



Youth Affairs
Council Victoria

YACVic Submission:

Inquiry into the Rental and Housing Affordability Crisis in Victoria

Introduction

YACVic welcomes the *Parliamentary Inquiry into the Rental and Housing Affordability Crisis in Victoria* conducted by the Victorian Parliament's Legal and Social Issues Committee.

YACVic's submission focuses on the unique barriers, challenges, and needs experienced by young people in Victoria's rental system. It considers the inequities of the current system, examines the impacts of housing scarcity and unaffordability on young peoples' access to housing, and the need for greater investment in youth-responsive social housing.

Our submission also considers the resultant homelessness experienced by young people in Victoria as a direct impact of the rental and housing affordability crisis. Young people are increasingly finding it difficult to access safe and secure housing, with deeply embedded systemic issues creating ongoing barriers. In this climate a Victorian Youth Homelessness Strategy is imperative, with a Youth Housing Guarantee, to reduce and prevent young people experiencing homelessness.

About YACVic

Youth Affairs Council Victoria (YACVic) is the peak body and leading policy advocate for young people aged 12–25 and the youth sector in Victoria. Our vision is that young Victorians have their rights upheld and are valued as active participants in their communities. As a peak body, we work closely with young Victorians, and the sector that supports them, to deliver effective advocacy, events, training, resources and support – so that young people can live their best lives. We're driven by our valuable members and their vision for a positive future for young Victorians.

YACVic Rural is our advocacy and development arm focused on rural and regional young people and the youth sector throughout Victoria, with a physical presence in the Great South Coast and Southern Mallee regions.



Summary of Recommendations

A Fair and Safe Rental System for Young People

Recommendation 1: Better regulation of leases to reduce prevalence of short-term leases (six to 12 months) and consequent impact of tenure insecurity.

Recommendation 2: Regulate renter application processes to improve renters' rights and restrict agents and landlords from accepting unsolicited higher bids.

Recommendation 3: Stricter enforcement of the minimum standards for rental properties, as outlined by Consumer Affairs Victoria, to ensure better quality housing for renters.

Recommendation 4: Review all new social housing design to ensure the Big Housing Build's commitment to a minimum standard of accessibility is being met.

Housing Supply and Affordability

Recommendation 5: Introduce a limit on rental price increases.

Recommendation 6: Advocate strongly to the Australian Government to further increase all Centrelink income support payments to align with cost of living, in line with the recommendations from their Economic Inclusion Advisory Committee.¹

Recommendation 7: Advocate strongly to the Australian Government to streamline access to income support payments for young people, and allow flexibility to support young people through life circumstance changes.

Recommendation 8: Introduce caps on the number of nights that residences can be listed as short-term rentals, to increase the number of long-term rentals available.

Invest in Social Housing and Services for Young People

Recommendation 9: Increase the number of social housing properties, including a commitment to 5000 social housing properties for young people over the next four years (\$83.9m over four years).²



Recommendation 10: Provide long-term youth-targeted subsidies for social housing providers, to reduce financial barriers and incentivise them to house young people.

Recommendation 11: Invest in social housing models designed with youth-focused wraparound support services to ensure a best practice approach to young people in social housing.

Recommendation 12: Involve young people in the consultation and design of social housing to ensure it is appropriate and accessible for young people and meets their specific needs, including the needs of disabled young people.

Young People Experiencing Homelessness – Investing in Support

Recommendation 13: Greater investment in skilled youth workers as early intervention support for young people at-risk of and experiencing homelessness, to meet the growing need and demand from homelessness services and prevention programs.

Recommendation 14: Deliver targeted service information to young people through youth-relevant platforms, so young people affected by the rental and housing affordability crisis know what supports are in place for them and where to find them. Messaging should be co-designed by young people to ensure relevance and credibility.

Recommendation 15: Provide youth-specific family violence services to support young people leaving home, and family violence training for youth workers.

Recommendation 16: Increase investment in family reconciliation support services.

A Victorian Youth Homelessness Strategy

Recommendation 17: A dedicated Victorian Youth Homelessness Strategy, with a Youth Housing Guarantee.



