

**Submission  
No 30**

## **INQUIRY INTO THE SUPPLY OF HOMES IN REGIONAL VICTORIA**

**Organisation:** Mallee Accommodation and Support Program Ltd.

**Date Received:** 26 March 2025

# Inquiry into the Supply of Homes in Regional Victoria

*Submission – Mallee  
Accommodation and  
Support Program Ltd*

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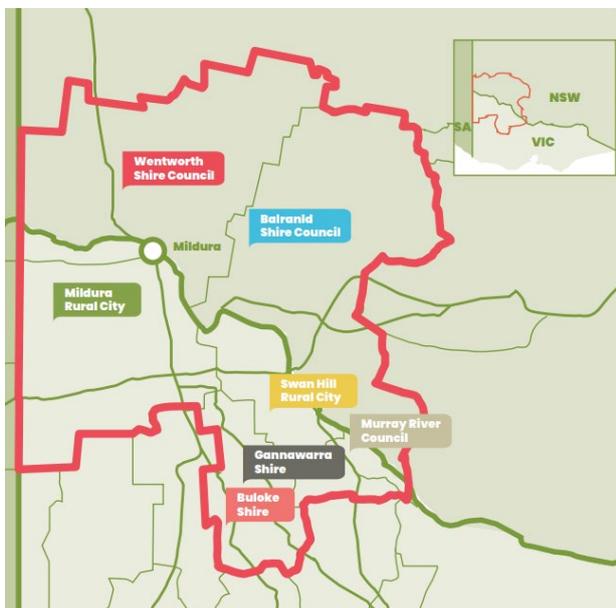
# Mallee Accommodation and Support Program Ltd (MASP)

## Who we are

MASP operates in the Mallee region of North West Victoria and Far West New South Wales with our purpose to empower our community to be free from homelessness, abuse, poverty and disadvantage.

We are a diverse community service organisation employing more than 160 staff dedicated to providing comprehensive support and assistance to individuals and families through a range of services such as Homelessness Support, Residential Services, Family Safety, Children, Youth and Families and Social Housing. Our work centres around helping vulnerable clients in our communities, increasing the supply of affordable social housing to help alleviate the housing crisis.

In NSW MASP operates out of a main office in Dareton (Wentworth LGA), staffed by five permanent staff working under MASP’s Family Safety and Homelessness Support Programs, while also offering services to the Balranald LGA.



MASP's service area across Victoria and New South

Wales

# MASP's Therapeutic Model of Care



The MASP CARES Therapeutic Model of Care is a home-grown practice model that identifies and describes the key elements of safe, strengths-based, growth-orientated service provision at MASP from a trauma-informed and therapeutic perspective.

It describes our shared understandings derived from the evidence and practice base (theory) and how we work together (our practice) to achieve our organisation's purpose to empower our community to be free from homelessness, abuse, poverty, and disadvantage and our vision of thriving Mallee communities, with individuals and families equipped to lead, safe, secure, healthy, and fulfilling lives.

CARES stands for:

- **Connected** - we nurture trusting, collaborative and inclusive relationships.
- **Accountable** - we employ authentic, competent, evidence-based practice.
- **Responsive** - we demonstrate kind, flexible, timely and personalised care.
- **Empowering** - we cultivate a strengths-based and enabling environment.
- **Safe** - we embrace a culturally safe, trauma informed and dependable ethos.

## MASP's program areas – at a glance

### Family Safety

Family violence is a critical issue across our communities. MASP's Family Safety programs focus on creating safe environments for Mallee families to thrive, and provide support to anyone who is or may be at risk of experiencing family violence or child wellbeing concerns.

*Annually, MASP Family Safety team supports:*

- **4,000+** individuals through MASP's involvement with the Mallee Orange Door
- **3,000+** children through Child Wellbeing Assessments completed by The Orange Door
- **1,900+** families by providing Family Violence Assessments completed by The Orange Door
- **20+** children who engage with our Restoring Relationships program
- **38** women and their families supported by the Family Safety Housing Support Team.

