that is preventing the sector from being able to install energy efficiency improvements at scale, and will be undertaking further work to explore the exciting possibilities offered by a third party entity that could own and manage energy efficiency upgrades on behalf of the sector.

You can view the Energy page at the CHIA Vic website for details of this project and other energy-related initiatives.

Jess Pomeroy, CHIA Vic

POTS TRANSFORM CBD LANEWAY

Wintringham residents have got behind a gardening initiative that is one of four Greening Laneways pilot projects in the City of Melbourne.

The laneway greening began informally when a woman called Katherine moved into a Melbourne CBD lane alongside several Wintringham residents.

Katherine wanted to bring her large collection of garden pots to her new home.

'I didn't know what to do with the pots, so I asked a neighbour if I could put them outside



Image courtesy of Katherine McPherson

However, a Wintringham resident, Ana, was concerned the irrigation control box could be a security risk – giving potential thieves a way to climb into her property.

Wintringham Case Manager Lorna asked Katherine if pots could be placed on the irrigation box to help relieve Ana's concerns.

'The Laneway residents maintaining the garden rallied together. Donations from Northcote Pottery and Bio Gro became the catalyst. They rearranged all the pots, placing some on top of the irrigation box and wiring them together so they would be harder to pilfer,' Lorna says.

Ana is now feeling happy and secure in her home and has the added bonus of an award-winning green laneway on her doorstep.

his building in the lane,' Katherine says.

'A short time later City of Melbourne released a competition for people to nominate their lanes for greening. We were one of four winning sites.'

The laneway was soon transformed by pots containing a mix of olive trees, palms, climbing jasmine and ornamental flowers. As part of the prize, the council installed an irrigation system to assist with watering the greenery.

AGAINST THE ODDS

The Canadian experience of growing community housing in the face of federal indifference.

Australia and Canada are two of the most comparable countries in the world: both are geographically large, former British colonies with resource-based economies and a federal system that features ongoing tensions between national and state/provincial jurisdictions. Both have a similar mix of housing tenures (roughly two-thirds home ownership, one-quarter private rental, and relatively small social housing sectors that account for less than 5 per cent of total housing).

The federal government in Canada has historically played a significant role in housing, creating a national housing agency, the Central (later Canada) Mortgage and Housing Corporation, in 1945, more than two decades before any province created their ministries or operating agencies.

As a consequence, federal designed policy and programs have dominated the emergence of the public and the community housing sector, which was made up of many small non-profit corporations and co-operatives.

Provincial/territorial (P/T) roles evolved slowly, usually in a reaction to federal policy - taking advantage of favourable cost sharing to deliver essentially federal programs. P/T roles expanded through the mid 1980s to 1994 as they were invited to take on more active roles and contribute to the supply of social housing as well as related rehabilitation and rent supplement programs.

This came to an abrupt end in 1993, when the federal government declared it would no longer fund the development of new social housing. Whilst provinces and territories absorbed a larger role in administering ongoing subsidies and oversight of existing social housing this detracted from new initiatives.

The federal government did re-engage in 2001, creating a new affordable housing framework, and substantially expanding its role and funding with the announcement of a National Housing Strategy (NHS) in 2017. However, over the intervening period most of the provinces followed the federal lead and reduced their own expenditure, causing community housing sector growth to stagnate.

However, two of Canada's larger jurisdictions, Quebec and British Columbia (BC), became far more proactive and are widely seen as leaders in the social-affordable housing arena.

Rather than batten down the hatches and deflect blame to the federal level, these two jurisdictions raised their sails and embarked on relatively ambitious agendas to support and grow the social housing sectors.

Strong political will and local conditions that created a strong constituency of support for government investment in affordable housing helped: BC had high housing costs and visible need, and an effective capable provincial institution with strong, consistent leadership; Quebec enjoyed a groundswell of community activism



Steve Pomeroy, Senior Research Fellow, Centre for Urban Research and Education, Carleton University, Canada.

