



Safe & affordable housing

Moreland City Council Health Profile

December 2020

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Overview

Affordable, sustainable and appropriate housing is a social determinant that impacts people's health and wellbeing. Housing provides shelter, safety, security and privacy and enables people to better participate in the social, economic and community aspects of their lives. Housing construction and design and the social and neighbourhood environment can affect various aspects of physical and mental health and quality of life (Australian Institute of Health and Welfare, 2020).

Many people face insecurity with their housing, meaning people are fearful or unable to repay their mortgage or sustain rental payments. Housing stress is most apparent in low-income households and has risen during the COVID-19 pandemic as many people have experienced reduced hours of work or have lost their jobs or income (VicHealth, 2020). Anxieties about housing produce negative health outcomes with mental health particularly impacted (VicHealth, 2011).

Physical health is also impacted by housing. Overcrowding is a term that deems housing is inadequate, that there is not enough space within the home for the amount of people that currently reside there. Many people who live in overcrowded dwellings experience poorer health (Australian Institute of Health and Welfare, 2020). The indoor environment also impacts health, for example, a house with poor insulation and heating and cooling methods is more likely to have poor air quality and more extreme temperatures which can be associated with negative physical health outcomes such as increasing risk of certain respiratory conditions and heat stress (VicHealth, 2011). As extreme weather events, high heat days and heat-related deaths are expected to increase over time with climate change, thermal performance of housing is an important consideration for health (Australian Institute of Health and Welfare, 2020).

Homelessness is another housing consideration. There are three tiers to homelessness, they are:

1. Primary homelessness: people who are sleeping rough, in cars or improvised dwellings
2. Secondary homelessness: people who are unable to secure appropriate accommodation and it may involve moving between houses of friends, relatives and emergency accommodation
3. Tertiary homelessness: people who have no security of tenure, who often occupy hotels and motels and have no alternative accommodation options (Homelessness Australia, 2018)

Experiencing homelessness compounds many health issues, for instance, if an individual is unable to work due to illness and forced out of their current housing unable to pay rent, their illness is more likely to worsen without a safe place for recovery as well as the stress they are placed under to find somewhere safe and welcoming to stay.

Safe and affordable housing provides people with better health outcomes. It provides stability, sense of control, safe and healthy physical environments to live in which all contribute to overall health and wellbeing.

Moreland context

A good home is the foundation for a healthy, fulfilled life. The housing system is failing to provide enough safe, affordable and appropriate homes for our Moreland community. We have a higher than metropolitan average number of people who are unhoused, with no safe shelter to call their own. There were 770 people experiencing homelessness in Moreland in 2016 and this number is likely to be exacerbated by the impacts of COVID-19.

For many others, being in housing stress means that paying for housing comes at the cost of other necessities like nutritious food or transport. There are more than 9,900 households in Moreland in housing stress (15.3%), of these the majority are lone person households and families with children. Housing stress has increased since COVID-19 with one third (34%) of respondents to the Moreland Covid-19 Secondary Impact Analysis survey experiencing heavy or moderate stress on finances from mortgage or rent within the next 6 months.

There is a significant gap between the supply and need of social housing and this will persist in the short to medium term despite welcome commitments by the State Government announced in November 2020 to invest in additional social housing across Victoria. There were an estimated 3,850 households with unmet need for affordable housing in Moreland in 2016.

Therefore, the affordability, supply and quality of private rental housing is a critical setting for looking at the health impacts for community members. 36% of households in Moreland are rented, the majority being in the suburbs of Brunswick, Brunswick East and Brunswick West and over half being one family households. Younger people with insecure incomes or older people on government pensions are particularly vulnerable in the private rental market. In addition, an estimated 1,090 people in Moreland live in crowded or severely crowded dwellings, with over half being young people aged 20-29 years.

In summary, key issues include:

- A higher than metropolitan average number of people experiencing homelessness
- 15% of households in housing stress, with impacts exacerbated by COVID-19
- An estimated 3,850 households with unmet need for affordable housing
- Young people disproportionately affected by crowded dwellings

Key insights

Housing affordability

- Overall, more than 9,900 households in Moreland were in housing stress in 2016. The proportion of households in housing stress in Moreland is 15.3%.
- In 2017, 51% of purchaser/renter households felt that the rental or housing payment places heavy (13%) or moderate (38%) stress on the household's finances in an average month (Moreland Household Survey 2019).
- One third (34%) of respondents to the MCC Covid-19 Secondary Impact Analysis survey reported experiencing heavy or moderate stress on finances from mortgage/rent in the next 6 months.

