

Inquiry into Homelessness in Victoria

Mr Aaron Tan

Organisation Name: Melton City Council

Your position or role: Housing Services Team Leader

SURVEY QUESTIONS

Drag the statements below to reorder them. In order of priority, please rank the themes you believe are most important for this inquiry into homelessness to consider::

Housing affordability, Public housing, Services, Family violence, Employment, Indigenous people, Mental health, Rough sleeping

What best describes your interest in our Inquiry? (select all that apply) :

Working in Homelessness services , Other (please describe)

Local Government

Are there any additional themes we should consider?

YOUR SUBMISSION

Submission:

Please find attached the submission from Melton City Council

Do you have any additional comments or suggestions?:

FILE ATTACHMENTS

File1: [5e5455bf3c773-Melton City Council Submission to Parliamentary Inquiry into Homelessness.docx](#)

File2:

File3:

Signature:

Aaron Tan



**Submission to
the Parliamentary
Inquiry into
Homelessness in
Victoria**



**For more information,
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1. Terms of Reference

In June 2019, Victoria's legislative council announced an inquiry into homelessness.

Parliament sought submissions from interested parties to:

- provide an independent analysis of the changing scale and nature of homelessness across Victoria
- investigate the many social, economic and policy factors that impact on homelessness
- identify policies and practices from all levels of government that have a bearing on delivering services to the homeless

This submission considers how these three issues apply to the interface municipality of Melton. It considers the changing scale of homelessness, the social determinants underpinning homelessness and the variety of policies and practices that impact service delivery to people experiencing homelessness.

This submission draws from a range of data sources, which include:

- The Salvation Army (acts as the access point for clients experiencing housing and homelessness related issues in the cities of Melton and Brimbank)
- Affordable Development Outcomes (2019). *Affordable housing and homelessness in the City of Melton: Final report*
- Western Homelessness Network (2019). *Ending homelessness in Melbourne's West*
- Ideas at Work (2019). *Melton City Council health and community services attraction report*
- Public Health Information Development Unit (PHIDU)
- Department of Health and Human Services (2019). *Rental report: September quarter, 2018*
- City of Melton community profiles
- Public Health Information Development Unit (2019). Social atlases.
- ABS census data, 2011 and 2016

2. Introduction

Access to affordable housing is a basic human right. As housing prices have continued to increase across Victoria, so too have the number of people experiencing homelessness. Discourses around affordability and first homebuyers ‘getting a foot in the door’ have tended to overshadow the more insidious components of housing affordability, which have disproportionately played out across interface municipalities.

Homelessness is increasing in Melton. This is particularly true among people living in marginalised forms of accommodation. These ‘hidden’ forms of homelessness can lead people at risk to normalise their housing circumstances due to the lack of appropriate and affordable housing options, and/or lack of availability and accessibility to relevant supports.

Melton Council is committed to supporting people at risk of, or experiencing homelessness. This requires a whole-of-council primary approach to address the social determinants that underpin and exacerbate risk. Across Melton, social determinants include increase in family violence, lack of localised housing/homelessness support services, unmet mental health services, differing needs among new and emerging communities, lack of affordable fit-for-purpose housing and shortage of social housing. These determinants will be discussed throughout the submission.

3. Background

The City of Melton is located in Melbourne’s outer west and is one of the fastest growing regions in Australia (**Figure 1**). Around 172,000 people call Melton home, which will increase by around 100,000 over the next decade.¹ The municipality has a SEIFA rating of 994 making it the fifth most disadvantaged municipality in metropolitan Melbourne.² The City of Melton is also one of the youngest regions with 54 per cent of residents under the age of 35 and 62 per cent under the age of 40.²