QUEBEC'S GRASS ROOTS EXPANSION

Quebec was successful in producing 4,300 units between 1994 and 2001, despite the absence of federal funding. The provincial housing agency Societe d'habitation du Quebec (SHQ) created new provincial programs - one for acquisition and rehabilitation and one for construction - which have acquired or produced more than 40,000 units between 1994 and 2017.

The province funded these programs until 2001, when the new federal Affordable Housing Initiative became a form of cost-sharing for these programs (although at much lower than pre-1994 funding levels).

It also leveraged the federal withdrawal as an opportunity for sector players to collaborate and partner to create a coordinated, coherent sector. It shifted from its more centralised approach towards engaging municipalities and the community sector to play a greater role as partners in Quebec's housing ecosystem.

The 1996 Sommet de l'économie et de l'emploi (summit) brought together representatives of trade unions, public and private sectors, and the social economy to discuss the future of Quebec's economy and employment and community housing's role in that process.

The summit created an opportunity for diverse housing sector actors to coordinate their efforts and fill the gap created by federal disinvestment with new partnerships.

SINCE THE FEDERAL GOVERNMENT'S FUNDING RE-ENGAGEMENT IN 2001, BC AND QUEBEC HAVE CONTRIBUTED OVER THREE-QUARTERS OF ALL NEW AFFORDABLE HOUSING SUPPLY IN CANADA.

Another concrete result of the summit was the creation of the Fonds québécois d'habitation communautaire (FQHC), a new entity to help the provincial government finance its affordable housing program (Access Logis or ACL).

The FQHC's initial mandate was to act as a consultation instrument, to advise the government, and to manage the funds invested by the government in the ACL program. In 2007, its mission was modified: it became a financial instrument and started to gather financial contributions from all housing providers that used provincially-funded programs.

By the end of 2017, the FQHC had accumulated more than CAD \$20 million. This capital will likely be invested in renovation and construction loans to housing providers. It will be managed by the SHQ, with the collaboration of an advisory committee with provincial community housing organisation representation.

Steve Pomeroy, Senior Research Fellow, Centre for Urban Research and Education, Carleton University, Canada.

and partnership with both the private sector and labour unions under the auspices of a social-economy movement.

BC'S GOVERNMENT LED GROWTH

Since the federal government's funding re-engagement in 2001, BC and Quebec have contributed over three-quarters of all new affordable housing supply in Canada, or more than 70,000 units out of the total 91,000.

Both provinces have managed to consistently produce new affordable and social housing even when federal government involvement and funding fluctuated.

BC's affordable housing ecosystem is characterised by:

- **A strong and capable community-based sector of providers, sector organisations and, in the formative years, a strong network of intermediaries.**
- **A strong specialist public sector entity - BC Housing, the provincial housing agency, has an increasingly broad mandate and unique organisational structure.**
- **A relatively uninterrupted period of growth and expansion in capacity and competencies across the system (unlike other jurisdictions where much of this atrophied through the 1990s in the absence of funding).**
- **Relatively consistent political support and funding, despite changes in government.**

Between 1994-2001, the BC provincial government and its housing agency, BC Housing, used the federal government's withdrawal from housing as an opportunity to strengthen its capacity and expertise:

It created new provincial programs that maintained modest, but consistent, production levels. These programs helped to retain expertise and capacity, positioning BC to take advantage of renewed federal funding in 2001 to more quickly expand housing supply.

BC Housing produced a useful financing mechanism for non-profit housing providers by taking on a direct role in construction financing, and subsequently facilitating long-term financing via a bulk tendering process.

TAKING A SYSTEMS-LEVEL APPROACH

BC Housing's consolidation of responsibilities for housing and homelessness has enabled it to lead a systems-level approach to homelessness.

With substantial control over assets, BC Housing has been able to provide real estate for new supportive housing developments (as have some municipalities, notably Vancouver, and some charities), complementing this with strategic partnerships with health and community service providers.