### Homelessness Support

Housing insecurity is a significant issue across the Mallee: from people rough sleeping, couch surfing, living in caravan parks, or experiencing complete homelessness without a roof over their heads. In our Homelessness Support program, MASP provides emergency housing, outreach support, and assistance finding stable housing solutions.

*Annually, MASP's Homelessness Support team supports:*

- **500+** young people and adults supported through our Housing Access programs in both Victoria and New South Wales
- **60+** people experiencing homelessness identified and engaged by MASP's Assertive Outreach Rough Sleeper Program

## Children, Youth and Families

We see children and young people as our future and strong families as their greatest chance of success. MASP's Children, Youth & Families programs aim to nurture the development and well-being of the region's youth. We offer a wide range of services, including youth engagement programs and family support, to empower our young people to lead successful, fulfilling lives.

*Annually, MASP's Children, Youth and Families team supports:*

- **60+** families through our family service programs
- **120+** young people through our youth service programs
- Children and young people who on average spend **4,500+** nights in foster care

## Residential Services

MASP's Residential Care Program provides safe and supportive homes for children and young people who cannot live with their families due to various reasons, including trauma and complex needs. These programs offer individualised care and therapeutic support to help children and young people develop life skills and transition to independent living or into less intensive forms of care such as foster or kinship. Residential care homes are staffed by trained caregivers who provide stability and address the unique challenges faced by each young person.

*Annually, MASP's Residential Services team provides:*

- **2,400+** nights in Residential Care supporting young people

## Social housing

In the 2023-24 Financial year MASP had 22 social housing properties available, supporting 23 people including 15 singles and seven families.

On top of these properties, three one bedroom units were completed early in this financial year to house young people leaving care environments.

We have several more properties nearing completion as of February 2025, with construction also starting on six one-bedroom units targeting rough sleepers.

# MASP Submission – inquiry into the supply of Homes in Regional Victoria

## The need for diversification of dwellings in social and affordable housing

Mallee Accommodation and Support Program (MASP), as a Registered Housing provider and Community Service Organisation servicing four Regional Victorian Local Government Areas (Mildura Rural City, Swan Hill Rural City, Buloke Shire, Gannawarra Shire) as well as the NSW LGAs of Wentworth and Balranald, has observed the great need to improve the mix of social and affordable housing in Regional Victoria and NSW.

Social and affordable housing needs to recognise the need for diversification – not everyone requires (or can financially sustain) a three-bedroom house on a big block. The Victorian Housing Register at the end of the last financial year indicated one-bedroom homes accounted for 66.4 per cent of Priority Access first preferences and 42.5 per cent of Register of Interest first preferences in the Mildura District where MASP's more than 20 properties are located. It is important to cater for a range of cohorts, whether they be singles or families, to ensure the most efficient use of social housing resources.

One of the Impact Drivers in MASP's current Strategic Plan relates to exploring innovative models of housing, specifically in relation to youth and other key cohorts. We have moved towards realising this in recent years with the completion of our Sunnyside Living Stage 1 project at the beginning of 2024 which comprises 13 one bedroom units. These units are housing a mix of older residents as well as some younger – creating a cohesive community within the complex.

Housing affordability remains one of the key challenges facing our communities. Department of Families, Fairness and Housing (DFFH) figures indicate in the year to June 2024 the number of new private rental lettings fell by 20, amounting to a loss of 7.3 per cent. This has created a competitive market for renters which significantly impacts the cost of an available rental.

In the Mildura region MASP's housing access work primarily focuses on youth, where we observe the impact of unaffordability in the private market having a profound effect on our young people's access to housing – increasing their risk of homelessness.

For example, Youth Allowance for a single person 18 years or over living away from home is a maximum \$663 a fortnight, with the addition of rent assistance being \$211 a fortnight. Our research indicates the cheapest available private rental in the Mildura area would account for 48 per cent of a young person's income simply on rent alone – 18 per cent higher than the maximum rent set for social housing.

REMPPLAN estimates that by 2036 Mildura's population will be approximately 62,986 (up from the current estimated residential population of 57,554). This population growth only magnifies the need for more housing options – particularly in the social and affordable space.