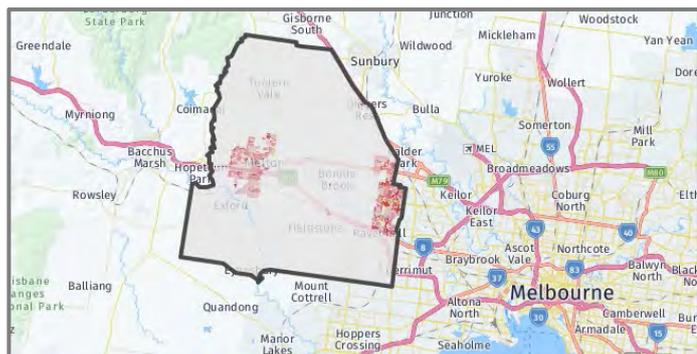


Figure 1: Location of Melton municipality

The municipality is proudly home to a diverse population, including many from CALD and Aboriginal and Torres Strait Islander communities. More than 40,000 residents were born overseas representing more than 130 different nations. One in seven residents arrived in Australia in the last five years. Among recent arrivals, 72 per cent were couples with children.² A large number of non-English speakers were born in India, the Philippines,

Vietnam, Malta and North Macedonia. Around a third of non-English speakers were born in Australia.² Melton is also home to 1,290 Aboriginal and Torres Strait Islander people, which is the highest among western region municipalities.²

4. Response to the Terms of Reference

4.1 The changing scale and nature of homelessness in Melton

Income, housing and households

Many households choose to buy or rent in Melton because it is relatively affordable. This has led many households with below average incomes to settle in the area.³ While some low-income households have benefited from lower purchase prices and interest rates, many are at risk if cost of living circumstances change. Around one in five households in Melton are on low incomes with women more likely to be in, or head, a low-income household.⁴ This is significant since family violence and low incomes are critical determinants of homelessness. One in three low-income households comprise children under the age of 15.⁵

The composition of Melton households differs from other municipalities. Compared with interface, western region and greater Melbourne municipalities, Melton households are less likely to include couples without children and lone persons. They are also more likely to comprise couples with children and one-parent families (**Figure 2**).² These numbers are reflected in data from the Salvation Army, which show an increase of 40 per cent in the number of families with children seeking housing support.

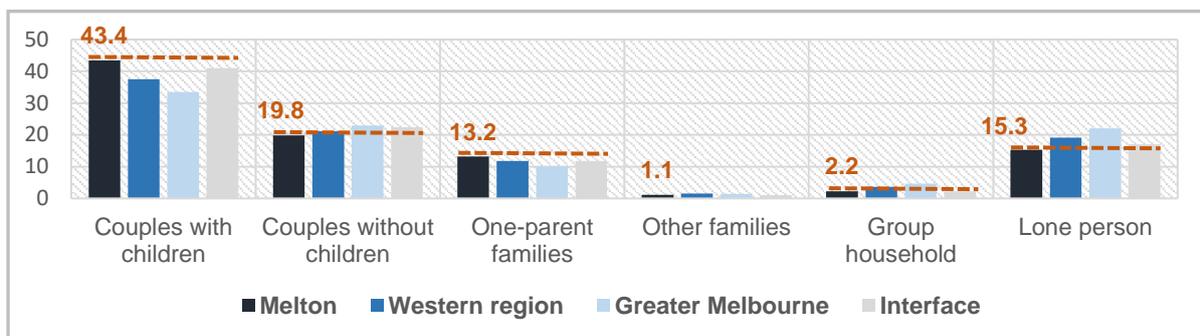


Figure 2: Housing composition: Melton, western region, greater Melbourne and interface municipalities

Household size in Melton skews towards larger households. Nearly four in 10 households comprise four or more people. This compares with greater Melbourne which has fewer than three in 10 (**Figure 3**). Overseas-born residents are three times as likely as Australian-born residents to have six or more persons in their household while recent arrivals are four times as likely.⁶ Both groups are much more likely to be part of ‘couples with children’ households. Perhaps unsurprisingly given new resettlement patterns, recent arrivals have higher rates of

unemployment.⁷ This fits with evidence that shows that homelessness in Melton disproportionately affects households with young children.³