Housing tenure

- 36% of households in Moreland are rented, equal to approximately 22,716 rented households (33% rented privately and 3% rented social housing).
- Over half (54%) of rented households are single family households, and one quarter (26%) of rented households are lone person households.
- In 2017, most renters (60.9%) felt secure in their current rental agreement, with 22.9% feeling very secure. A very high proportion of respondents selected "Prefer not to say" (22.6%). The main reasons for feeling insecure were that the property may be sold (65%) and rising rent (65%).

Housing need

- There are an estimated 3,850 households with unmet need for affordable housing in Moreland in 2016 according to ID Consulting A Home in Moreland report. This represents around 6% of all households in Moreland.
- Housing need is also projected to grow; by 2036 housing need in Moreland is forecast to exceed 7,000 households, representing 6.9% of the population.

Safe & healthy housing

- In 2016, there were an estimated 1,090 in Moreland living in crowded or severely crowded dwellings.
- People aged 20-29 years make up over half (54%) of people living in crowded dwellings.

Homelessness

- In the past 12 months, Vincent Care provided Intake and Assessment (IAP) services to 823 people and the rental access program to 161 households.
- The homeless rate in Moreland was 94 persons per 10,000 of the population in 2016. This rate is well above the metropolitan average of 88 (Australian Bureau of Statistics 2016).
- According to the ABS homelessness estimates for Moreland, there were 770 people experiencing homelessness in 2016, however this is likely an undercount considering Vincent Care data.

Housing affordability

Measure: Households experiencing housing stress

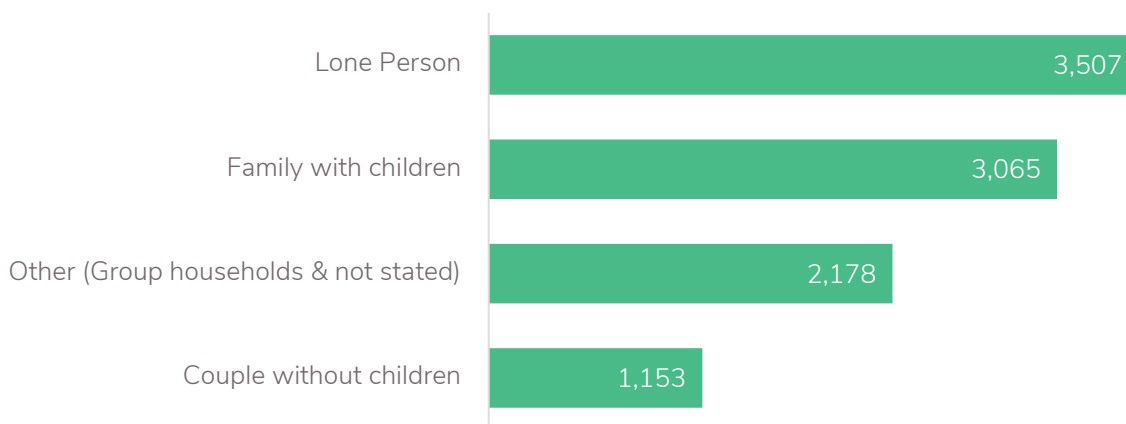
Housing stress refers to households having trouble meeting their rent or mortgage payments. Generally, lower-income households spending more than 30% of income on housing costs is considered housing stress, or generally unaffordable (id. Consulting, *A Home in Moreland*).

Overall, more than 9,900 households in Moreland were in housing stress in 2016. The proportion of households in housing stress in Moreland is 15.3%.

For information on households experiencing financial distress, see the [Moreland Households experiencing financial distress brief](#).

Household Type	Households experiencing housing stress	% households experiencing housing stress
Lone person	3,507	35%
Family with children	3,065	31%
Other (Group household & not stated)	2,178	22%
Couple without children	1,153	12%
Total	9,903	100%