To remedy this growing need, MASP remains committed as per our Strategic Plan to continuing to grow our social and affordable housing portfolio through government funding opportunities and other means.

### **A comment on the practicality and application of funding models to build social housing**

MASP is concerned the application of funding models will hinder the organisation's ability to build social housing in Regional Victoria in the medium to long term.

As funding bodies move away from capital grants to an availability payments model, MASP fears this will prevent smaller providers from being able to finally compete and participate. While larger providers may be able to carry debt in order to provide the up front capital required, MASP and other smaller providers favour the traditional capital grants model.

MASP CEO Charmaine Calis:

*"MASP is a crucial provider of social housing in the Mallee and Far West NSW regions, addressing the pressing need for affordable housing solutions. MASP's efforts are vital in ensuring that vulnerable populations have access to safe and stable housing. However, the sustainability of these services heavily relies on government funding. Given the low rental income generated from social housing rents, government support is essential to cover operational costs and enable the continued delivery of high-quality housing services. Ongoing access to capital funding will empower MASP to expand its reach and enhance its capacity to support those in need, ultimately contributing to the social and economic well-being of the community."*

MASP also sees an opportunity to improve the structuring of funding rounds in order to streamline the build and ultimately the supply of social and affordable housing.

It is the organisation's position that there is a lack of notice of pending funding rounds which hinders a provider's ability to plan and structure their own project schedule. This is a considerable challenge for smaller providers that do not have significant resources to

scope and develop funding submissions at short notice, without additional knowledge on potential future funding rounds that might be more aligned with the skills and experience of the housing provider.

### **College Lease land: an opportunity to boost the supply of homes in Regional Victoria while also supporting local schools**

College Lease was founded by the Chaffey brothers who established Mildura and the surrounding Sunraysia district more than 100 years ago.

The scheme was set up to fund the building and maintenance of schools by the way of a lessee owning the improvements on the land, but not the land itself. Ownership of the land remains with the Minister for Education.

The cost of the lease is determined by a percentage of the freehold's unimproved land value and all outgoings, with the funds going towards local schools in the Sunraysia area.

The scheme consists of 184 commercial and residential properties/allotments across Mildura and surrounds, five of which are currently being utilised by MASP for social housing – whether they be completed projects currently tenanted or projects in the construction phase.

MASP calls on the Government to investigate the College Lease model and how the State could play a larger role in encouraging developers – whether a private developer or a community agency such as MASP – to make use of College Lease land to build social housing.

We see this as a cost-effective way to not only increase the supply of social and affordable housing, but also support the Education Department in its funding of schools in the district.

This larger role could be achieved by:

**Partnership with Housing Providers:** the Government could collaborate with organisations like MASP to develop social housing projects, ensuring the projects are well-managed, meet the needs of the local community and provide long term and high-quality social housing.

**Incentives for Developers:** Offer incentives to developers to build social or affordable housing on College Lease land. This could include tax breaks, or subsidies to offset the lower rental income typically associated with social and affordable housing.

**Rezoning and Planning Adjustments:** Adjust zoning laws and planning regulations to facilitate the development of social housing on College Lease land. This could involve increasing allowable densities or streamlining the approval process for social housing projects.

**Community Engagement:** Engage with the local community to ensure that the development of social housing on College Lease Land is supported and meets the needs of neighbours and the wider community. This can help to address any concerns and build community support for social housing developments.

## Conclusion

In conclusion, MASP emphasises the urgent need for innovative and diversified social housing solutions in Regional Victoria to address the varying needs of those seeking social and affordable housing. We also recommend a review of funding models to streamline organisational capacity to deliver social and affordable housing projects in Regional Victoria.

Leveraging models such as College Lease is another recommendation to boost the supply of affordable homes while simultaneously supporting local education funding. Strategic partnerships between Government and housing providers, along with incentives for developers, rezoning and planning adjustments, would further boost this model's effectiveness in alleviating the short supply of social and affordable housing properties in Regional Victoria.