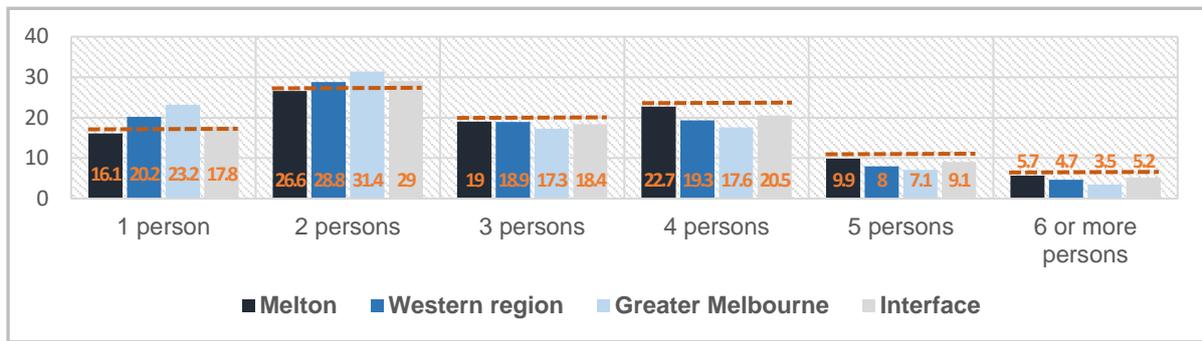


Figure 3: Household size: Melton, western region, greater Melbourne and interface municipalities

The City of Melton has higher levels of rental affordability compared to other parts of Melbourne. Some people who access homelessness services have moved to Melton to seek lower-priced housing options. This places additional pressure on an already limited supply of affordable private rentals.³ While the data are still emerging on the linkages between rental affordability and homelessness, the connection is unsurprising given that Melton has the lowest median rent for three bedroom dwellings across greater Melbourne.⁸ Of additional note is that new arrivals to an area have greater vulnerability for homelessness given they have fewer social and familial networks on which to draw during a crisis. This is particularly the case among single-parent households in Melton as they are the household type most likely to experience poverty.⁹ It also means that existing residents are increasingly required to compete for affordable properties.

The City of Melton also has a relatively homogenous housing stock that does not meet the needs of our diverse community. There are only 7 per cent of dwellings with one or two bedrooms: 0.9 per cent have one bedroom and 6.1 per cent have two bedrooms. Given the limited supply of smaller-sized dwellings, single person and/or smaller households will be less likely to find appropriate and affordable housing within the municipality. According to the Department of Health and Human Services *Rental report (2019)*⁸, there are only eight private rental dwellings (one and two bedrooms) that persons on Centrelink income can afford. In addition, Melton has nearly 1,500 households that require additional bedrooms.¹⁰

Within the City of Melton, only 1.1 per cent of dwellings are dedicated to social housing (Greater Melbourne has 2.6 per cent). The limited supply of such dwellings is significant given increasing demands on the social housing waiting list. To meet the estimated shortfall of social housing and keep pace with forecast demand, 5.4 per cent of all new forecast dwelling supply between 2016 and 2036 needs to be provided as dedicated social housing.

Mortgage and rental stress among low-income earners

More than half of low-income¹¹ Melton City households with a mortgage are in mortgage stress.³ This is significant given that half of Melton households have a mortgage (**Figure 4**). Seven in 10 low-income renters experience rental stress.³ Private rental affordability has almost halved in a decade and 60 per cent of all new private rentals in Melton are no longer affordable to households on Commonwealth income support.³ Housing affordability has also significantly declined in the past decade.³