Key Findings

1. A Fair and Safe Rental System for Young People

1.1. Shortage of affordable, safe and long-term rentals

The national average length of rental tenancy is less than one year.³ Further, in Victoria we have the highest national rates of month-to-month leases, with 22% of renters facing tenure insecurity.³

The shortage of affordable, safe and long-term rentals means young people are likely to move more often. We know short-term leases mean extra moving costs for renters, and mental health impacts due to the compounding stress of finding affordable housing in a highly competitive housing market.⁴ Frequent moving impacts life stability and can have flow-on effects on a young person's access to education, employment, and family and community support.⁴

While the factors leading to low availability and high costs of rental properties are widely established, the impacts of insecure and unsafe housing on young people's mental health and futures must be considered and acted on immediately.

Regulation of leases and a reduction in the prevalence of short-term leases would have a direct positive impact on young people's mental health and wellbeing, and support them in establishing stronger social connections to the communities around them.

1.2. Minimum standards for rentals

In Victoria, the minimum standards for rentals were updated in 2021. However, there has been little enforcement of these standards since then towards private rental agents and/or landlords, and limited rights to empower renters if their current dwelling is not up to the standards.

Currently, tenants can make a complaint through a state regulatory body such as the Victorian Civil Administrative Tribunal (VCAT); however claims come at a cost of \$67.40 to the applicant.⁵ Furthermore, in some areas such as bond dispute cases VCAT can have a wait time of several months, which can cause serious financial stress for young people as they await a decision.⁵ Long wait times,



financial barriers, and the power imbalance between landlords and tenants can ultimately deter young people from taking claims to VCAT.⁶

In circumstances where property owners do not maintain their rentals to a liveable standard, the costs of running a home are passed onto the tenant, particularly in terms of energy consumption.⁷ Poor conditions can be harmful to tenants, including properties affected by mould, damp, or broken electrical and gas appliances.⁶

The lack of options in affordable housing means young people are forced to accept unsafe environments, poorly maintained properties, and significant rent increases, rather than risk facing backlash from their landlord and the possibility of lease non-renewal.⁶

The burden should not be on young people to identify or deal with issues of poor housing standards or inappropriate rent increases; there needs to be greater resources and power for regulating bodies such as VCAT to monitor and enforce compliance with Victoria's rent regulations.⁷

1.3. Rent bidding

Real estate agents were banned from rent bidding in Victoria in 2021; however in 2021-22 Consumer Affairs Victoria issued warnings to 200 estate agents who were not complying with new regulations.⁸

There are still no regulations about potential tenants making unsolicited offers higher than the rental amount advertised, so affordable housing becomes even more inaccessible to young people as they may be outbid by someone with greater financial resources.⁹

Furthermore, young people are sometimes victims of 'cherry picking' when applying for rentals; that is, in a competitive market, young people with limited or less rental history than older candidates may be seen as high-risk tenants.⁶

1.4. Discriminatory practices

The current rental system is not fair for young people, especially groups who already face marginalisation and discrimination.



Aboriginal young people and young people leaving the youth justice or out-of-home care systems have identified they are often discriminated against and turned away from available rental properties.¹⁰

For a young person on a Disability Support Pension there are limited to no affordable rental options.¹¹ In 2021, 23% of people seeking homelessness services in Victoria were on the Disability Support Pension.¹² Of specific concern:

- Disabled young people face additional barriers finding accessible rentals even if they can afford the asking rent.¹¹
- The lack of available housing means some disabled young people are living in nursing homes.¹³
- Young people leaving institutional settings which provide disability support are at risk of homelessness when there is an abrupt ending of that support, with no continuity of care.¹²
- In Victoria, there is a pattern of disabled young people being discharged from state institutions into Special Accommodation Houses. This emphasis on group living does not factor in an individual's choice of housing and lifestyle.¹⁴

Disabled young people are more likely to live in social housing than people without a disability, so it is important that all new social housing is designed or modified to be accessible.¹³ Accessible social housing design must also address ways to facilitate community participation, factoring in accessible or central locations; this has the added benefits of reducing the need for care, and supporting young people's meaningful economic and social participation.¹⁵

Recommendations:

Recommendation 1: *Better regulation of leases to reduce prevalence of short-term leases (six to 12 months) and consequent impact of tenure insecurity.*

Recommendation 2: *Regulate renter application processes to improve renter's rights and restrict agents and landlords from accepting unsolicited higher bids.*

Recommendation 3: *Stricter enforcement of the minimum standards for rental properties, as outlined by Consumer Affairs Victoria, to ensure better quality housing for renters.*