This broadened mandate has positioned it to take the lead on meeting the housing needs of homeless individuals through supportive housing by creating real estate solutions and coordinating frontline non-profits to provide essential services and supports.

THE SECRET SAUCE

Women's Property Initiatives and Wintringham talk about their successful approaches to attracting pro bono support or philanthropic and other funding.



WOMEN'S PROPERTY INITIATIVES

Women's Property Initiatives (WPI) is well known for its success in attracting pro bono support, but whilst its focus on housing older women or those fleeing family violence is undoubtedly part of its appeal, CEO Jeanette Large says that is not whole story.

'The secret of our success is that we ask for support,' Jeanette says. 'If you've got contacts, you must use them and you have to ask for help. The worst thing that can happen is that they say no.'

'Our board connect us wherever they can and we have also had great responses from *Good Company*, which has been established specifically to connect not for profits and charities with the volunteers out there who want to make a difference.'

'We've found some wonderful people by putting a project up on *Good Company*, including our Chair.'

Another key source of help has been WPI's Advisory Panel, made up of 10 volunteers with a range of professional background - that panel meets three or four times a year.

Jeanette personally invited individuals that had been identified

as being a good fit for the organisation to join the panel.

'I spoke to them about the value to them, as well as to us, if they were prepared to participate,' Jeanette says.

The benefits include contributing to a not-for-profit community housing organisation that is aligned in some way to their work and promoting their involvement on their website and LinkedIn profile.

THE SECRET OF OUR SUCCESS IS THAT WE ASK FOR SUPPORT.

'It has assisted some members to gain government contracts where having done some pro bono work is viewed very positively, particularly for the law firms,' Jeanette says.

'We bring many of our projects to them to get their feedback on risk management and feasibility, and we also use them to connect with other people who could help.'

'They have been fantastic in linking us into their contacts and making introductions for us. Initially we're just going to establish it for 12 months but the members have stayed engaged with us, which is terrific,' Jeanette says.

'You have to keep them informed about what you're doing. You can't just sort of leave them high and dry and you can't underestimate the time it takes, but you can't compare the value of what it would cost us to employ those people compared to the value of the time taken to engage them and keep them engaged.'

And the benefits are definitely two way, she says.

'The people that come and do pro bono for us don't see it as a drag - they love it. They learn about the organisation, they learn about an area of work that they might not necessarily have been exposed to before. Many of them are wowed by what we can achieve with such limited resources. So, apart from the fact that it's vital for our organisation, I think it's also a great education process for many individuals and businesses to be exposed to the work that we're doing and why we're doing it.'

Kate Robertson, CHIA Vic

WINTRINGHAM

Being in the business of running a not-for-profit homeless support and housing service for people aged over 50, isn't always the easiest to gain funding support for. We have minimal glossy brochures, no paid advertising campaigns, no fundraising team or pictures of children and youth that often tug at the heartstrings of politicians and philanthropists, not to mention the general public.

So what gives Wintringham the edge when it comes to securing funding to build more housing and boost the quality of life for our marginalised clients? And how does an organisation like ours pay the bills, while expanding our services to help more people in need at the same time?

AN ENDURING PASSION TO REPRESENT AND FIGHT FOR THE RIGHTS OF THE ELDERLY POOR AND HOMELESS TO ACHIEVE EQUALITY AND VISIBLY TANGIBLE OUTCOMES IN THEIR LIVES.

You could say this comes down to extremely good financial management, and yes that's part of it, but at our core is the unwavering reason why everyone at Wintringham comes to work every day, and that's social justice. An enduring passion to represent and fight for the rights of the elderly poor and homeless to achieve equality and visibly tangible outcomes in their lives.

This passion is what has fuelled my discussions with many people over the past 30 years that Wintringham has existed. It may be an overly simplistic view, but I believe it's these ongoing discussions with people from across government, the

homelessness and aged care sectors, for-profits, not-for-profits, philanthropists, and basically anyone that is willing to listen about this marginalised group's plight, and of course the work we're doing to help fill some of that huge gap in support services.