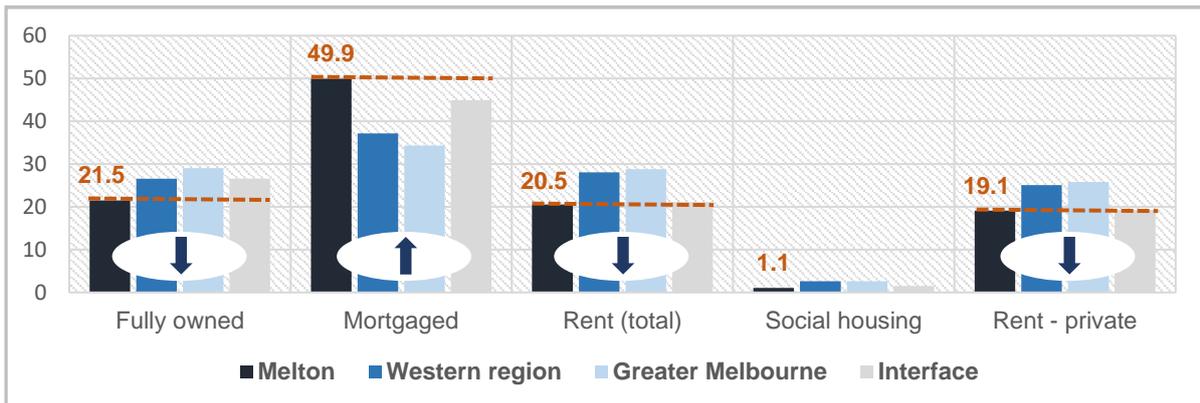


Figure 4: Housing tenure: Melton, western region, greater Melbourne and interface municipalities

Youth and homelessness

Young people are at higher risk of homelessness in Melton than any other age group. People aged up to 18 represent one in every three homeless persons. This compares with one in five across Victoria. Almost half of homeless persons are under the age of 25 (**Figure 5**).¹² This is consistent with Melton’s younger population and the fact that couples with children and single-parent families constitute over half of Melton’s households.

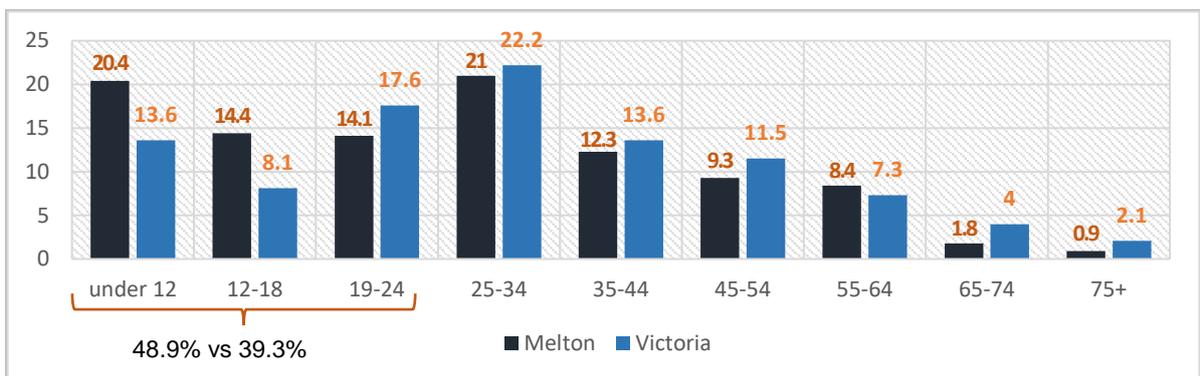


Figure 5: Percentage of Melton residents experiencing homelessness by age

Gender and homelessness

In the City of Melton, homelessness affects more men than women, although the picture is complex. Approximately 55 per cent of all homeless persons are men.¹³ However, women constitute two thirds of people presenting at specialist homelessness services.¹⁴ Since around a third of specialist homeless services presentations in Melton include children, it is likely that the gender disparity relates to the City of Melton’s household types (**Figure 2**).

Hidden homelessness: Scale and nature

The number of people who identified as homeless in Melton increased between 2011 and 2016. Across Melton, the number of homeless persons increased at twice the Victorian rate. Particular growth occurred among people in marginal forms of housing, which was triple the increase experienced across Victoria (**Figure 6**).¹⁵

As a percentage of population, overall homelessness in Melton did not increase. However, a significant increase occurred in persons living in marginal forms of housing. For this type of homelessness, the City of Melton’s percentage nearly tripled that of Victoria (**Figure 6**). This is consistent with evidence that shows that the character of homelessness in Victoria is changing with households living in severely crowded dwellings driving much of the growth in homelessness.¹⁶

		All homeless persons			All persons in other marginal housing		
		2011	2016	% change	2011	2016	% change
Melton	No. of homeless	267	333	+24.7%	347	681	+96.3%
	% of homeless	0.24%	0.24%	No change	0.31%	0.48%	+54.8%
Victoria	No. of homeless	22,259	24,828	11.5%	16,613	22,083	+32.9%
	% of homeless	0.42%	0.42%	No change	0.31%	0.37%	+19.4%

Figure 6: Changes in all homeless persons and other marginal housing: City of Melton and Victoria, 2011 and 2016 ¹⁷

Marginal housing can hide the true scale of homelessness or risk of homelessness. People who have temporary or insecure rooves over their heads may not consider themselves homeless and so may not seek support early enough. Hidden homelessness can also conceal the true scale of the problem and leave much of the heavy lifting to already-overstretched community and council services.