Households experiencing housing stress by household type

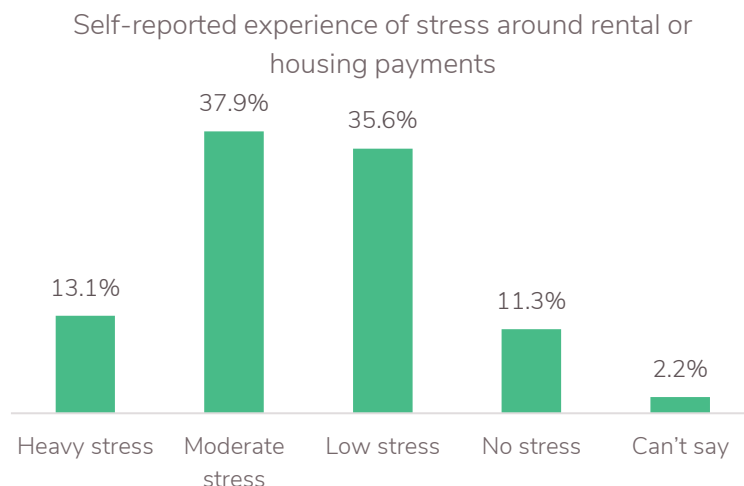


Source: A Home in Moreland Report, ID Consulting

Measure: People who experience stress around rental or housing payments

In 2017, over half (51%) of purchaser/renter households felt that the rental or housing payment places heavy (13%) or moderate (38%) stress on the household's finances in an average month (Moreland Household Survey 2019).

Self-reported level of stress	% of respondents
Heavy stress	13.1%
Moderate stress	37.9%
Low stress	35.6%
No stress	11.3%
Can't say	2.2%
Total	100%



Source: Moreland City Council Household Survey 2019



PANDEMIC

One third (34%) of respondents to the MCC Covid-19 Secondary Impact Analysis survey reported experiencing heavy or moderate stress on finances from mortgage/rent in the next 6 months.

There have been both positive and negative impacts seen in housing affordability since the beginning of the pandemic. This is rapidly changing and therefore the situation cannot be comprehensively analysed. Housing affordability will need to be continually monitored as the situation evolves.



URBAN CHANGE

Moreland needs quality homes that are well-designed, liveable, environmentally friendly and accessible, to suit the changing housing needs of the community. A range of housing that is affordable to all members of the community is also needed, so that living in Moreland is a choice open to everyone. Council can support this by identifying areas for significant, incremental and minimal housing growth, encouraging design that reduces the ongoing living costs of housing and increasing housing that is designed to be accessible.

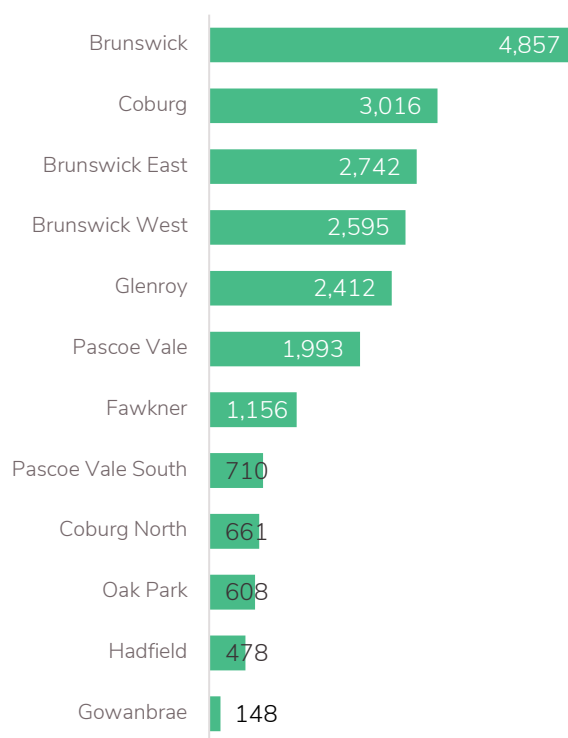
Housing tenure

Measure: Households that are rented

36% of households in Moreland are rented, equal to approximately 22,716 rented households (33% rented privately and 3% rented social housing). Over half (54%) of rented households are single family households, and one quarter (26%) of rented households are lone person households.

Table. Households rented privately by suburb

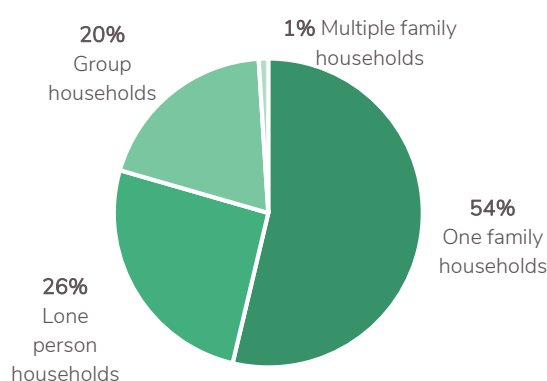
Suburb	Households rented privately	% of households
Brunswick	4,857	46%
Coburg	3,016	30%
Brunswick East	2,742	48%
Brunswick West	2,595	42%
Glenroy	2,412	30%
Pascoe Vale	1,993	30%
Fawkner	1,156	25%
Pascoe Vale South	710	19%
Coburg North	661	24%
Oak Park	608	26%
Hadfield	478	20%
Gowanbrae	148	14%
Total	21,450	33%