One example of successful lobbying which resulted in a major funding boost was the introduction of a Homeless Supplement in aged care. All providers of aged care in Australia are recurrently funded through a mechanism that largely, and unintentionally, disadvantages homeless people. As a result of years of countless discussions, presentations, phone calls, meetings and trips to Canberra, we were eventually able to secure a special Homeless Supplement that now is available not just to Wintringham but to all aged care providers who work with elderly homeless people.

Two other examples of relationships impacting upon funding are new aged care and housing developments that we will be constructing in Shepparton and Tasmania that total nearly \$40m. They have been entirely funded through an amalgam of various state and Federal Governments, a union and various philanthropic trusts.

Part of what makes these relationships fruitful, is that they are genuine partnerships which are based on a need, delivered passionately, and which provide a proven solution. A solution that has been tried and tested. A solution that means you have people behind it that are committed to deliver, who are trustworthy and in it for the long-haul. Relationships like these aren't exactly rocket science, it just takes time and perseverance to develop and grow.

Bryan Lipmann AM, Wintringham's Founder and CEO





Life is simpler on the Aegean Sea...
Image courtesy of visualhunt.com

EVERY MONTH THE COMMISSION HELD A LOTTERY IN THE MELBOURNE TOWN HALL FOR EVERYONE ON THE LIST, WITH THE WINNERS BEING ALLOCATED A NEW DWELLING.

and unable to work. Now who should be given a property?

So now we graft onto the wait list system priority categories, such as domestic violence, homelessness, disability, and health. Then we may have to decide which of these needs criteria has the most weighting. Not an easy task; the allocation system is becoming more and more difficult.

In Australia, public housing and the emergent community housing providers operated a simple wait list system right up to the 1990s, and then progressively moved to a priority wait list thereafter. And that is where it is today.

But that's not all. Imagine that the government of the day decides that rental providers have to move to a *choice-based* system. What this means is that social

and affordable housing providers have to emulate the private sector system of allocations.

This means, when a property becomes vacant it is advertised to all those who are eligible (each property may have a different set of eligibility criteria) and it will be allocated to the eligible applicant (or support worker) who has inspected the property and put their name down for it.

Only then is the wait list used to allocate; the dwelling is allocated to those who chose the property and were also top of the wait list.

The idea here is that only households who want a property get it, resulting in happier and more rapid allocations. This is now the mandated system in the UK and parts of Europe, illustrating the theme of this short story that the allocation of social and affordable housing is not only complex but ever changing in response to circumstances.

As the community sector has experienced for decades, it is very hard trying to do the best thing for all tenants and applicants. Reflecting on this you may now decide to spend your winnings on an island in the Aegean Sea.

Professor Terry Burke, Swinburne University

EENY MEENY MINEY MO: THE CHALLENGE OF PROPERTY ALLOCATION

If you thought creating a fair and transparent system for allocating social housing to tenants in need should be fairly simple, you'll need to think again after reading this article by Swinburne Professor Terry Burke.

Imagine you have won \$70 million and, blessed with philanthropic values, you decide to set up your own affordable housing development of 150 or so dwellings. Independently financed and managed, your development will not have to be part of the Victorian Housing Register. You'll be able to choose who goes into your newly-developed property. So how do you choose who to put in?

One method, which is not uncommon in various parts of the world, is essentially one of nepotism; you just choose family members, friends and acquaintances who you would like to house. But this pushes the boundaries of philanthropy and is not about meeting any public good. So what do you do?

First you have to set up some eligibility criteria. If income is a criterion you will have to establish an income level that differs for all family types. And you might want some residency criteria; not just Australian but Victorian, or perhaps even more local. You then might want some measure of assets, as you don't want to give an affordable dwelling to somebody who has other forms of wealth. But you're torn about what assets you should include and how much is acceptable.