Recommendation 4: *Review all new social housing design to ensure the Big Housing Build's commitment to a minimum standard of accessibility is being met.*



2. Housing Supply and Affordability

2.1. Housing supply

The current housing supply crisis and subsequent limited availability and unaffordability of rentals disproportionately affects young people and vulnerable cohorts. Anglicare Victoria's 2022 survey of rental properties in Victoria found vacancies have fallen by two thirds in just two years.¹² Victoria recorded the lowest ever vacancy rate in March 2023 with just 1.9% of properties listed as available to rent, resulting in an increasingly competitive rental market.¹⁶ Young people on income support face the greatest difficulties accessing rentals, with less than 1% of Victorian rentals affordable for a young person accessing Youth Allowance or JobSeeker.¹¹

Housing supply issues in regional and rural areas are compounded due to population growth. Victoria's regional population more than doubled between 2016 and 2021.¹⁷ Housing supply is also low in rural and regional areas, where only 8.4% of housing is affordable to a single on Jobseeker, the equivalent of 43 one-bedroom properties in all of regional Victoria.¹⁶ Furthermore, the number of young people in regional Victoria experiencing homelessness is increasing, with this cohort now representing 25% of young people who present alone to Specialist Homelessness Services.¹⁸

At the same time, the number of short-stay accommodations (through platforms such as Airbnb and Stayz.com) in Victoria has increased by 66% in the last two years.¹⁹ Short-stay accommodation can compound the housing supply shortage; when residential properties are used for short-term leases this reduces the number of properties available for long-term leases.¹⁹

This crisis is heightened in rural and regional areas. Rapid growth of short-stay accommodation limits housing availability for young people, forcing relocation or informal living arrangements if a young person wants to remain in the region.²⁰ This can affect young people's connection to their community, and retention of young people in rural and regional areas. Anglicare Australia found people in regional areas were resorting to hotel accommodation as they waited to secure long-term affordable housing.²¹



2.2. Growing rates of rental stress

Landlords in Victoria have no specific restrictions on how much they can increase rent, as long as they can show how they calculated the raise.²² The Australian Capital Territory is the only state or territory jurisdiction in Australia with a limit on the level of rent increases, where regulations prevent rent being raised by more than 10% above an increase in the Consumer Price Index.²³ Enacting this regulation in Victoria would offer renters protection against being unreasonably priced out of rentals, or being exposed to rental stress, which is defined as spending more than 30% of income on rent.²⁴

While rents have on average risen almost 11% in the last year, income support payments have not increased at the same rate, leaving more young people in high rates of rental stress.¹¹ The limited number of affordable rentals has resulted in almost 50% of Victorians who are receiving Commonwealth Rent Assistance experiencing rental stress.¹¹ Young essential workers are some of the worst impacted, with many spending half of their income on housing.²¹

The Australian Government's 2023-24 Budget raised Youth Allowance and JobSeeker payments by \$2.86 a day and increased rent assistance payments by up to 15%.²⁵ This change has made no tangible difference to the affordability or availability of housing for people accessing these payments. Raising the rate of income support in line with the recommendations from the Economic Inclusion Advisory Committee would help alleviate rental stress for these cohorts.¹

2.3. Rent raises

Tenants can request a rent increase investigation at no cost through Consumer Affairs Victoria, which throughout 2021-22 conducted twice as many rent increase reports as the year before.⁸ These reports highlight the pressure and acceleration of increases. While landlords can only increase rent once a year, the lack of regulation around the amount of the increase means young people may be forced to leave a rental they can no longer afford.⁶

Forcing young people into precarious housing situations or putting them at risk of homelessness can cause a wide range of negative health impacts, with ongoing adverse effects.¹⁰



Recommendations:

Recommendation 5: *Introduce a limit on rental price increases.*

Recommendation 6: *Advocate strongly to the Australian Government to further increase all Centrelink income support payments to align with cost of living, in line with the recommendations from their Economic Inclusion Advisory Committee.¹*

Recommendation 7: *Advocate strongly to the Australian Government to streamline access to income support payments for young people, and allow flexibility to support young people through life circumstance changes.*

Recommendation 8: *Introduce caps on the number of nights that residences can be listed as short-term rentals, to increase the number of long-term rentals available.*