Source: Australian Bureau of Statistics population census 2016, Tenure by suburb

Table. Households that are rented privately by household composition

Household composition	Rented households	%
One family household	12,171	54%
Lone person household	5,835	26%
Group household	4,427	20%
Multiple family household	227	1%
Total	22,716	100%



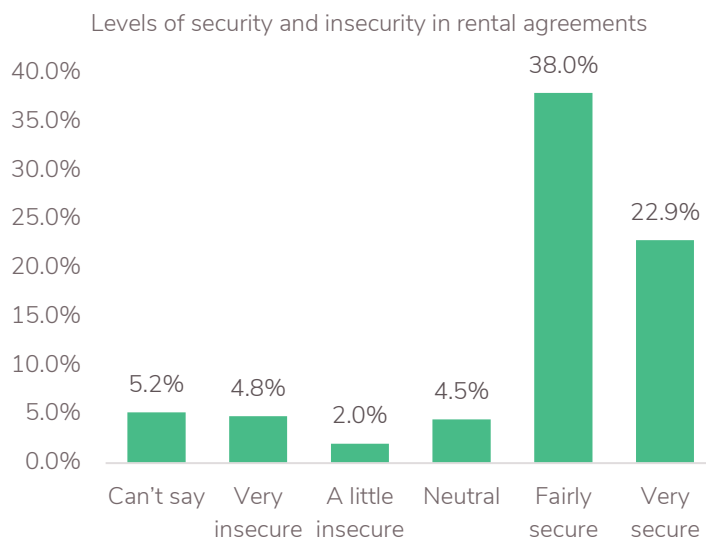
Source: Australian Bureau of Statistics population census 2016, Tenure by household composition

Measure: Households that feel insecure in their rental agreement

In 2017, most renters (60.9%) felt secure in their current rental agreement, with 22.9% feeling very secure. A very high proportion of respondents selected “Prefer not to say” (22.6%). The main reasons for feeling insecure were that the property may be sold (65%) and rising rent (65%).

Table. Feelings of security in current rental agreement

Feelings of security in current rental agreement	% of respondents
Very secure	22.9%
Fairly secure	38.0%
Neutral	4.5%
A little insecure	2.0%
Very insecure	4.8%
Can't say	5.2%
Prefer not to say	22.6%
Total	100%



Source: Moreland City Council Household Survey 2017



PANDEMIC

The VicHealth Coronavirus Impact Survey reported that 19% of respondents were concerned about the stability of their housing. (VicHealth, 2020)



PRIORITY GROUPS

Adults who identify as LGBTQIA+ are more likely to rent homes than non-LGBTQIA+ adults, they also have significantly lower rates of mortgages and home ownership (Victorian Agency for Health Information, 2017).

Housing need

Measure: Unmet affordable housing need

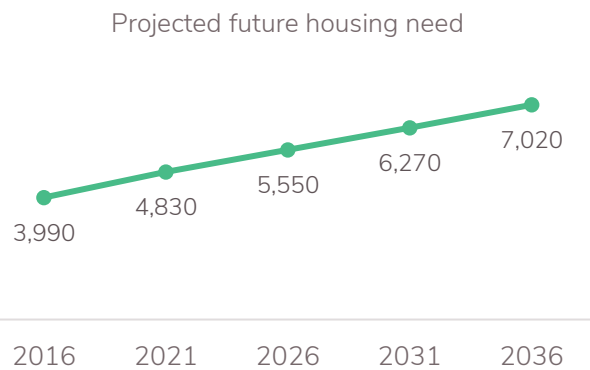
There are an estimated 3,850 households with unmet need for affordable housing in Moreland in 2016 according to ID Consulting A Home in Moreland report. This represents around 6% of all households in Moreland. To put this gap into context, it would take around 20 years to meet this need if 10% of all dwelling completions in Moreland were affordable housing. The group with the largest unmet need are households in rental stress on very low incomes (ID Consulting, A Home in Moreland Report).