In the end, however, you establish your eligibility criteria and find that you have 500 applicants for your 150 properties. Who will you allocate to? You look at your list and they all seem to have similar need, so you decide the best method of allocation

is a *lottery*; all the names go into a hat and you pull out 150 names.

This is the method used for many years by the Victorian Housing Commission, which was set up in 1946. Every month the commission held a lottery in the Melbourne Town Hall for everyone on the list, with the winners being allocated a new dwelling.

As time went on the lottery became increasingly unfair – and your own lottery system would face the same problem. Poor Joan and her two kids put their name down in the first month but bad luck meant years went by without their name being chosen in the lottery. Meanwhile Jessica, who put her name down only last week, won the lottery the week after. Not fair really, so the lottery system had to go.

What better replacement than a *wait list* that sees those who have been at the top of the list get the next property. Fairness has been restored. But has it? Joan is now top of the list but not far below her is Damian and family. While Joan has a full-time but low-paid job, and is paying 35 per cent of her income in private rental, Damian is paying 55 per cent. In addition, both of Damian's children have an intellectual difficulty and he is the carer

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VincentCare
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Support and services for people experiencing homelessness and disability

VincentCare's team: Lisa Sammut; Damien Chandler; Jac Tomlins; Quinn Pawson; and, David Smith.

VINCENTCARE FINDS POT OF GOLD AT THE END OF THE RAINBOW TICK

'I was expecting to have a rough time with discrimination but I had my gender and sexuality acknowledged and respected. I've been in and out of crisis housing organisations for 10 years since my family disowned me and this has been my best experience with a housing service. Thank you.'

- VincentCare LGBTIQ client

Becoming Rainbow Tick accredited has been an extremely positive experience for VincentCare's clients and staff, according to CEO Quinn Pawson.

The accreditation is awarded to services that achieve the very highest standard of Lesbian, Gay, Bisexual, Trans, Intersex and Queer (LGBTIQ) inclusive practices.

'As we all know, LGBTIQ+ people are statistically overrepresented in the homeless population and, due to experiences of discrimination, they may be less likely to seek help from a service organisation, especially a faith-based organisation,' Quinn says.

As a result, three years ago, VincentCare made the decision to seek Rainbow Tick accreditation.

'VincentCare needs to be equipped to support LGBTIQ people, which means staff need to have an understanding of lived experience, and the knowledge and skills to provide LGBTIQ clients with the best possible service,' Quinn says.

'It is a way for an organisation to show their commitment to LGBTIQ pride, diversity and inclusion. A Rainbow Tick accredited service sends a message to its LGBTIQ clients that they will receive an informed and inclusive service from the

moment they step through the door; and that LGBTIQ volunteers and staff will find a culturally safe and supportive workplace.'

To gain a Rainbow Tick, inclusive LGBTIQ practices must be embedded across the organisation in a way that is sustainable in the long term.

'Achieving Rainbow Tick accreditation required everyone in our organisation to examine pre-held conceptions and stereotypes and their impact on service delivery, client experience, and outcomes. This has not only changed the way we work with clients, but the way we work as an organisation,' Quinn says.

A RAINBOW TICK ACCREDITED SERVICE SENDS A MESSAGE TO ITS LGBTIQ CLIENTS THAT THEY WILL RECEIVE AN INFORMED AND INCLUSIVE SERVICE.

'Significantly, we acknowledged the importance of visibility and of publicly affirming and celebrating the LGBTIQ+ community. Rainbow Tick made staff - both LGBTIQ+ and straight - feel enormously proud of the organisation they worked for.'

Some of VincentCare's key initiatives have involved providing professional development training for staff, focusing on best-practice service delivery to different LGBTIQ cohorts; celebrating significant LGBTIQ events throughout the year; and, distributing a LGBTIQ Client Survey, with the results used to improve service delivery.

The organisation has also developed a comprehensive intranet resource of LGBTIQ services, groups, organisations, research and resources and a Gender and Sexuality: Inclusive Practice Guide and a companion Resource Guide.