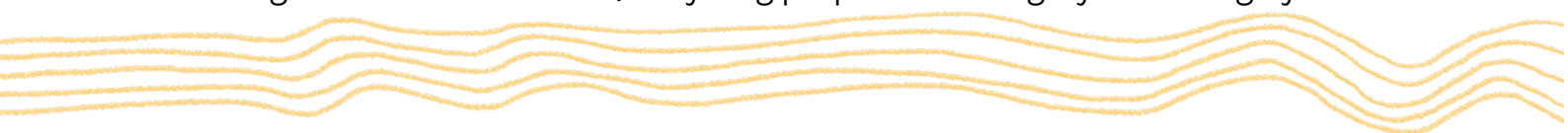
3. Invest in Social Housing and Services for Young People

3.1. Youth responsive social housing models

Social housing should be a viable option for young people to secure safe and affordable accommodation when the private rental market is inaccessible. However, there are a range of systemic barriers preventing young people from accessing social housing:

- Wait times for social housing have been drawn out by limited supply and an increase in demand, which deters young people from applying.²⁶
- The current social housing model positions young people as less financially viable than older tenants. As providers take a portion of the tenants' income, young people with lower income (including support payments) are often overlooked.²⁶
- Some young people have specific needs when accessing social housing that are not always addressed due to lack of wraparound support services, for example education and employment engagement, mental health and alcohol and other drugs, and other therapeutic interventions.²⁷

During 2020 and 2021 a total of 123 young people were accepted into new social housing, which was only 3.9% of the overall allocation of new social housing.²⁸ During 2022 and 2023 over 14,200 young people in the 'single youth' category



applied for social housing; over half were registering through ‘priority access’ applications.²⁹

A youth-targeted subsidy for social housing providers would incentivise providers to take on younger tenants and increase access to social housing for young people. Further, by integrating youth focused wraparound support service with social housing design there is a unique opportunity to provide young people with tools to enhance their wellbeing and life trajectory.²⁷

3.2. Lack of social housing

There is currently not enough social housing in Victoria; only 3% of Victoria’s housing stock is social housing, the lowest rate in Australia.³⁰ That translates into 75,000 to 100,000 households with unmet needs for affordable housing, and this number is expected to keep growing.³⁰ The Victorian Government is investing \$50 million into new housing projects for young people; while this investment is welcomed, it is only 1% of the total Big Housing Build.³¹ More is needed to support the growing number of young people waiting to access social housing.

For every \$1 invested in social housing, there is a \$3 return in community benefits such as worker retention, health cost savings, reduced family violence, and reduced crime.²⁸ Stronger investment in social housing will benefit not only those locked out of the housing market, but the whole community. Areas where there are cohorts in greatest need should be prioritised, including rural and regional locations.

Recommendations:

Recommendation 9: Increase the number of social housing properties, including a commitment to 5000 social housing properties for young people over the next four years (\$83.9m over four years).²

Recommendation 10: Provide long-term youth-targeted subsidies for social housing providers, to reduce financial barriers and incentivise them to house young people.

Recommendation 11: Invest in social housing models designed with youth-focused wraparound support services to ensure a best practice approach to young people in social housing.



Recommendation 12: *Involve young people in the consultation and design of social housing to ensure it is appropriate and accessible for young people and meets their specific needs, including the needs of disabled young people.*

4. Young People Experiencing Homelessness – Investing in Support

4.1. Lack of integrated support services to address homelessness triggers

Despite the evident need, there are not enough available services to assist young people in housing crisis; in 2021-22, almost half of young people seeking medium- to long-term accommodation did not receive a home, or even a referral to a service that could assist with housing.²

Young people need access to support services which address the common triggers that force young people to leave their accommodation, including family violence, mental ill-health, relationship breakdown, alcohol and other drug dependence, and transitioning out of the justice system or out-of-home-care.¹⁰ There is also an overrepresentation of young people experiencing homelessness who identify as Aboriginal or Torres Strait Islander, from a migrant or refugee background, LGBTQIA+, or with a disability.³²

However, there is a lack of early intervention services which are inclusive and culturally appropriate; greater investment in services which address young peoples' unique needs with an intersectional perspective will lead to more young people accessing their right to safe, affordable, and secure housing.³²

There is also a significant gap in family violence services for young people as victim/survivors in their own right, despite family violence being a significant trigger for young people leaving their family home and entering into a cycle of homelessness or insecure housing.³³

