



## Appendix 8: Sustaining tenancies

Launch Housing supports prevention programs that sustain a rental tenancy when someone has a mental health episode. Safe, appropriate and stable housing is essential to health and wellbeing, education, employment, and social and community participation for individuals and families.

### Access to housing remains extremely problematic for low income and vulnerable households

**There is a lack of affordable housing in the private rental market**

In metropolitan Melbourne, affordable new lettings had fallen to just 5% in the 2019 March quarter, compared with 5% in the 2018 December quarter<sup>i</sup>.

**Especially for those on Newstart Allowance**

Only 0.3% of one-bedroom dwellings were affordable to recipients of Newstart in metropolitan Melbourne<sup>ii</sup>

**And social housing is equally unavailable**

There is a shortfall of 102,800 social housing properties in Victoria<sup>iii</sup> with 41,677 households on a waitlist for social housing properties<sup>iv</sup>, many of these would be people with mental ill-health.

### Sustaining a rental tenancy (private and social housing) is critical to ensure stability

**The majority of households seeking support from specialist homelessness services were currently housed but were at risk of homelessness**

63% of the more than 93,300 clients who accessed support from Victoria's specialist homelessness services in the last financial year had housing but were **at risk** of losing their tenancy on first presentation.<sup>v</sup>

**Preventative programs are crucial for sustaining tenancies and preventing homelessness<sup>vi</sup>**

Intervening early is about stabilising an existing tenancy and is a key mechanism for responding to a housing crisis and preventing homelessness. Such programs have been shown to be effective in managing short-term crises and sustaining tenancies, whilst providing 'significant' cost savings for government.<sup>vii</sup>

**The 'Doorways' program is one example of support to sustain tenancies for people with persistent mental ill-health**

The Doorway Program (run by Wellways) provides rental subsidies, brokerage and tenancy support for people with persistent mental ill-health who are at risk of, or experiencing homelessness, specifically enabling them to access and sustain private rental accommodation.

## Launch Housing provides a range of programs that support ‘at risk’ tenancies

### The Private Rental Assistance Program (PRAP) aims to stabilise ‘at-risk’ tenancies

PRAP provides financial and practical assistance to establish and maintain private rental tenancies for people who are homeless or at risk of homelessness.

2018 data over a three-month period shows that PRAP (which operates in Melbourne’s southern region) supported 137 individuals, of whom:

- 38% were single parent families;
- Most were aged between 26 – 45 years; and
- 79% were living in private rental.

### It also includes a focus on mental health

Mental health focused private rental access support (MH PRAP) operates in Dandenong, Casey and Cardinia.

In the 2018-19 financial year, 42 people received support from MH PRAP. Half were women and half were men, most were aged between 18 and 45 years, and born in Australia. They typically lived in the south-eastern suburbs (Dandenong, Cranbourne, and Narre Warren).

Most people were on a Disability Support Pension or Newstart Allowance.

All needed support for mental health issues as well as housing affordability stress or financial difficulties. Many were faced with a housing crisis (e.g. eviction), while others were in inappropriate accommodation.

Overall, the program was able to meet the immediate needs of households. All received material aid/brokerage and a number also received financial information<sup>viii\*</sup>.

### We also provide the Homelessness Prevention Private Rental Support Program (HPPRSP)

Through generous philanthropic funding, this program supports ‘at-risk’ tenancies through Launch Housing’s homelessness entry point in Cheltenham.

The program delivers support to households to help maintain or establish private rental tenancies during a time of crisis and prevent homelessness. Financial support is provided to households on a sliding scale, with the program covering 50% of the rental payment in the first month, then reducing to 17% in the third month.

The program also provides flexible case management support such as liaising with real estate agents and making other necessary referrals.

## The following case story highlights the benefits of the HPPRSP for tenants

'Mary' and 'Jack', both aged 59, have lived in the same private rental property for many years. 'Mary' has always worked, but about a year ago she suffered a heart attack and a stroke, which led to a long period of physical recovery and co-occurring mental health disorders. She has not been able to return to work. 'Jack' took on the role of full-time carer for 'Mary', which significantly reduced their household income as both now rely on income support payments plus a small amount of income protection.

'Mary' and 'Jack' approached Launch Housing for help. Through the Homelessness Prevention Private Rental Support Program, Launch Housing provided \$921, with two further payments committed. Another \$921 was provided through a source of government funding. 'Mary' and 'Jack' were also referred within Launch Housing for support with overdue utility bills.

Outcome: The Homelessness Prevention Private Rental Support Program enabled 'Mary' and 'Jack' to sustain their tenancy. This has been a very challenging time in both of their lives. The program has given them a sense of security and provided critical breathing room while 'Mary' focused on her physical and mental health recovery.

(Source: *Homelessness Prevention Private Rental Support Program, Quarterly Report, October to December 2018*).

<sup>i</sup> <https://dhhs.vic.gov.au/publications/rental-report>

<sup>ii</sup> <https://dhhs.vic.gov.au/publications/rental-report>

<sup>iii</sup> <https://chp.org.au/media-releases/march-quarter-rental-report-shows-housing-crisis-continues-in-victoria/>

<sup>iv</sup> <https://chp.org.au/media-releases/march-quarter-rental-report-shows-housing-crisis-continues-in-victoria/>

<sup>v</sup> SHSC 2017-18 Vic supplementary tables: CLIENTS.7 and CLIENTS.22

<sup>vi</sup> N. Brackertz, A. Wilkinson, and J. Davison. (2018), *Housing, Homelessness and mental health: towards systems change*, report prepared by AHURI Professional Services, Australian Housing and Urban Research Institute, Melbourne.

<sup>vii</sup> Zaretzky, K. and Flatau, P. (2015) The cost effectiveness of Australian tenancy support programs for formerly homeless people, AHURI Final Report No.252. Melbourne: Australian Housing and Urban Research Institute Limited. Available from: <http://www.ahuri.edu.au/publications/projects/p82028>.

<sup>viii</sup> Financial information is a specific category that refers to general services. According to the AIHW's Specialist Homelessness Services Collection Manual July 2017: Financial information may include informal discussions aimed at helping the client to understand their financial affairs and raise awareness of some options to deal with their financial management issues, and assisting the client to budget using Centrepay. (Source: Australian Institute of Health and Welfare 2017. Specialist Homelessness Services Collection manual. Cat. no. HOU 289. Canberra: AIHW).