Relationships and referral pathways have been developed with key LGBTIQ organisations and the regular staff newsletter and social media channels promote LGBTIQ stories.

Creating an inclusive and supportive environment also includes providing a framework where LGBTIQ staff are comfortable to be open or 'out' about their gender identity or sexual orientation at work, Quinn says.

'At VincentCare, this is done by creating an inclusive culture with genuine bold leadership and policies and strategies that specifically recognise LGBTIQ people.'

Initiatives to support staff at VincentCare include access to LGBTIQ counselling, professional development that includes an understanding of the LGBTIQ community, and giving staff the opportunity to be open about their gender identity and sexual orientation.

'For VincentCare, Rainbow Tick accreditation represents a significant milestone, but this is not the end of the journey. There is always more work to be done to create and embed inclusive practices into the organisation for the benefit of clients, staff and volunteers,' Quinn says.

VincentCare is happy to share its learnings and resources to other organisations that are looking at applying for the Rainbow Tick.

'I encourage you to pursue it,' Quinn says.

'If your experience is similar to VincentCare's then it will create a powerful alignment between the spirit of social justice that staff bring to work each day and your organisational objectives. It will create pride in your organisation and what you do, a pride that is grounded in the celebration of diversity within your organisation's community.

'Creating and embedding inclusive practice in the service delivery and culture creates better services for clients, and galvanises staff, giving everyone something to rally around.'

FEEDBACK

As a gay man using VincentCare I have been welcomed and supported so much so that I forget it is a faith based organisation. I'm encouraged to be who I am there.

Damien, LGBTIQ client

Having a Rainbow Tick makes me feel like, ok this organisation supports my community and I'm welcome here, so it's really important. I will feel comfortable in going and openly speaking about my issue.

Elvis, LGBTIQ client

I take my hat off to all our frontline staff. We've got a lot of fantastic and very out queer staff and a lot of fantastic very out allies, and I think over time that was really reflected in the client experience and when we surveyed clients, which we did in the middle of that process, that was the feedback I was getting.

Jac Tomlins, LGBTIQ staff member

I may be an old, grizzled social worker who doesn't part with a tear easily but it's with a lump in my throat and with the greatest of gratitude that I write this: VincentCare has very quickly become more than a workplace. It's become a sanctuary, a place of pride.

Evan, LGBTIQ staff member

THE TRIALS AND TRIBULATIONS OF RENT SETTING



Setting an affordable rent is a tough balancing act

Social housing providers have grappled with the concept of 'affordable rent' for decades. Swinburne Professor Terry Burke explains why it is such a vexed issue.

Life is easy for a private rental landlord compared to a social landlord when it comes to setting rent.

A private landlord just takes into account the prevailing demand and supply conditions when determining what rent they will charge. They don't have to worry about whether low to moderate income households will be able to afford that rent and, if that market rent does not cover their costs, they can offset their losses with a subsidy from the government in the form of negative gearing.

Within some limits, private landlords can increase rents regularly and by amounts that may be much greater than the tenant's capacity to pay – existing tenants who cannot afford the new rents can be evicted and other tenants found.

But, social housing was created with very different objectives to the private sector (beginning with 1940s Housing Commission housing)

and has always struggled to determine a fair and appropriate rent.

What is a fair rent? Of course, it should be an *affordable* but what defines affordability? Should it be some proportion of an income? If so, what is the right proportion (17, 25, 30 per cent?) and should it be after-tax or before-tax income? Should it include all types of income support and benefits and should the proportion be the same for each benefit and household type?

Alternatively, should a rent be set at a level that leaves a household with sufficient to meet the necessities of life; one we might call a residual income rent. But how do we set a standard of what is necessary and how much should it vary by household type?

Setting an affordable rent is just so complicated! But, even if a housing organisation, does come up with an affordable rent does that mean it is a *fair* one? Not necessarily...Joan and her two kids may have the same income as Margaret and her two kids so both pay the same household rent. But Joan lives in a poorly-located 50 year-old dwelling that is cold and with bathrooms and kitchen that were obsolete 30 years ago.