A significant number of people in Melton experience hidden forms of homelessness.¹⁸ Nearly eight in ten people experiencing homelessness in Melton live in severely overcrowded dwellings or stay temporarily with other households.¹⁹ This compares with fewer than 50 per cent of people who experience homelessness this way across Victoria (**Figure 7**). Melton also has around 65 per cent of people living in overcrowded dwellings²⁰, which can be a prelude to other, more overt forms of homelessness such as rough sleeping and people living in cars.²¹



Figure 7: Percentage of homeless persons by operation group: Melton and Victoria, 2016

Housing presentations

During 2018/2019, 1,218 people presented to the Salvation Army seeking housing support. Each presentation involved a *presenting unit head* who spoke on behalf of themselves or their group or family.²² Of these presentations, a third were singles and two thirds were parents with dependants. Each presentation counts only once regardless of how many people are in the family or group. Presentation numbers increased by 40 per cent compared with the previous year.

The concern with this is that the number of presentations do not accurately reflect the actual numbers of people seeking housing support. Melton has more families that comprise five or more persons than greater Melbourne, the western region and interface municipalities (**Figure 3**). In addition, the 1,218 presentations are only those who sought support from the Salvation Army. These numbers do not capture Melton residents who sought support from other agencies or did not seek support at all. It is therefore reasonable to presume a higher number of people seeking support.

Discussion



Figure 8: City of Melbourne housing spectrum: temporary housing responses

Melton’s homelessness scale, while deeply concerning, is probably under-represented. The census is simply a ‘moment in time’ snapshot while the Salvation Army data only capture people who have attended the service to seek assistance. The scale of hidden and less overt forms of homelessness exist on a spectrum where transitional or temporary housing can foreshadow more overt forms of homelessness (**Figure 8**).

The nature and scale of Melton’s homelessness differs from other regions and so requires different responses. These must take account of the diverse needs of Melton residents and actions to address the social determinants of homelessness within the municipality. The social determinants together with economic and policy factors that affect homelessness are the focus of the next section.

4.2 The social, economic and policy factors that impact homelessness

The nature of homelessness is changing. So too is the way we conceptualise it. Homelessness is no longer viewed as simply ‘rooflessness’; rather, it is considered on a spectrum that incorporates transitional housing at one end through to rough sleeping at the other (**Figure 8**). The Western Homelessness Network²³ found the changing nature of homelessness for those presenting to homelessness services is largely due to increases in:

- larger household sizes
- multiple and complex needs
- the number of women and children experiencing family violence
- the number of young people, particularly ‘older’ young people
- people from CALD communities requiring assistance

Key social determinants

Across the City of Melton, the following are the key social factors that affect homelessness. Information is drawn from Melton Council Housing Services, Western Homelessness Network, the Salvation Army, the Affordable Development Outcome’s report into affordable housing and homelessness in Melton, and census data.

Determinant	Details
Family violence	<p>The City of Melton has the fourth highest rate of family violence in metropolitan Melbourne. Half of women who experience family violence have children in their care.²⁴ The City of Melton has inadequate suitable/affordable alternative accommodation options and lack of localised early intervention supports for women fleeing violence. The Salvation Army has also reported an increase in housing support presentations that relate to family violence.</p>
Mental health service gaps	<p>The City of Melton has a lack of support services for people experiencing mental health issues. A recent report Melton Council commissioned showed long waiting lists and significant service gaps for people with mental health conditions.²⁵ Lack of services could result in:</p> <ul style="list-style-type: none"> • an inability to maintain/sustain current tenancy • an inability to access suitable housing once discharged from institutions • risk of exacerbating and/or developing mental health conditions due to the prolonged experience of homelessness.
Localised specialised services	<p>The City of Melton has a shortage of homelessness support services and other allied health services. These shortages negatively affect accessibility and timely response to address needs. A shortage of localised services could result in individuals/families incurring additional travel costs to access the required services, which could affect their financial situation. This is consistent with the findings of the Melton Council's recently commissioned <i>Health and community services attraction report (2020)</i>, which found that travel times to and from services (inside and outside Melton) have a deleterious effect on residents.²⁵</p>
Challenges for culturally and linguistically diverse (CALD) communities	<p>Melton has a diverse community. Around one in three residents were born overseas and nearly one in five arrived in Australia in the past five years.²⁶ WHN found an increased need among CALD communities accessing homelessness services. The challenges facing CALD communities experiencing or at risk of homelessness include:</p>