Housing need is also projected to grow; by 2036 housing need in Moreland is forecast to exceed 7,000 households, representing 6.9% of the population.

Table. Projected households with unmet need for affordable housing 2016-2036

Year	Projected households with unmet need for affordable housing
2016	3,990
2021	4,830
2026	5,550
2031	6,270
2036	7,020

Source: ID Consulting, A Home in Moreland Report



URBAN CHANGE

More people will be living in Moreland in the future, who will all need a place to live. More people will be living on their own and household sizes will decrease. This means a greater need for smaller, more affordable houses. By providing a diversity of housing options, Council can facilitate those who live in Moreland, to stay in Moreland as their circumstances change.

Access to healthy & quality housing

Measure: Overcrowding in dwellings

In 2016, there were an estimated 1,090 in Moreland living in crowded or severely crowded dwellings according to ABS Homelessness Estimates 2016. People aged 20-29 years made up over half (54%) of people living in crowded dwellings.

Table. ABS homelessness estimates for dwellings that are overcrowded

Overcrowding estimates	Population
Persons living in 'severely' crowded dwellings	336
Persons living in other crowded dwellings	758
Total	1,094

Source: Australian Bureau of Statistics Homelessness Estimates 2016

Table. Dwellings that are overcrowded by age group

Age	Persons living in crowded dwellings
0-9 years	121
10-19 years	139
20-29 years	587
30-39 years	129
40-49 years	47
50-59 years	37
60-69 years	21
70+ years	12
Total	1,094



Source: Australian Bureau of Statistics Homelessness Estimates 2016

Measure: Indoor temperatures of dwellings

Moreland City Council does not currently collect or have access to data pertaining to the indoor temperatures of dwellings. However, Council recognises that this is an important indicator to ensuring access to safe and quality housing.



CLIMATE CHANGE

Quality housing encompasses heating and cooling methods that improve the efficiency of energy used. With climate change projections of rising temperatures, it is important for houses to be equipped to manage such weather events. By improving thermal efficiency and encouraging better design of housing, fewer emissions are released and more energy can be conserved (Your Home, Australian Government, 2017).



URBAN CHANGE

Council should encourage taller buildings and more housing to be located near public transport routes and where daily needs like shopping and community services are just a walk away. This enables community infrastructure to be planned so that people have the services they need close to them. Ensuring the quality of new development is of a higher standard than the planning scheme requires will enable people's experience of places in Moreland to be positive and enable residents living in new developments to live in good quality housing.

Homelessness

Measure: People accessing Vincent Care support

Vincent Care provides support to people experiencing homelessness in Moreland accommodating them in emergency options, and through the private rental access program by establishing new tenancies or providing financial support to retain the tenancy.

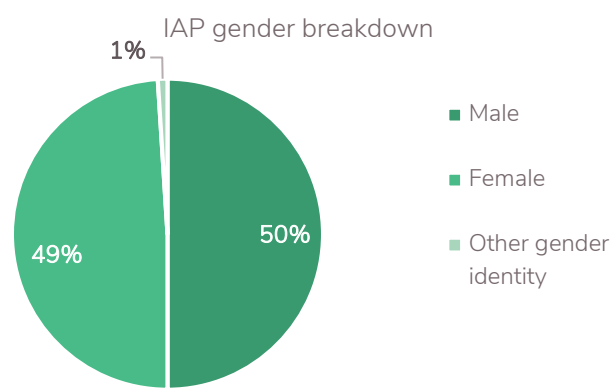
In the past 12 months, Vincent Care provided Intake and Assessment (IAP) services to 823 people and the rental access program to 161 households.

Their contacts are primarily rough sleepers, people experiencing housing unaffordability and housing crisis. Many of the people they support from Moreland are students and asylum seekers, and they tend to see an older demographic from the area seeking assistance. In IAP services, 50% of the people they supported identified as male, 49% identified as female, and 1% reported another gender identity.

Table. Number of people accessing IAP services from Vincent Care with Moreland addresses & close family contacts

Type of support	Number receiving support	Amount spent
IAP (front door) service	823 people	\$147,801
Private rental access program	161 households	\$291,912

Source: Vincent Care 2020



Measure: Homelessness rate estimate (ABS)

According to Australian Bureau of Statistics, a person is considered homeless when they do not have suitable accommodation alternatives or if their current living arrangement is in a dwelling that is inadequate; has no tenure, or if their initial tenure is short and not extendable; or does not allow them to have control of, and access to space for social relations.