HOW DO WE SET A STANDARD OF WHAT IS NECESSARY AND HOW MUCH SHOULD IT VARY BY HOUSEHOLD TYPE?

Margaret has got a brand new inner-city town house with efficient heating and all mod cons. Is this fair or should the rent reflect the quality of the housing? Joan has every reason to complain.

But if fixing this meant adjusting the rent for all the variations in the quality of a dwelling, including the location and number of bedrooms, it would make rent setting more *administratively complex* as, not only would rents differ for every property, allocations would have to be changed so that tenants on different incomes could be matched to properties with different rents.

And then there is the problem that affordable rents may not cover costs. In principle, unless subsidised in some way any business that does not cover costs will at worse go out of business

or, at best, just not grow. So, affordable rents may not be a *sustainable* rent for a housing organisation. But if the rent did cover costs, what costs should be covered?

An agency could sit down and identify all their current costs, such as salaries, utilities, maintenance, repairs, any borrowings, and then average this across all the dwelling they manage and set an average cost rent.

In other words, the rents from all the properties covered costs. In fact, the Public Sector (the old Housing Commission) used this 'cost rental model' from 1946 right up to the early 1990s. But by the 1990s this model was also problematic.

The first problem derived from changes to the eligibility and allocation systems at that time, a change that was also impacting community housing.

As housing organisations moved away from assisting lower income working families toward greater targeting of households with multiple needs, more very-low income households entered social housing. The average cost rent was simply unaffordable for these households so there was a move to an affordable household rent rather than a property cost rent.

But there was another problem, the legacy of which is still felt today. It is about what we see as a cost. When setting rents in the 1940s, Housing Commissions only looked at what was the current costs at that time, and neglected what costs might be incurred in 40 or 50 years' time.

In principle, rents should also have covered a replacement or upgrade cost as the property aged. This amount should have been put into a sinking fund that, like a superannuation fund, would have accumulated over time and been drawn down on when the old stock needed to be renewed.

But there was no such rent component and no such fund and so governments found themselves with insufficient money to renew and upgrade. So what did they do? Some of the worst stock was sold off but, more commonly, funds that had been set aside for new stock, including community housing, were diverted to renewal.

This is a major reason why social housing stock numbers have not grown much since the 1990s, despite substantial growth in social housing need. And the current household rent has something of the same problem. As a rent it bears no relation to the cost of providing a community housing service, including borrowings for future growth, so community organisations find it difficult to develop new stock. And they too are constrained in their ability to put aside money for upgrades and replacements in 20 or 30 years' time. The affordable household rent is excellent for existing tenants but does little to help future applicants or future tenants.

The affordable household rent that is commonly used in the community sector is thus a compromise rent deriving from a series of historical circumstances and attempts to balance fairness, sustainability, administrative ease, and affordability. It's far from perfect but is perhaps the best we can do in the current difficult financial circumstances. Private landlords certainly have it easy by comparison!

Professor Terry Burke, Swinburne University



Joseph Hubay, Untitled abstract piece

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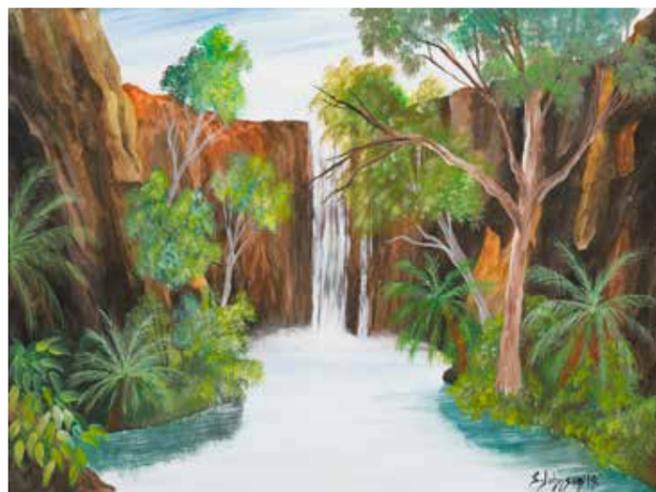
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ART BREAKS DOWN BARRIERS