	<ul style="list-style-type: none"> • reduced understanding about how to access early supports for housing assistance • higher likelihood of facing (language) barriers • experiences of discrimination when accessing housing.
<p>Increase in costs of private rental</p>	<p>As a growth municipality, the City of Melton is experiencing a significant increase in housing development. This growth has triggered an increase in median rental prices within the private rental market. This has reduced the relative affordability for residents on very low incomes and/or Centrelink payments. In 2016, 31.4 per cent of the City of Melton’s renting households experienced rental stress compared with 27.4 per cent in greater Melbourne.²⁷</p>
<p>Supply of social housing</p>	<p>The City of Melton has a very low supply of dedicated social housing. Current stock is insufficient to meet increasing demand. Within the City of Melton, only 1.1 per cent of households live in social housing compared with greater Melbourne’s 2.6 per cent.²⁸</p>
<p>Lack of diversity in housing size</p>	<p>The City of Melton has only 7 per cent of houses with two or fewer bedrooms. In 2016, around 1.1 per cent of dwellings had 0 or 1 bedrooms compared with 6 per cent in greater Melbourne. As discussed earlier, this is concerning for young people who constitute the single largest group of people experiencing homelessness. It may also be a problem for women fleeing family violence.</p>

Discussion

The Victorian Homelessness Service System is organised under the Opening Doors Framework (ODF). The ODF is designed to provide an integrated and coordinated response for consumers by having a limited number of key access points into the homelessness system. The purpose of each access point is to provide a triage response and referral to available housing support resources. However, the shortage of resources to meet demand increases has resulted in many people being unable to obtain an appointment on the day and necessitated re-presentation the following day.

In addition, after assessing someone as needing further support, people are placed on a ‘prioritisation list’ for referral to specialised housing support services. The Western Homelessness Network (WHN) advise that only 9 per cent of people presenting at the access points in the West received housing case-management support; the rest remained

unsupported on the prioritisation list.²⁹ The average waiting time for someone to receive supports from a specialised housing service is more than six months. During this time, their housing situation and other support needs will likely worsen due to not receiving any form of supports.

4.3 Government policies and practices that impact service delivery

Melton City Council's housing response

Melton City Council is unique among local governments as it delivers a DHHS-funded specialist homelessness service. It is also a member of the WHN. Melton City Council Housing Services (MCCHS) provides support to people who are homeless or at risk of homelessness to explore housing options and case-management supports to address issues and other support needs that may have resulted in housing breakdowns.

Melton City Council also owns and manages 15 residential properties. These are utilised as affordable housing for people in the community at risk of, or experiencing homelessness. Council is responsible for all aspects of tenancy management and provision of support to the tenants of these properties.

As a housing support and affordable housing provider, Melton City Council has strong insights into demand for homelessness responses. It also has experience in understanding the challenges involved in housing vulnerable community members. Council has positive partnerships with other homelessness and support service agencies and the state government that provides a strong basis for further collective action.

Planning and planning barriers

Melton City Council has statutory responsibility for provision of infrastructure, housing and rating policies. The need for affordable housing includes addressing and preventing homelessness.

Section 3AA of the *Planning and Environment Act (1987)* defines affordable housing as

Housing, including social housing, that is appropriate for the housing needs of any of the following:

- Very low income households
- Low income households
- Moderate income households.

Clause 21.08 'Housing' of the Municipal Strategic Statement of Melton Planning Scheme³⁰ sets the objective of promoting affordable housing options for households at all income

levels. Council's City Strategy team is currently undertaking further strategic work to analyse the current and future need for affordable housing in the municipality. It will further define the approach to ensure the supply of affordable housing better meets the demand. The results of this work will contribute to formulating the affordable housing policy, which we will develop in consultation with the Department of Health and Human Services, housing associations and community housing providers.