The homeless rate in Moreland was 94 persons per 10,000 of the population in 2016. This rate is well above the metropolitan average of 88. According to the ABS homelessness estimates for Moreland, there were 770 people experiencing homelessness in 2016.

Table. Homelessness Operational Groups ABS homelessness estimates for Moreland

Homelessness Operational Groups	Total
Persons living in improvised dwellings, tents, or sleeping out	12
Persons in supported accommodation for the homeless	217
Persons staying temporarily with other households	80
Persons living in boarding houses	134
Persons living in 'severely' crowded dwellings	336
Total experiencing homelessness	768

Source: Australian Bureau of Statistics Homelessness Estimates 2016



PANDEMIC

People experiencing homelessness are at higher risk during the pandemic without regular access to safe and affordable housing and personal protective equipment.



CLIMATE CHANGE

Climate impacts will affect people in different ways based on their degree of vulnerability. All levels of homelessness (primary, secondary and tertiary) will be impacted by the changing climate. Those living on streets are more exposed to extreme weather events and those living in boarding houses or temporary shelters may not have access to adequate housing to remain cool and sheltered from extreme weather events. In conjunction with this homeless people also have more exposure to polluted airways and disease. This significantly decreases the likelihood of positive health outcomes.



PRIORITY GROUPS

Aboriginal Victorians are four times more likely to be homeless than non-Aboriginal Victorians (Korin Korin Balit-Djak 2017).

People who identify as LGBTQIA+ make up a large proportion of the homeless population in Victoria. Young people in particular are over-represented as often they feel unsafe at home or rejected (Department of Health and Human Service, 2017).

Domestic and family violence is the main reason women and children leave their homes in Australia and is consistently one of the most common reasons clients seek assistance from Specialist Homelessness Services (Australian Housing and Urban Research Institute, 2012).

Data sources

For a full list of references, please refer to the [Moreland Health & Wellbeing Profile 2020](#)

Australian Bureau of Statistics Census of Population and Housing 2016

The ABS Census of Population and Housing is a nationwide census of all households and residents. It is conducted every five years. The census collects data about the population including age, gender, relationships within households, usual residence, country of birth, language spoken at home, ancestry, education, employment, wages and religion. It also collects a small amount of household data.

The most recent data is 2016.

Australian Bureau of Statistics Homelessness Estimates 2016

The ABS Estimating Homelessness dataset estimates persons who are homeless or marginally housed as calculated from the Census of Population and Housing.

The most recent data is 2016.

A Home in Moreland Report, .id Consulting 2018

A Home in Moreland is a report prepared by .id Consulting on behalf of Moreland City Council. It contains a narrative about housing in Moreland now and in the future and identifies how need for housing is changing.

The most recent data is 2018.

Korin Korin Balit-Djak: Aboriginal health, wellbeing and safety strategic plan 2017-2027

Korin Korin Balit-Djak follows the government's commitment to self-determination for Aboriginal Victorians commissioned by the Department of Health and Human Services. This research and discussion has underpinned a new policy platform for health, wellbeing and safety.

Moreland City Council Community Indicator Survey 2018

The Moreland Community Indicators Survey is a bi-annual survey undertaken by Moreland City Council which asks residents to rate their level of agreement (or disagreement) with various statements. The data gathered concerns residents' perceptions of such issues as Council services, their local area, public transport, housing, economic circumstances, the environment and parks.

The most recent data is 2018.

Moreland City Council Household Survey 2019

The Moreland Household Survey is a bi-annual survey of randomly selected households undertaken by Moreland City Council. The most recent survey was conducted in 2019. The Household Survey has census-style questions about individuals and households, but also collects data about the use of Council services and facilities.

The most recent data is 2019.

Victorian Agency for Health Information 2020

Safer Care Victoria and VAHI were created as a part of government reforms to improve quality and safety across Victoria's public healthcare system.

VicHealth Coronavirus Victorian Wellbeing Impact Study 2020

A survey of 2,000 Victorian adults to explore how their health and wellbeing was affected during the first lockdown of 2020. The survey covered general wellbeing, social connection, healthy eating, physical activity, financial hardship, smoking, alcohol consumption, as well as working and home life.

The most recent data is from 2020.

Vincent Care 2020

Data provided from Vincent Care to Moreland City Council.

The most recent data is from 2020.

Your Home 5th Edition: Australia's guide to environmentally sustainable homes 2017

Your Home is a comprehensive guide from the Australian Government to environmentally sustainable homes.

The most recent data is 2017.