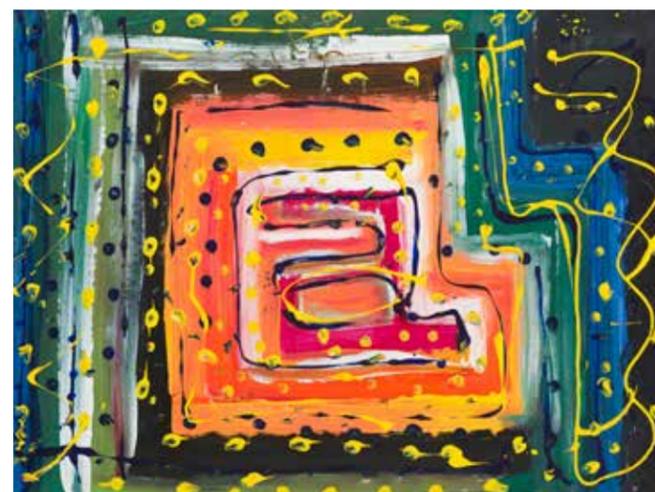
Wintringham's 2019 art exhibition, *Unstoppable: Breaking the Barriers* is paying tribute to those who have struggled with stereotyping and prejudice, and to those who are more resilient than society gives them credit for.

The stunning artworks have been created by Wintringham residents, all aged 50-plus and many with a history of homelessness or being at risk of homelessness.

Wintringham runs an art show every year, with this year's event held in August with the support of Victoria University Metro West. See Wintringham's website for details.



Steve Johnson, *Silent Whispers* landscape piece



Catriona McQuilken, *Frog in a lily pond*

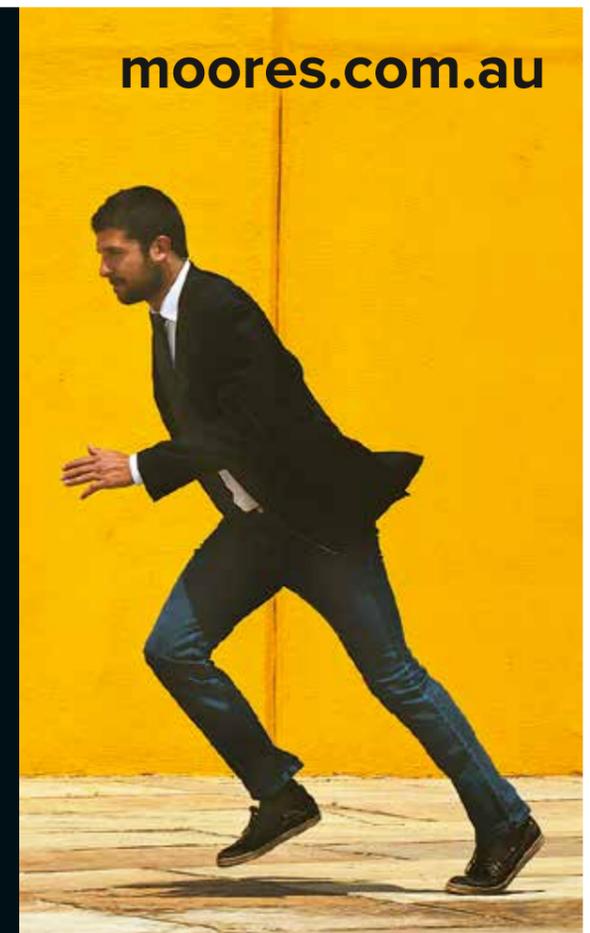
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