Planning barriers and constraints for Melton City Council to facilitate delivery of affordable housing arise primarily from the absence of mandatory affordable housing provisions in state-level planning policy mechanisms. The existing mechanism relies on developers voluntarily agreeing to make an affordable housing contribution and the Council to negotiate with developers their voluntary contributions through Section 173 agreement. There is substantial difficulty in the successful outcome of such negotiations as it requires considerable resources and commitment from Council, developers and sometimes community housing providers but provides no certainty of any affordable housing outcome. Melton City Council does not currently have any ongoing or finalised Section 173 agreement negotiations with developers.

5. Conclusion

The City of Melton is unique in many ways, for example, through our population, geography and infrastructure. However, we are also similar to other interface municipalities, which are facing service shortages, travel and transportation challenges and inadequate supplies of affordable and diverse housing.

As the tier of government closest to the people, we believe we have a role to play in reducing homelessness. This will involve additional investment in a range of services to reduce the cycle and progression of homelessness. These include:

- housing services
- affordable housing and social housing
- housing diversity
- family violence services
- CALD community support
- mental health early intervention
- service attraction
- locally-located outreach programs
- improved public transport

At Melton City Council, we believe that homelessness is not just the result of too few houses. Challenges around population growth, economic disadvantage, housing affordability, infrastructure, planning barriers and service provision combine to create a complex picture of homelessness.

We welcome the opportunity to provide our response to the Inquiry into Homelessness in Victoria.

6. Reference list

- ¹ Id.community City of Melton demographic resources. Online: <https://forecast.id.com.au/melton>.
- ² Id.community City of Melton community profile. Online: <https://profile.id.com.au/melton>.
- ³ Affordable Development Outcomes (2019). *Affordable housing and homelessness in the City of Melton: Final report*.
- ⁴ Id.community City of Melton low income households. Online: <https://profile.id.com.au/melton/low-income-introduction?BMID=30>.
- ⁵ Id.community City of Melton low income households – Five year age groups. Online: <https://profile.id.com.au/melton/low-income-by-age?BMID=30>.
- ⁶ Id.community City of Melton overseas born – Household size. Online: <https://profile.id.com.au/melton/overseas-born-by-household-size?COIID=40>.
- ⁷ Id.community City of Melton recent arrivals: Employment status. Online: <https://profile.id.com.au/melton/arrivals-by-employment-status>.
- ⁸ DHHS (2019). *Rental report: September quarter, 2018*. Online: <https://www.dhhs.vic.gov.au/publications/rental-report>.
- ⁹ VCOSS and NATSEM (2018). *Every suburb every town: Poverty in Victoria*. Online: <https://vcoss.org.au/wp-content/uploads/2018/11/Every-suburb-Every-town-Poverty-in-Victoria-VCOSS.pdf>.
- ¹⁰ PHIDU (2019). *Social health atlases*. Online: <http://phidu.torrens.edu.au/social-health-atlases/data>.
- ¹¹ Low-income households are defined as ‘households in the lowest 40% of equivalised incomes’ (id.community [2018]). Online: <https://atlas.id.com.au/melton>.
- ¹² ABS (2016). Customised table for North Western Local Government Areas and ABS Census of Population and Housing: Estimating Homelessness.
- ¹³ Council to Homeless Persons (2018). Online: <https://chp.org.au/wp-content/uploads/2018/09/Melton-Electorate-Profile.pdf>
- ¹⁴ Australian Institute of Health and Welfare (2018). *Specialist homelessness services 2017-18: Victoria*. Online: <https://www.aihw.gov.au/getmedia/46473685-40d3-471b-b28d-ae6aaac81e84/aihw-hou-299-vic.pdf.aspx>. Data also available at Council for Homeless Persons. Online: <http://chp.org.au/services/capacity-building/making-numbers-count-data-resources/%20aihw-local-government-area-data/>
- ¹⁵ The ABS in its position paper, *Counting the homeless methodology* (2011) defines marginal housing as ‘housing which is not adequate for reasons such as no security or tenure, or the dwelling may be overcrowded, or it does not meet ‘minimum expectations’...[or have] basic...or adequate facilities.’ Online: <https://www.abs.gov.au/ausstats/abs@.nsf/0/4311D6E770B28DF2CA2578E20019327A?opendocument>.
- ¹⁶ Parkinson, S, Batterham, D & Reynolds, M (2019). ‘Homelessness soars in our biggest cities, driven by rising inequality since 2001’. *The Conversation*. Online: <https://theconversation.com/homelessness-soars-in-our-biggest-cities-driven-by-rising-inequality-since-2001-117833>.
- ¹⁷ ABS (2016) customised table for northwestern local government areas; ABS (2016) *Census of population and housing: Estimating homelessness*. Online: <https://www.abs.gov.au/ausstats/abs@.nsf/mf/2049.0>.
- ¹⁸ Hidden homelessness refers to the way many people experience homelessness by continually moving around in an attempt to secure housing.
- ¹⁹ A severely overcrowded dwelling is ‘a dwelling which requires 4 or more extra bedrooms to accommodate the people who usually live there’ ABS (2016). *Overcrowding*. Online:

<https://www.abs.gov.au/ausstats/abs@.nsf/7d12b0f6763c78caca257061001cc588/54e0338cb1f6c896ca257a7500148dfe!OpenDocument>

²⁰ AHURI (2019). *Housing suitability atlas of Australia: Data by local government area*. Online: <http://phidu.torrens.edu.au/social-health-atlases/data#social-health-atlases-of-australia-local-government-areas>.

²¹ Overcrowded dwellings are ‘dwellings that needs three or more bedrooms [to accommodate the people who usually live there]’. AHURI (2016). Online: https://www.google.com/search?q=define+severely+overcrowded+dwellings&rlz=1C1GCEV_enAU870AU870&oeq=define+severely+overcrowded+dwellings&ags=chrome..69i57j33.6206j1j7&sourceid=chrome&ie=UTF-8.

²² A presenting unit head is the person within a group presenting to a service representing themselves and the group. AIHW in its publication, *Specialist homelessness services collection manual* (2017, p. 9), defines a presenting unit head as ‘the person who has the strongest relationship with all other members of the group.’ Online: <https://www.aihw.gov.au/getmedia/328cf07f-cb94-4d5f-94a5-9149984bdf9/SHS-collection-manual-2017.pdf.aspx>.

²³ Western Homelessness Network (2019). *Ending homelessness in Melbourne’s West*.

²⁴ City of Melton Prevention of family violence website. Online: <https://www.melton.vic.gov.au/Council/About-Council/Advocacy/Prevention-of-Family-Violence-Advocacy>.

²⁵ Ideas at Work (2019). *Melton City Council health and community services attraction report*.

²⁶ Id.community City of Melton non-English speakers year of arrivals. Online: <https://profile.id.com.au/melton/non-english-speaking-by-year-of-arrivals>.

²⁷ Rental stress is defined as per the NATSEM model as households in the lowest 40% of equivalised incomes (income adjusted using equivalence factors to remove the effect of household size and composition on income) across Australia, who are paying more than 30% of their usual gross weekly income on rent.

²⁸ Id.community City of Melton housing tenure. Online: <https://profile.id.com.au/melton/tenure>.

²⁹ North and Western Homelessness Network. Online: <http://www.nwhn.net.au/Home.aspx>.

³⁰ City of Melton Planning Scheme available online at: https://planning-schemes.delwp.vic.gov.au/_data/assets/pdf_file/0009/463968/Melton_PS_Ordinance.pdf

7. List of abbreviations

Abbreviation	Full name
ABS	Australian Bureau of Statistics
AHURI	Australian Housing and Urban Research Institute
AIHW	Australian Institute of Health and Welfare
DHHS	Department of Health and Human Services
MCCHS	Melton City Council Housing Services
NATSEM	National Centre for Social and Economic Modelling
WHN	Western Homelessness Network
ODF	Opening doors framework
PHIDU	Public Health Information Development Unit
SEIFA	Socio-economic Indexes for Areas
VCSS	Victorian Council of Social Service