4.2. Invest in early intervention and prevention

More investment in early intervention and prevention approaches will see significant benefits across the housing system by supporting young people to access and maintain secure housing.¹⁰



Youth workers support and work alongside young people to enable them to become independent on their own terms, and play a key role in:

- Connecting young people to services
- Reunifying young people with families where appropriate
- Providing continuity of trauma-informed care as young people transition between services
- Supporting young peoples' engagement in education and employment.³⁴

For every \$1 invested in youth work programs, including homelessness services, there is a return of at least \$2.62.³⁴ This includes programs which prevent young people entering homelessness and assists them into secure housing.³⁴ Young people need wraparound support from services as well as housing to prevent them from becoming entrenched in cycles of homelessness, and to provide them with the skills to live independently.³⁴

Recommendations:

Recommendation 13: Greater investment in skilled youth workers as early intervention support for young people at-risk of and experiencing homelessness, to meet the growing need and demand from homelessness services and prevention programs.

Recommendation 14: Deliver targeted service information to young people through youth-relevant platforms, so young people affected by the rental and housing affordability crisis know what supports are in place for them and where to find them. Messaging should be co-designed by young people to ensure relevance and credibility.

Recommendation 15: Provide youth-specific family violence services to support young people leaving home, and family violence training for youth workers.

Recommendation 16: Increase investment in family reconciliation support services.

5. A Victorian Youth Homelessness Strategy

Young people face unique risks and have specific and complex needs different from adults, yet this has not been explicitly addressed in government homelessness strategies.¹¹ In the current rental and housing affordability crisis, it is critical for Victoria to develop a cohesive, standalone youth homelessness



strategy to ensure young people can access safe, secure, and affordable housing. The Victorian Youth Homelessness Strategy should address issues of housing *and* homelessness, to facilitate the process of moving young people out of social housing and into long-term secure housing.

The development of a Victorian Youth Homelessness Strategy must be informed by young people, from design through to delivery. Young people are experts of their own experiences. They know best the challenges faced by young people affected by homelessness, as well as the solutions.¹⁰ Young people can assist in co-designing a strategy which is place-based and responsive to their social environments, which is a key component of successful early intervention.²⁷

A Youth Housing Alliance of leading specialist youth housing and homelessness organisations, convened by YACVic, has proposed the following design principles to establish a Victorian Youth Homeless Strategy:

- **Genuine codesign** informed by the voices of young people with lived and living experience of homelessness.
- **Housing *and* homelessness together**, recognising that many young people need support to successfully sustain tenancies, and facilitating the process of moving out of social housing and into long-term secure housing.
- **Fair and equitable access** for all young people, with specific attention to disabled young people and young people from Aboriginal or Torres Strait Islander, migrant or refugee, and LGBTIQ+ communities.
- **A focus on prevention, early intervention and barrier removals** by investing in youth workers. For every \$1 invested in youth work programs, including homelessness services, there's a return of \$2.62.³⁴
- **A Youth Housing Guarantee** including 5,000 social housing properties for young people over the next four years, more subsidies and support packages for youth housing, and rental income subsidy for social housing providers.²
- **Wraparound support with an intersectional lens.** This includes trauma-informed support in mental health, alcohol and other drug, employment and education services. Wraparound services should include *transition to adulthood* case management support.
- **Targeted youth-specific family violence supports and family violence training for youth workers.**
- **Stronger investment in family reconciliation services.**
- **Targeted marketing to young people** to support service awareness and access, developed through co-design to ensure relevant and credible messaging. To be delivered through youth- and worker-identified platforms.



- **Building young people’s financial security** by supporting the Australian Government to raise the rate of income support payments, in line with the recommendations from the Economic Inclusion Advisory Committee.¹

Recommendation:

Recommendation 17: *A dedicated Victorian Youth Homelessness Strategy, with a Youth Housing Guarantee.*

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Youth Housing Alliance Victoria

Anglicare Victoria

Centre for Multicultural Youth

Hope St

Launch Housing

MELI

Quantum

Victorian Council of Social Service

Youth Support and Advocacy Service

Brotherhood of St. Laurence

Council to Homeless Persons

Kids Under Cover

Melbourne City Mission

Salvation Army

Uniting Vic

Youth Affairs Council Victoria

